

The role of emotional marketing in enhancing strategic customer behavior through financial knowledge: An analytical study of a sample of shopping malls in Iraq

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Abstract: The research aims to diagnose the logical relationships between emotional marketing and its role in enhancing strategic customer behavior through financial knowledge to reach results in the dynamic environment of shopping malls. The paper was designed in light of adopting the descriptive analytical approach to variables and collecting data and information through the questionnaire tool distributed to the shopping malls of the research sample. Using statistical analysis programs to reach the results, the study sample reached (25) shopping malls in the local environment of the country. The results showed that there is a threat in the local environment in which these malls operate through the entry of foreign investment projects in this field, which led to an increase in supply and competition in terms of quality, prices and delivery services to gain customers. The studied malls had to develop a strategy on how to attract and retain customers by using emotional marketing practices and relying on financial knowledge to influence strategic customer behavior, as the current and future customer has become rapidly changing in tastes, needs, desires and transformation through technological development and the world has become a small village that can be viewed at any time and in short periods of time. The research also concluded that the threat of new investment through the establishment of new malls as new investment projects affects supply and demand in the environment in which these studied malls operate. The research also concluded that there is a correlation and influence relationship between the research variables of the studied malls, which includes a package of results that benefit the research community. The paper aims to bridge the knowledge gap between the variables of the paper in the dynamic environment by using emotional marketing as a competitive tool in influencing strategic customer behavior through financial knowledge to gain and maintain the current customer and gain the potential customer.

Keywords: Emotional marketing, Financial knowledge, Shopping malls, Strategic customer behavior.

1. Introduction

In the increasingly competitive market environment, there have been significant changes in the interaction between organizations and customers, and many factors have increased the complexity of customer relationships, as the organization can maximize profit through the business of economic distribution operations and limited resources, as organizations are increasingly integrated with customers and achieve their goals together (Lu,2021: 2999). Customers use digital communication channels to search for product and service information. It has become part of the daily life of society, two-thirds of global spending will be allocated to advertising broadcast on digital channels, so consumer marketing in the future will be largely implemented in digital environments (Alghizzawi, 2019:24).

With the development of the economy, competition in product sales has become very large in order to occupy a large market share, organizations rely on discounts and other promotional measures to attract customers to buy. This phenomenon is widespread in most markets, and e-commerce platforms and their trading volume have increased through various price reduction promotions. Promotional

advertising through digital marketing makes customers “smarter”, customers will search for product price information at different times, and anticipate the price trend to determine when to purchase in order to maximize their own benefit, these strategic consumers usually choose to wait for promotional discounts (Quan et al., 2019: 178779). With the explosive growth of the Fourth Industrial Revolution, the role of the digital economy has become pivotal in daily life. The digital economy is defined as an economy that is primarily based on digital technology, in particular, deals with electronic transactions based on the application of digital technology (Dang et al., 2023: 9). When organizations develop a marketing strategy, customer reaction is an important factor to analyze. Customer behavior always refers to how people select, purchase, use and dispose of ideas, goods and services. That is, it means the actions of customers in the market and the motivations behind those actions. Consumer behavior provides an understanding of their expectations, helping organizations to better understand their needs and develop a more appropriate marketing strategy. At the same time, customer behavior also provides a direction for organizations to adjust their strategy to reach the target audience more accurately. With the advent of the digital age, consumer behavior has begun to change through digital social media, organizations can promote their advertisements based on different interests, regions or cultures. Thus, consumer behavior and digital marketing interact with each other to some extent (Zhou, 2021: 712). Modern digital shopping methods that leverage the internet have emerged due to the advancement in technology. Many e-commerce sites like Amazon, Flipkart, Walmart, eBay, and Myntra are used for online shopping and are known as online shopping platforms. The way consumers view and behave while shopping has changed due to the increasing use of online shopping portals. It is defined as the behaviors and tendencies of people who resort to them to make decisions about what to buy, which is called online customer behavior. The way people view and approach the decision-making process while buying things through online portals is known as online customer behavior. (Komal,2021:499). Any organization that wants to succeed and survive must realize the importance of understanding consumer behavior. According to (Kotni and Divya, 2019), it is essential to understand why consumers behave in a certain way at each stage of the marketing process in order to carry out marketing operations that address the diverse and changing demands of consumers through the marketing medium. Your choice. This lends further credence to his claim that understanding consumer behavior helps us understand consumer preferences. The ability of any organization to identify its customers’ unmet demands and find solutions to them is essential for its survival, profitability, and expansion. These demands are more effective and efficient than its competitors (Etale & Uranta, 2021:1). Consumer behavior includes the thoughts and feelings that people experience and the actions they take in the consumption processes, the importance that consumer behavior covers in the market and marketers must pay attention to its constantly changing dynamics, by discovering the factors that influence thoughts, actions and feelings, it will be useful to understand consumer behavior. “The central question for marketers is: How do consumers respond to the various marketing stimuli that a company may use? A company that truly understands how consumers will respond to different product features, prices and advertising requests has a significant advantage over its competitors”, therefore, companies began to investigate the relationship between marketing stimuli and consumer response. The stimulus-response model of customer behavior (Rossi & Tasca: 2012:15). The goal of marketing is to satisfy the needs and wants of target customers. The field of consumer behavior studies how individuals, groups, and organizations select, purchase, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. (Wani,2019:22). This paper analyzes the local Iraqi environmental factors in which shopping malls in the country operate, which have a pivotal role in supporting the region’s economic movement. The analysis was conducted using emotional marketing practices in influencing strategic customer behavior through the mediation of financial knowledge. The results were discussed and analyzed to reach the most important conclusions that benefit the researched sample. The paper concluded that emotional marketing in turn influences the strategic behavior of customers after knowing their financial capabilities to move towards how to coexist with these financial capabilities and capacities to make them sustainable customers.

2. Literature Review

2.1. Emotional Marketing

With the intensification of global competition between organizations in a real way and the intensification of environmental influences that were considered challenges to the work of organizations, many tributaries in the field of marketing emerged, some of which were apparent and others were sensory, as they had a distinct presence in the success of organizations, and the most influential of which is emotional marketing, i.e. the one that affects consumers, in addition to the fact that emotional marketing began to take many areas through the formation of interactions with consumers and co-creation processes in the business environment (Mingionea et al., 2020: 312), where what distinguished organizations from success is the emergence of marketing that mimics human nature in its details, which is emotional marketing, and emotional marketing is a strong indicator of human behavior in purchasing decisions and thus expresses the marketing content through which it is possible to communicate with the public at an emotional level that has very high potential in work (Weinlich & Semerádová, 2022: 60), and emotional marketing can also be used to measure many indicators of emotional commercial effectiveness in interaction and memory retention, Purchase intention, awareness and attention, as we make decisions in the purchase process based on our emotions and the level of emotional involvement is triggered by the most intense emotional arousal level of the marketed material (Sebastian, 2014: 754). Nowadays, consumers are accustomed to search engines and the Internet in a contemporary way to find product usage reviews, usage experiences, etc. to help evaluate whether the product meets their specific needs before purchasing it by appealing to marketing emotions (Lin et al., 2020: 97). Here, the concepts of emotional marketing have varied, each according to the visions of researchers, some of whom see emotional marketing as one of the emotional stimuli that directly provide effective results by creating environments and immersing the consumer in experiences (Lobato et al., 2023: 38). While others see emotional marketing as marketing that influences individuals in the purchase process and can lead to changing attitudes or behavior in others, i.e. the emotional influence that generates interest in something and inspires or directs actions (Mero et al., 2023:80), while another sees that emotional marketing is trustworthiness, experience and professionalism in exchanging knowledge rooted in long-term business relationships and networks specific to the market and different products (Cartwright et al, 2022: 338), and another researcher views emotional marketing as arousing positive and negative emotions that can facilitate the link between the advertising message framework and situations or behaviors and in the context of different changes in order to provide relatively strong emotional frameworks to form hope among consumers in choosing effectively (Zubair et al, 2020: 04912), and the importance of emotions goes to building strong links between consumers and brands by making a little effort to penetrate their own consumer values to achieve the link between emotions and the brand of different goods and services in the markets (Ekber et al, 2013: 504), it is recognized that consumer reviews created by the user have become emotionally influential in helping consumers make different types of purchases and influencing their tendencies in searching and reading through The Internet and increasing their knowledge before making final decisions in the purchase process to the product or service provided in addition to responding to their reactions and knowing their desires (Chou, 2023: 2), and emotional marketing or influential marketing on social media has become a popular method for companies to realize their potential to customers and promote products, brands and media influencers, they are social media users who have gained great importance in obtaining a network of followers by publishing social media content and what these influencers have done to build a relationship of trust with followers in attracting their marketing emotions (Farivar & Wang, 2022: 1), in addition to the heterogeneity at the individual level in the emotional self-perception of stimulating things is important in terms of employing the user to different marketing ideas, which are compatible with different individual levels in terms of human gender or different cultures to countries in an actual way for the emotional cognitive analysis of the consumer basically (Wang et al, 2023: 102).

2.2. Strategic Customer Behavior: Strategic Customer Behavior

In economics, customer behavior has emerged as a result of the development of several scientific models. According to their definition, consumers should monitor future sales and be interested in their

favorite products even if they do not purchase them immediately. Complex interactions between different factors, including behavioral goals and repurchase, give rise to customer behavior. Organizations must know and understand the different social domains of consumer behavior in order to influence customers. One study suggests that customers are more satisfied with a company's products the more loyal they are to the brand, although studies tend to focus on predicting customer behavior. Using a variety of tools to examine external factors, as well as different responses to internal and external stimuli, will be useful to marketers. (Maharjan, 2020:3). The fast-paced digital environment has changed the way most businesses interact with their customers. Customer behavior analysis is a comprehensive investigation of how customers interact with a company. Customer behavior analysis examines each stage of the customer journey and provides a summary of the factors that influence consumer behavior using qualitative and quantitative methods. You can predict the behavior of a group of customers by identifying and modeling their behavior. (Devi, 2022:82). The term "consumer behavior" was first used in the early 1950s to describe a specific idea in social science that was closely related to the field of marketing. It describes how emotions, attitudes, and preferences influence purchasing behavior. All consumer actions related to the acquisition, use, and disposal of products and services, as well as the commitment to their emotional, mental, and behavioral responses, were classified as consumer behavior, in other words, consumer behavior includes the personal thoughts and feelings that individuals experience and the subsequent actions in the processes (Danget al., 2023:10). Strategic customer behavior has been widely studied across disciplines. There is a stream of research in economics and marketing that examines the markets for durable goods with strategic customers. Coase (1972) showed that monopolists of durable goods will end up making zero profits because as long as prices are above marginal cost, strategic consumers anticipate and wait for price reductions. Bulow (1982) contributes the important insight that a good perpetual monopolist prefers to rent out its product rather than sell it, because this avoids competition from second-hand markets that are primarily run by strategic consumers (Su & Zhang,2008:5). Strategic consumer behavior has been the subject of widespread debate in the literature since (Coase,1972) who argues that an organization's profit will be negatively affected if consumers expect prices to fall in the future (Wei & Zhang,2017:1). Marketing strategies provide managerial insights into which strategy to adopt, and contemporary literature contributes those modern processes on strategic customer behavior require further research and investigation. (Huang & Mieghem,2012:2). While strategic customer behavior often represents a risk to organizations) Schiffman and Kanuk, (2007) took it a step further, postulating that knowledge of consumer behavior allows for a better understanding and prediction of purchasing and buying behavior influences such as motivations (Etale & Uranta, 2021:3). Consumer behavior is the study of consumption that aims to gain a better understanding of consumer actions and processes used in their purchasing decisions, as well as the use of products and services. To explore how consumers' emotions, attitudes, and preferences influence purchasing behavior, consumer behavior draws on ideas from several fields including psychology, sociology, anthropology, biology, marketing, and economics (Al-Kubaisi & Ibrahim, 2021:195). Consumer behavior is the cornerstone of marketing strategy. Companies must understand buyer behavior to achieve the goal of customer satisfaction. Consumer behavior refers to all the thoughts, feelings, and actions an individual has taken or has taken before or during the purchase of any product, service, or idea. Buyer behavior is the concept that answers what, why, how, when and where an individual makes a purchase. (Wani, 2019:27). A company that wants to succeed in influencing consumer responses in a particular market must formulate a set of marketing strategies appropriately and use marketing techniques that suit consumer behavior (Kencana, 2018:106). Over time, consumer behavior has changed. It has developed into a distinct phenomenon with a specific quality because of knowledge availability, which is a quantifiable source of advancement. Researchers are paying more and more attention to consumer behavior since it is novel in respect to buyer behavior. It has a lot of flexibility and is easily affected by changes. Occasionally, customer behavior catches up with these developments, requiring businesses to adjust their operations. The attitudes that consumers have as a result of the world's developmental tendencies determine their behavior. Specificity is a characteristic of demanding customers those successful businesses need to cater to in their purchasing practices. The adaptability of this phenomenon—which is impacted by numerous elements covered in this article—is a

different matter in business strategy. Today's consumer behavior serves as the foundation for their operations (Makarewicz, 2013:108). The dynamic interplay of affect, perception, behavior, and environment that determines how people manage the exchange-related aspects of their lives is known as consumer behavior. How consumers interact with a particular marketing or advertising campaign is determined by a number of factors. These characteristics are amplified in the digital world, making the use of this medium even more complex. Behavioral economics, ethics, customer engagement, and customer perceived value are among the variables that influence consumer behavior. (Schutte, 2022:878). In today's competitive market, companies often turn to loyalty programs to retain their customers. Ensuring that customers repurchase and retain their intention is your ultimate goal. Since loyal customers do not require extensive promotional efforts, loyalty is a fundamental concept in marketing and marketing management and is crucial to achieving long-term benefits for the company. However, marketers must focus more than ever on increasing customer loyalty because simply satisfying customers is not enough. The goal of this strategy is to build lasting relationships with stakeholders, and above all, with the "customer" to increase customer retention and reduce customer churn. (Nazar & Hamidzadeh, 2018:9).

2.3. Financial Knowledge

The economic environment has actually imposed some basic variables, including the continuous increase in the level of consumption by pushing the wheel towards increasingly prominent financial knowledge that may affect the size and structure of the population. Here, updating the consumption structure must be balanced with the generalization of financial knowledge, which requires the goal of management and making smarter financial and consumer decisions and improving well-being over the life cycle to increase levels of financial knowledge (Feng & Du, 2023: 2), and the great importance of financial knowledge in large and growing organizations by implementing some basic strategies to enhance financial culture, and in designing financial knowledge policies that have become a top priority for policymakers around the world, many major economies, including most of them, have implemented financial knowledge enhancement policies to enhance financial inclusion and financial stability (Kaiser et al, 2022: 256), and the concepts of financial knowledge have varied, some of which see it as a program to enhance the decision-making process among individuals and the assumption about the sovereignty of the individual. In its most optimistic form, it enables individuals to achieve their financial goals and objectives, and it will do so by providing individuals with the concepts necessary for effective decision-making in a world increasingly exposed to the risks of financial markets and intermediaries. In forming the logic on which this vision is based, referring to the model of the enlightened and educated individual (Clark, 2020: 133), and another views financial knowledge as a crucial competency for both individuals and businessmen to be more financially sound in avoiding the problems of excessive indebtedness and default and accumulating more returns and wealth and enjoying more skills to gain a broad understanding of financial knowledge (Vieira et al., 2020: 2), while another sees that financial knowledge is a representative set of information related to financial matters that are discovered in a systematic and aggregated manner that enables one to decide how to use knowledge appropriately in making decisions at the current level of financial knowledge about current financial market operations in an actual way (Lim et al., 2018: 74), financial knowledge is the skills related to financial risks and financial opportunities, including the ability On identifying resources in how to obtain them and help in financial matters and the ability to take effective actions to improve financial well-being capabilities primarily to individuals (Cossa et al., 2022: 231), and with regard to the level of financial knowledge, a similar pattern was observed around the world where people performed poorly on the level of financial knowledge in financial overconfidence in financial knowledge, or inflated self-assessment of financial awareness in that it significantly affects the individual's financial behavior, leading to a lack of financial knowledge and substandard financial behavior, which may have an impact in countering the negative effects of lack of financial knowledge (Ansari et al., 2023: 3). The importance of financial knowledge and a better understanding of financial concepts and risks can help improve financial decision-making among different segments of society. As expected, in Western European countries with a high degree of prosperity, they obtain higher scores than the average rate of the Organization for Economic Co-

operation and Development in assessing financial knowledge through the (OECD) program mainly (Amagira et al., 2020: 4), knowledge depends on the head The money of a country, but it also depends on the indirect effects of research and development to foreign embodied and non-embodied knowledge pools. In the context of work, the spread of financial knowledge is equally important at the industry level and productivity growth at the organizational level, especially in developed countries, unlike developing countries, where knowledge is still in the process of effective and continuous growth (Ahamed et al., 2023: 3). The digital transformation process adopted by multinational companies with advanced technologies can help organizations succeed in obtaining a better competitive advantage. The digital transformation that comes from the adoption of new digital technologies, which played a major role in the evaluation process to financial knowledge by individuals in the process of preference and differentiation between different products (Chatterjee et al., 2023: 4).

3. Research Hypotheses

The logical research hypotheses are formulated in light of the initial information and data collected about the research community. They are based on testing the statistical relationships between the research variables to reach results that serve as solutions for the researched malls. These main and sub-hypotheses were formulated in the form of proof as follows:

The basic hypothesis that will be tested for this research is as follows:

H₁: "There is a statistically significant relationship for emotional marketing in strategic customer behavior".

H_{1.1}: "There is a statistically significant relationship for environmental analysis in strategic customer behavior".

H_{1.2}: "There is a statistically significant relationship for market research in strategic customer behavior".

H_{1.3}: "There is a statistically significant relationship for product design in strategic customer behavior".

H_{1.4}: "There is a statistically significant relationship for marketing communications in strategic customer behavior".

H_{1.5}: There is a statistically significant relationship for quality participation in strategic customer behavior.

H_{1.6}: "There is a statistically significant relationship of support activities in strategic customer behavior".

H₂: "There is a statistically significant mediating relationship of financial knowledge between emotional marketing and strategic customer behavior".

4. Data Analysis and Hypothesis Testing

The null hypothesis is the hypothesis that predicts the absence of a relationship between the variables you are interested in. There may be a relationship or the hypothesis may already be null. The alternative hypothesis is the initial hypothesis that predicts the existence of a relationship between the research variables. Data and information were collected through a questionnaire tool about the researched malls. Using the most common statistical methods for the (Smart Plus) application.

The descriptive statistical analysis was conducted, represented by the mean and standard deviation, which were created by the method and as shown in Table 1.

Table 1.
Analysis of the mean, standard deviation, and variance for emotional marketing.

Team emotional marketing	Mean	Deviation	Weight percent	P
Environmental analysis	2.86	0.895	0.57	4
Market research	2.78	1.568	0.56	5
Product design	3.05	1.526	0.61	2
Marketing communications	3.12	0.863	0.62	1
Quality post function	2.65	0.987	0.53	6
Support Activities	2.91	1.059	0.58	3
Overall level of emotional marketing	2.90	1.149	0.58	

Table 1 shows the results of the descriptive statistical analysis, which includes the mean, standard deviation, and relative importance of measuring the main and sub-variables of the independent variable, emotional marketing, and its sub-dimensions, which included (Support Activities, Quality Post Function, Marketing Communications, Product Design, Market Research, Environmental Analysis). The results were shown by conducting the descriptive statistical analysis to measure the availability of the emotional marketing research variable and its sub-dimensions in the studied malls. The table results for the emotional marketing variable were in light of the arithmetic mean that achieved in general (2.90) and a standard deviation of (1.149), and a relative importance of (0.58). These results were statistically acceptable at the overall level of the independent variable. As for the sub-level of the emotional marketing variable, the sub-variable (Environmental Analysis) achieved an arithmetic mean of (2.86) and a standard deviation of (0.895) and a relative importance of (0.57) and in order (4). The variable (Market Research) achieved an arithmetic mean of (2.78) with a standard deviation of (1.568) and an importance level of (0.56) and a ranking of (5). The variable (Product Design) also achieved an arithmetic mean of (3.05) with a standard deviation of (1.526) and an importance level of (0.61) and a ranking of (2), which is a high level. This confirms that commercial malls are greatly interested in designing the product according to the needs and desires of customers. The sub-variable (Marketing Communications) achieved an arithmetic mean of (3.12) with a standard deviation of (0.863) and an importance level of (0.62) and a ranking of (1), which is the highest level. This indicates that commercial malls have marketing communications in the environment in which they operate to achieve communication between the customer and the commercial mall for the purpose of knowing what the customer wants and needs. The variable (Quality Post Function) also achieved an arithmetic mean of (2.65) with a standard deviation of (0.987) and a level of importance of (0.53) and a rank of (6). This indicates that these malls have weak quality standards required for providing the required products and services. Finally, the variable (Support Activities) achieved an arithmetic mean of (2.91) with a standard deviation of (1.059) and a level of importance of (0.58) and a rank of (3), which is a medium-level rank.

Table 2.

Analysis of the mean, standard deviation, and variance for customer behavior.

Tem strategic customer behavior	Mean	Deviation	Weight percent	P
Strategic motives	3.00	1.859	0.60	3
Strategic perception	2.63	0.895	0.53	4
Learning	3.11	1.374	0.62	2
Future directions	3.17	0.988	0.63	1
Overall level of strategic customer behavior	3.00	1.279	0.60	

Table 2 shows the results of the descriptive statistical analysis of the sustainable marketing variables according to the perspective of the comprehensive dimensions of sustainability, in terms of the descriptive analysis indicators adopted in the research. The table shows the mean, standard deviation and relative importance of measuring the sub-variables of the dependent variable, strategic customer behavior, which included (Strategic Motives, Strategic Perception, Learning, Future Directions). The results of the analysis were as shown in Table 2, where the general level of the strategic customer behavior variable reached (3.00) with a standard deviation of (1.279) and a relative importance of (0.60) degrees. The sub-variables of this variable achieved varying degrees in terms of mean, standard deviation and relative importance, where the variable (Future Directions) achieved the first place in terms of relative importance, as it achieved a percentage of (0.63) with an arithmetic mean of (3.17) and a standard deviation of (0.988). The variable (Learning) ranked second, achieving (0.62) with an arithmetic mean of (3.11) and a standard deviation of (1.374). The variable (Strategic Motives) ranked third, achieving a relative importance of (0.60) with an arithmetic mean of (3.00) and a standard deviation of (1.859) degrees. As for the variable (Strategic Perception), it ranked last, achieving a relative importance of (0.53) with an arithmetic mean of (2.63) and a standard deviation of (0.895) degrees. These results indicate the availability of the dimensions that constitute the strategic customer

behavior variable, but to varying degrees in the sample studied. This in turn shows us the extent to which these dimensions are available in the sample studied, as it was shown that the shopping malls studied have future orientations to update their business operations and at the overall level to influence strategic customer behavior. The results also showed that the sample studied tends to learn from the external environment to bring about important changes in strategic customer behavior, especially learning through previous successful experiences and with very large strategic motives at the present time to form a behavior directed at the customer towards it. That is, the sample studied understands the needs and expectations of the customers it wants to influence.

Table 3.

Analysis of the mean, standard deviation, and variance for financial knowledge.

Team financial knowledge	Mean	Deviation	Weight percent	P
Financial awareness	3.87	1.733	0.77	1
Skills	3.77	1.847	0.75	2
<i>Taken the position</i>	3.58	1.567	0.72	3
Overall level of financial knowledge	3.74	1.717	0.75	

Table 3 shows the descriptive statistical tests that include a number of indicators for analyzing the data collected from the research sample of private commercial banks, to measure the availability of indicators for one of the main research variables that included the mediating variable financial knowledge, which included (Financial Awareness, Skills, Taken The Position). According to the indicators of the descriptive statistical tests. The initial results were achieved according to the arithmetic mean, standard deviation and relative importance of the variable in general and at the level of sub-dimensions. The variable (Financial knowledge) achieved an arithmetic mean of (3.74) with a standard deviation of (1.717) and a relative importance of (0.75), which is a statistically acceptable level. That is, the results indicate the availability of financial knowledge and its sub-dimensions. This confirms that shopping malls have financial knowledge based on financial awareness, skills and taking positions in their daily operations. The variable (Financial Awareness) achieved first place with an arithmetic mean of (3.87), a standard deviation of (1.733) and a relative importance of (0.77). This indicates that the malls have financial awareness when making financial decisions and other decisions related to providing services to the public. The variable (Skills) ranked second with an arithmetic mean of (3.77), a standard deviation of (1.847), and a relative importance of (0.75). This indicates that the malls have skills in gaining customers through dealing, marketing, and selling skills, which constitutes progress rates for these studied malls. The variable (Taken The Position) achieved an arithmetic mean of (3.58), a standard deviation of (1.567), and a relative importance of (0.72). This is evidence that the studied malls lack taking real positions in investment operations to increase daily and future sales and the factors that help in making sound decisions that aim to achieve the goal of the studied sample.

4.1. Hypotheses Testing

Table 4.

Linear regression of emotional marketing and strategic customer behavior.

Model	B.	Std. error	Beta.	Path.	R.²	F.	Tx.	Sig.
(Constant)	0.488	0.912					15.336	0.000
H ₁	0.514	0.869	0.462	0.488	0.608	305.11	14.635	0.000
H ₁₁	0.470	0.955	0.478	0.514	0.601	401.00	16.025	0.000
H ₁₂	0.389	1.325	0.501	0.529		305.52	12.245	0.000
H ₁₃	0.475	1.258	0.521	0.547		311.01	15.858	0.000
H ₁₄	0.499	1.226	0.496	0.491		258.03	17.635	0.000
H ₁₅	0.541	0.968	0.482	0.471		285.63	14.025	0.000
H ₁₆	0.429	0.895	0.497	0.517		225.44	16.248	0.000

The statistical analysis shows the study hypotheses test according to Table 4. The results of the hypotheses test that were formulated in a proving manner for the research variables, emotional marketing (X), strategic customer behavior (Y), and financial knowledge (Z), at the level of the research sample of (25) commercial malls in the country, where the formula of the hypothesis was by proving, i.e. the extent to which the hypothesis was valid or not, the main hypothesis was tested, which stated that there is a positive impact of emotional marketing on strategic customer behavior through financial knowledge in the malls studied in the country, and the formula of the hypothesis was by proving, i.e. the extent to which the hypothesis was valid or not, where the path coefficients for the main hypothesis and the other sub-hypotheses were (H1, H12, H13, H14, H15, H16), where the path coefficients achieved from the statistical analysis reached (0.517, 0.471, 0.491, 0.547, 0.529, 0.514, 0.488) and on Consecutively. They were all significant at the level of (0.05). This is an indication of the validity of the main hypothesis and sub-hypotheses. Which were able to explain the dependent variable (strategic customer behavior) at the level of the whole and the sub-dimensions of the influential variable, emotional marketing. This is confirmed by the significant value of (X) and according to the (t) test, it reached a value of ($T_x=15.336$), which means that there is a presence of strategic customer behavior of (0.608) when the value of strategic customer behavior equals zero. As for the value of the marginal slope, it reached ($\beta=0.488$) and accompanying (X), it indicates that a change of (1) in emotional marketing (X) will lead to a change of (0.608) in strategic customer behavior (Y). The path coefficients for these relationships were also proven, as shown in Figure 1 and Figure 2.

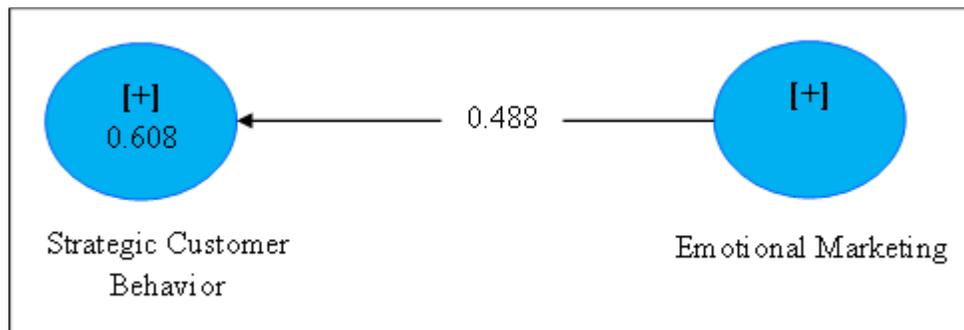


Figure 1.
The structural model for testing the first main hypothesis.

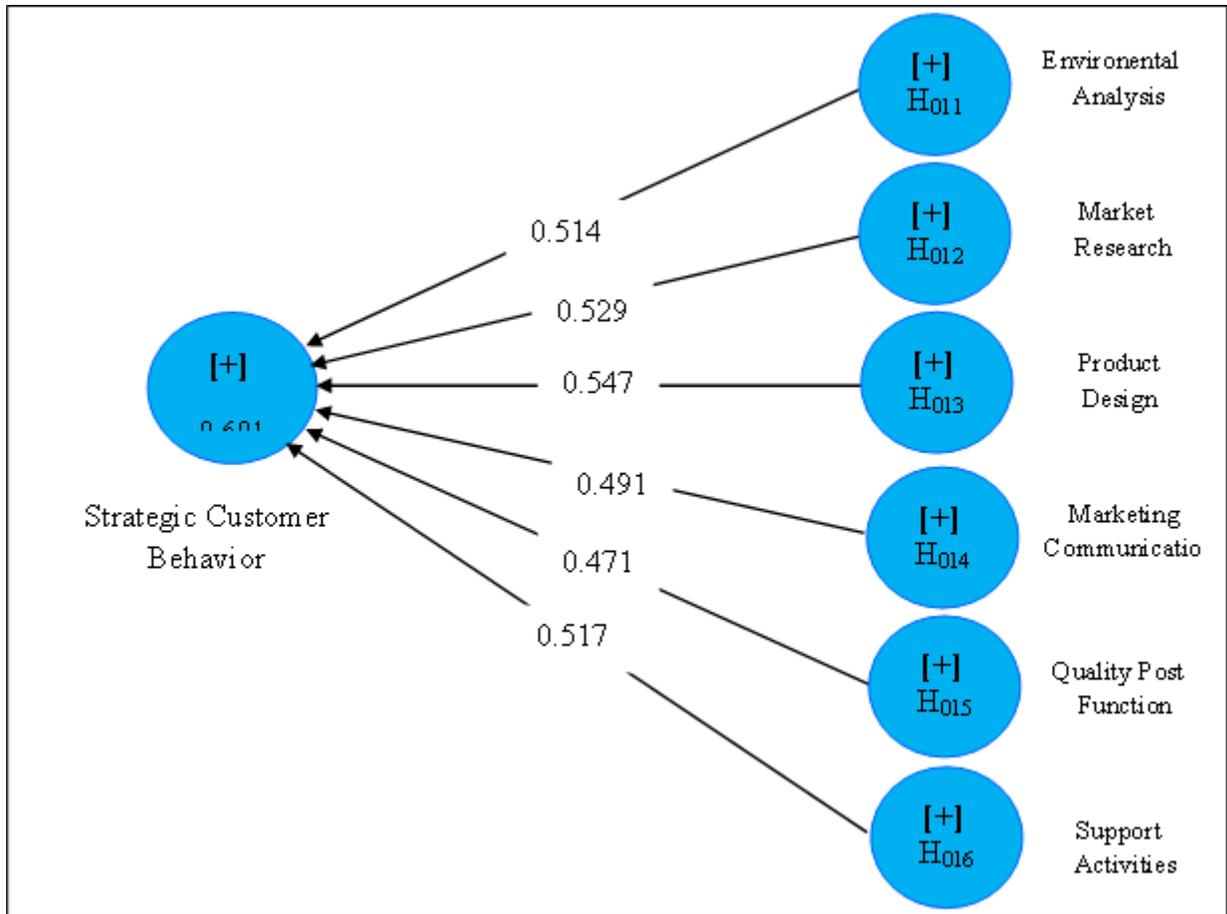


Figure 2.
The structural model for testing the sub-hypotheses.

Table 5.
Linear regression of emotional marketing and strategic customer behavior and financial knowledge.

Hypothesis	R	R square	Std. error of the estimate	Path	F
H ₂	0.525	0.504	0.415	0.601	512.33

Table 5 shows the results of the relationship of the structural model to test the relationships between the research variables, emotional marketing decisions and strategic customer behavior through financial knowledge. It reached (0.601) with a significant degree, as it was shown that the mediating variable, financial knowledge, plays a role in the relationship between emotional marketing and strategic customer behavior. Based on these results, the hypothesis that states that there is a statistically significant relationship between emotional marketing and strategic customer behavior can be proven. Figure 3 shows the size of the effect of the relationship between the research variables.

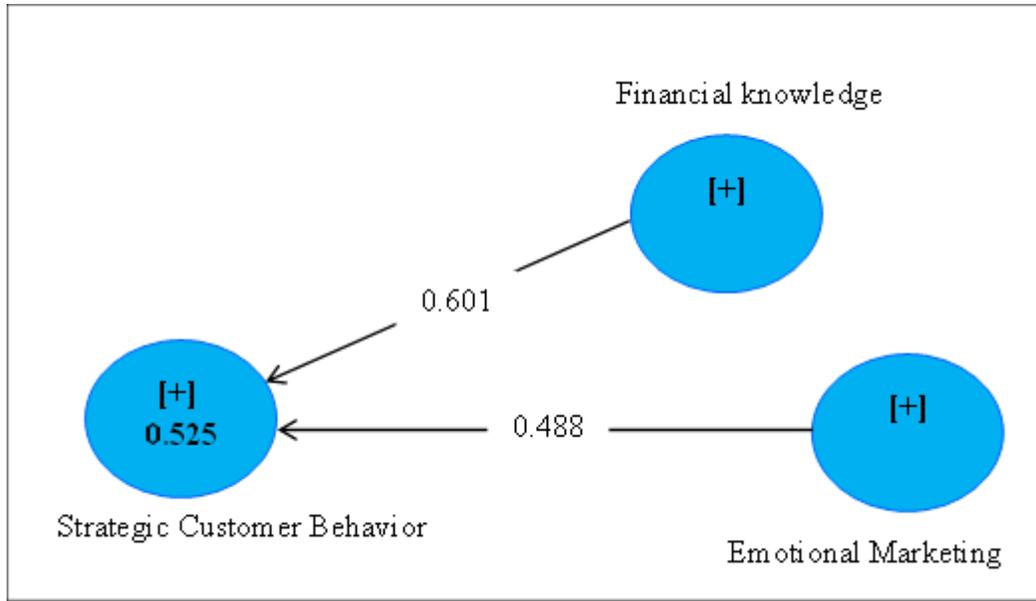


Figure 3.
The structural model for testing the fourth main hypothesis.

5. Discussion

The research results showed through descriptive statistical analyses that the level of availability of the independent variable, emotional marketing, in the studied malls and the rest of the variables, the dependent variable and the mediating variable, and through the results of descriptive statistics. It was found that there is a tangible presence of the independent variable, emotional marketing, with its sub-dimensions (environmental analysis, market research, product design, marketing communications, quality participation, activity support) in the studied malls. The results showed the presence of emotional marketing in terms of environmental analysis, market research, product design, marketing communications, quality participation, and quality support, at varying levels in terms of the general arithmetic mean compared to the hypothetical mean of the measurement tool adopted in the research and relative importance. The results showed that the studied sample has widely available marketing communications to achieve communication with the external environment to know what the target audience needs in terms of products and services, in addition to the fact that it essentially attracts customers to know their current and future needs and desires. People want real communication, purposeful participation, and an enjoyable experience. In addition, these malls are interested in the processes of designing and marketing products and services to them. The analysis also indicated the interest of the studied sample in analyzing the external environment to know what is happening in it to monitor the most important current and future developments, and to know the competitors and what products and services they offer to the target audience, i.e., to monitor opportunities and threats. One of the external factors that affect these malls involuntarily and cannot be influenced or controlled, but they can be used and exploited in the right way to enable success and develop them for the better. That is, they are the opportunities that eventually arrived to fall and increase the benefit of malls and their height in general. One of the opportunities we are talking about is government support, the most famous of which is the financing programs carried out by various entities, whether governmental or present in the public and private sectors, as they all work to provide financial support and appropriate liquidity for the researched sample and develop it. In addition to identifying the variables of any market and the factors affecting the rise and fall of raw material prices according to supply and demand mechanisms, the sample also showed a level of interest in market research, which helps in developing action plans and strategies to promote and conclude appropriate trade agreements. All of this is done according to scientific standards in research, surveys, data collection, analysis and recording, taking into

account factors such as age, gender, location and income level. The data obtained by the research indicate that the sample studied has financial knowledge at appropriate levels that contribute to enhancing the ability of the shopping malls studied in terms of money management skills and how to obtain the required financing to support their daily operations, financial awareness and taking positions, as consumers are now required to choose from many investment and savings products, and these products have become more complex than they were in the past, so consumers have to choose from different options that offer various interest rates, which are decisions that consumers have not received sufficient education to make on their own, which makes financial education very important, especially since these various options may affect the consumer's ability to buy a home or save. These results indicate that these variable and mediating variables affect the dependent variable represented by strategic customer behavior, which has become one of the critical factors that are difficult to understand in light of the complex dynamic environment. The customer has a strategic motivation, future vision, learning and future orientations, which is one of the puzzles that these researched malls must understand to achieve practical conviction that confirms their ability, through the use of skills and analysis of the external environment and work on scientific research of the market with the participation of financial knowledge, to influence this complex strategic behavior of the customer. They try to collect data so that they can make decisions on how to reach their target audience in the most effective ways. While some effects may be temporary and others may be long-term, these factors can affect a person's behavior to buy or not to buy.

6. Conclusion

The summary of the above and what the research has reached in terms of addressing the theoretical and experimental data of the research in the local environment in which the researched malls operate, where it has become clear that there are many points that must be taken into consideration by the researched sample in the face of the global environment, when it influences customer behavior, especially strategic behavior, as the researched sample possesses many areas that enhance its ability to confront external threats and opportunities that must be seized in the external environment by using emotional marketing practices with the participation of financial knowledge to achieve its goals of winning the customer and how to influence him strategically.

The results showed that there is a real gap in the sample studied in what it possesses and what it plans for in the future, and after conducting the analysis and investigation through the data that was collected and tested in the field of applying emotional marketing and its sub-dimensions, the sample studied faces difficulties in applying emotional marketing, which represents one of the most important means that serve the studied malls that seek to spread effectively and quickly and at the lowest costs and in an interactive manner between them and customers by focusing on the aspects of attraction, especially in the field of quality guidance and market research, which are considered critical tools that provide malls with the external environment. These studied malls lack adopting emotional marketing in their activities and in a limited manner, which is reflected in the process of attracting customers and attracting them to purchase their services compared to competitors. It is necessary to deal with emotional marketing by the studied malls to maintain existing customers and obtain new customers. They should also pay extensive attention to customers by knowing their opinions and the degree of their satisfaction with the services provided and providing a mechanism to respond to the requirements that have been monitored, especially in light of the presence of many competitors working in the same field. These researched malls face a lack of financial skills and attitudes related to financial knowledge that the researched sample suffers from, financial awareness and capabilities that must develop financial awareness programs to ensure the customer's ability to make sound financial decisions.

The research's interest in studying strategic consumer behavior helps the institution maintain its relationship with its customers in order to identify their needs and desires and how to meet their requirements. The researched malls are no longer interested in achieving high quality from their perspective as much as they are interested in providing high-quality services from the customer's point of view. The real goal of studying strategic customer behavior is to focus on understanding the customer, accurately identifying his needs and responding to them by providing valuable products in

order to achieve his satisfaction and thus push him to repeat the purchasing behavior, and this is achieved by finding a harmonious and integrated balance between the interests of the researched malls. Accordingly, the studied malls should use emotional marketing practices and financial knowledge to influence strategic customer behavior, as it is necessary to use environmental analysis and market research with financial skills and financial awareness to achieve strategic motivation for the customer who deals with the studied malls, as well as rely on product and service design and marketing communications to influence enhancing the customer's perception of the products and services of the studied malls, in light of financial learning and taking financial positions for them. It has been shown that directing quality and supporting activities in light of skills and financial awareness to enhance future trends and learning to select the best products and services that can make the customer have a sustainable strategic behavior for the services and products of the studied malls.

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