

THE ROLE OF DIGITAL MARKETING IN ENHANCING ENVIRONMENTAL RESPONSIBILITY AT JORDANIAN INSURANCE COMPANIES

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Abstract

This study examined the role of digital marketing in enhancing environmental responsibility within Jordanian insurance companies. The increasing adoption of digital technologies and the growing emphasis on environmental responsibility have encouraged organizations to integrate sustainable practices into their marketing activities. In this regard, the study investigated how digital marketing dimensions contribute to strengthening environmental responsibility practices in the insurance sector. The study developed a conceptual framework linking digital marketing dimensions, represented by social media marketing, content marketing, mobile marketing, and electronic customer relationship management, with environmental responsibility. A quantitative research approach was adopted, and data were collected from employees working in Jordanian insurance companies through a structured questionnaire. The proposed hypotheses were tested using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings revealed that digital marketing has a significant positive effect on environmental responsibility. The results further indicated that digital marketing practices contribute to reducing paper-based transactions, improving environmental awareness, supporting sustainable communication channels, and encouraging environmentally responsible organizational behavior. Among the examined dimensions, electronic customer relationship management and content marketing demonstrated the strongest influence on environmental responsibility initiatives. The study contributes to the literature by extending the application of digital marketing beyond customer engagement and organizational performance toward environmental responsibility outcomes. It also provides practical implications for insurance companies seeking to integrate digital transformation with environmentally responsible strategies. The study recommends that Jordanian insurance companies increase investments in digital marketing technologies and develop environmentally oriented digital communication practices to support long-term sustainability objectives.

Keywords: Digital Marketing Agility, Environmental Responsibility, Resiliency, Adaptability, Proactivity.

1. INTRODUCTION

In the recent age, Environmental Responsibility has become the core concern of stakeholders, including directors in a firm. Sustainable development aims to maximize gains while ensuring the preservation of services and the quality of resources. It is an interactive dynamic development that takes upon itself to achieve alignment between the tDMee pillars people, resources, and the environment. In the firms, Environmental Responsibility emphasizes Environmental Responsibility, social responsibility, and the importance of digital Marketing with the increase in financial, legal, and

other aspects of clean production in business Amrutha and Geetha (2020). As a result of developments in the contemporary business environment, Environmental Responsibility has become a vital topic, which is seen as the best way to do business and achieve long-term success through an active business vision and specific goals by integrating the management practices of digital Marketing into the general principles of Environmental Responsibility Allahham (2024). As well as, in the field of Environmental Responsibility, digital Marketing have been neglected and should be given a more prominent role as Poldner, Dentoni and Ivanova (2017). Considering that digital Marketing are one of the tDMee pillars of sustainable development, attention to and development to achieve the Environmental Responsibility of digital Marketing is an imperative and great responsibility of every organization seeking to achieve sustainable development, as a set of evidence in the literature of digital Marketing management indicates the existence of positive long-term implications. Investing in digital Marketing on the Environmental Responsibility of digital Marketing Ehnert et al (2016). Sustainable Digital Marketing has been tried to define through various research studies and the recent rising interest in the topic has shown varied definitions of the same. Ehnert et al (2016). defined it as the adoption of DMM strategies and practices that allow the achievement of social, economic, and ecological aims by generating an impact inside and outside of the firm and over a long-term time horizon while controlling for the unintended side-effects and negative feedback. Therefore, digital marketing becomes one of the most important ways to achieve the Environmental Responsibility of Digital marketings, as well as a major priority for many organizations as it is important given the significance of environmental changes and the perception that organizations should respond to these changes. Accordingly, digital marketing the ability of individuals to proactively address challenges and seize opportunities by challenging established practices Braun et al (2017). Organizations' survival and development depend on many requirements that drive them to increase their interest and contribute to sustainable Digital marketing management, including Digital marketing agility, which has attracted the interest of many organizations because of its role in achieving success in the banking sector in general and Jordanian Insurance Companies in particular. The Jordanian Insurance Companies, like the rest of the Insurance Companies in the world, assume many economic responsibilities and functions, including contributing effectively to the civilized and social development experienced by countries, therefore, Jordanian Insurance Companies have harnessed all their resources, capabilities, and financial and technical expertise through various development plans, to serve the purposes of economic and social development that Jordan is experiencing. In the field of economic development, Jordanian Insurance Companies have effectively contributed to providing the necessary financing to various service and production organizations, to enable them to carry out the developmental role entrusted to them in the economy as required, in a way that enhances their economic contribution to the gross domestic product and also achieves the desired diversification of the Jordanian economy. To deal with these important trends, which are taking on greater importance day after day, the Jordanian Insurance Companies considered that digital Marketing should be a motivating and auxiliary factor that seeks to provide and support talented people and is capable of transforming loud words and slogans into actions that are effective and efficient (Environmental Responsibility). Investing in the human element is one of the most important elements of success and Environmental Responsibility for organizations. Therefore, digital Marketing in our current era have received more attention, which is evident in the growing conviction among decision-makers of the importance of the role played by Digital marketings, which ultimately leads to strengthening the competitive position of the organization. Moreover, due to the scarcity of research that linking digital Marketing agility and Environmental Responsibility from the practical side, and to fill this gap in digital Marketing management literature, to seize the opportunity to benefit from its datum, and to materialize it in practice; this paper aims to examine the effect of digital Marketing agility in digital Marketing Environmental Responsibility at Jordanian Insurance Companies. Thus, with the above aim, the first

part of the study presents a research methodological framework. The second part discloses the literature review. The third part exposes the research design. The fourth part represents data analysis and the fifth part illustrates the conclusions, implications, and future research.

2. RESEARCH METHODOLOGICAL FRAMEWORK

2.1. Research Significant

The significance of the current research stems from defining the significance of its variables (agility and Environmental Responsibility of Digital marketings) that are considered one of the contemporary topics in the digital Marketing field; as well as the variables of the current research, especially Digital marketing agility, would encourage other researchers to delve into details of other variables that were not covered in this research, thus achieving accumulation of knowledge. In addition, shedding light on one of the prominent problems facing Jordanian Insurance Companies, especially digital Marketing Environmental Responsibility. Moreover, the importance of Jordanian Insurance Companies (population and sample) due to their various effects on the business environment and the vital role they play in supporting the Jordanian national economy. Finally, the recommendations that were reached and what they can contribute to developing solutions to many challenges related to both digital Marketing and Environmental Responsibility facing Jordanian Insurance Companies.

2.2 Research problem and its question

Through the check of the literature review related to agility and Environmental Responsibility of Digital marketings, it was found that there is a lack of studies at the Arab and Western levels linking digital Marketing and Digital marketing Environmental Responsibility. Accordingly, the problem of the present research was represented by the following main question:

Does Digital Marketing Affect Digital marketing Environmental Responsibility in Jordanian Insurance Companies?

2.3 Research objectives

The main purpose of the current research is to determine the potential impact of digital Marketing on Digital marketing Environmental Responsibility in Jordanian Insurance Companies, through:

- Developing a literature review that discusses the basic concepts and implications of both Digital Marketing and Environmental Responsibility.
- Measuring the impact of Digital Marketing (Resilience, Adaptability, and Proactivity) on Digital marketing Environmental Responsibility (employability, individual responsibility, and work-life balance) in Jordanian Insurance Companies.

2.4 Research model and hypotheses

Several studies have indicated the necessity to adopt the digital Marketing agility approach due to their roles in achieving growth and survival Khodabandeh et al., (2018); Munteanu et al., (2020) ; Shahsavari-Pour et al., (2021); Jawabreh et al (2023) There is also evidence that the pursuit of DM Environmental Responsibility requires organizations to adopt an appropriate approach, as they allow the organizations to adapt to the diverse requirements of a changing world in the external environment Jameel & Mhaibes, (2022). Thus, the study of Salhab (2023) confirmed that DM agility affects competitiveness the agility of digital Marketing contributes to the growth of adaptability and strategic orientation, which directly affects organizations' competitiveness. Al-Nawasrah and Alafi (2021) also confirmed that the agility of digital Marketing affects the person-job fit in Jordanian airline companies, as well as, digital Marketing improves the impact of digital Marketing practices on person-

job fit. Makori et al., (2022) who explain that employee agility positively influences organizational performance. In addition, Sameer (2022) results showed that workforce agility has a positive effect on task performance during the Blended working environment. Finally, Obaid et al., (2023) confirmed that digital Marketing affects in strategic renewal. Based on the above discussions, the researcher proposes the conceptual research model and the following hypothesis:

- Ha1. DM Resiliency positively impacts DM employability.
- Ha2. DM Resiliency positively impacts DM individual responsibility.
- Ha3. DM Resiliency positively impacts DM work-life balance.
- Hb1. DM Adaptability positively impacts DM employability.
- Hb2. DM Adaptability positively impacts DM individual responsibility.
- Hb3. DM Adaptability positively impacts DM work-life balance.
- Hc1. DM Proactivity positively impacts DM employability.
- Hc2. DM Proactivity positively impacts DM individual responsibility.
- Hc3. DM Proactivity positively impacts DM work-life balance.

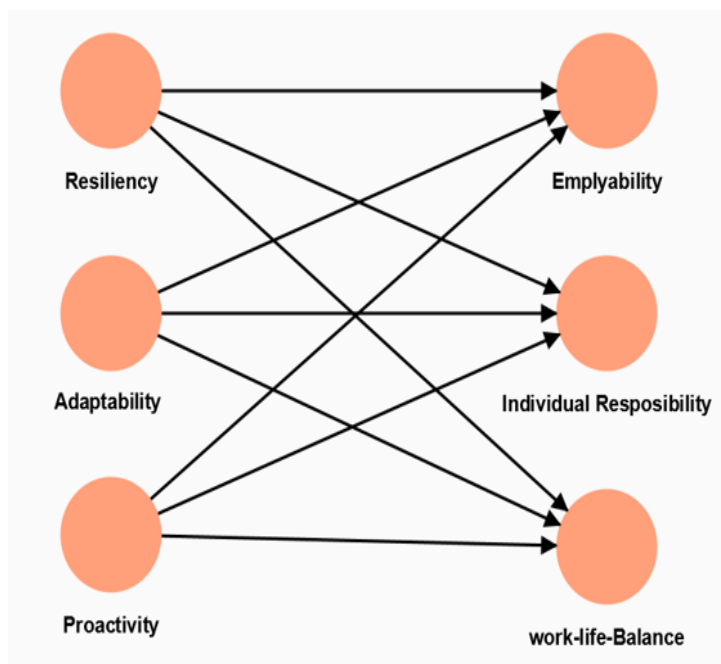


Fig 1: Research model

3. LITERATURE REVIEW

3.1. Digital marketing Agility

The agile digital Marketing term refers to the design of Digital marketing functions in a new manner that facilitates response to a change in activities and structures and line with emerging environmental conditions Braun et al (2017). The concept of agile digital Marketing also refers to the readiness for learning and self-development, as well as the ability to solve problems and adapt to new variables and ideas, with the ability to be creative to assume new work responsibilities Revutska and Markova (2021). Digital Marketing's defined as the proactive, adaptive, and practical behavior of working

individuals in search of opportunities to contribute to the success of the organization Vliet (2017). Digital Marketing's particularly significant for organizations when it comes to "reshaping the workforce to the conditions of adaptive and creative behavior in the organization, in addition to the propensity of learning and supporting the activities that must be focused on in the organization". The present research has been conducted based on the Digital Marketing agility dimensions of Sherehiy & Karwowski (2014). as shown below:

Resilience

Agile employees demonstrate resilience by functioning effectively under stress. Naswall et al (2019) described resilience as a key skill that enables employees to deal with and adapt to changing environments and circumstances. Resilience can help a workforce recover quickly from shocks and crises in the business environment Heilmann et al (2018). Kuntz et al (2017) point out that employee resilience includes adaptive, learning, and network-based activities that show the availability of resources and employees' motivation and ability to use those resources. Resilience can be developed through education, professional experience, task- or company-specific knowledge, and personality traits relevant to efficient work Heilmann et al (2018). According to Britt et al (2016), employers recognize that building and maintaining resilience must start early, which is an Activity for life and is essential for success. As a benefit, Snyder and Brewer (2019) pointed out that when leaders build resilience in their teams, they empower employees to transform challenges into growth experiences. Leaders must lead the initial effort to develop employees. Resilience to and recovery from adversity.

Adaptability

Supports learning and indicates a propensity for change. Cai et al. (2018) pointed out that adaptability refers to employees' willingness to change their behavior (e.g., interpersonal and cultural) to better adapt to the new environment. According to Alavi (2016), adaptability requires employees to use different skills, experiences, and knowledge to develop new ideas. Adaptable employees can assume multiple roles, easily switch from one role to another, and have the option to dial and the ability to work simultaneously in separate teams Sherehiy & Karwowski (2014). Lifelong learning is a passion of versatile employees. Friedman, Gerstein, and Hertz (2018) have clarified that lifelong learners have the interest, ability, and drive to continuously acquire new information so they have the flexibility to adapt to change. However, the need to position and empower employees to adapt to an increasingly dynamic and demanding environment is one of the top challenges facing business leaders Shehadeh, (2024). A misalignment with organizational values often leads to limited employee adaptability. Alas and Mousa (2016) found that there is a strong correlation between adaptability and employee alignment with organizational values. To foster adaptability, business leaders must implement strategies and programs designed to unleash the potential of employees to deal with change and uncertainty.

Proactivity

Proactivity is crucial to initiating and implement innovative changes in an organization. Cai et al. (2018) described proactivity as the initiative of employees regarding activities that have a positive impact on the changing environment. According to Sherehiy and Karwowski (2014), proactive activities include (a) anticipating change-related issues, (b) initiating activities that lead to the resolution of change-related issues and improvements in work, and (c) resolving issues related to change. Proactivity is a potential innovation driver in organizations and shows that employees are entrepreneurial and change-oriented Lee et al (2019). Proactive employees are part of a workforce that actively seeks opportunities to solve problems and create new solutions for the company.

3.2 Digital marketing Environmental Responsibility

Digital Marketing Environmental Responsibility is one of the important and contemporary topics in business. Digital Marketing Environmental Responsibility is one of the current models for managing human capital, which looks at the funds spent on employees as investments and not costs, in addition, building Digital marketing capabilities is a long-term investment through training and development to enhance the employees' creative potential Daoud, (2024). The concept of Digital Marketing Management Environmental Responsibility is the result of linking the concept of Environmental Responsibility with digital Marketing in an organization (Mazur and Walczyna, 2020; Piwowar-Sulej, 2021). Thus, Thom and Zaugg (2004) define Digital Marketing Management Environmental Responsibility as “those long-term oriented conceptual approaches and activities aimed at a socially responsible and economically appropriate recruitment and selection, development, deployment, and release of employees”. Digital Marketing Management Environmental Responsibility represents “the pattern of planned or emerging Digital marketing deployments and activities intended to enable a balance of organizational goal achievement and reproduction of the Digital marketing base over a long-lasting calendar time and to control for negative impact on the Digital marketing base” Ehnert et al (2016). explained that the general principles of the framework of the Digital Marketing Management Environmental Responsibility concept include an awareness of the complex correlations between the digital Marketing system and the external and internal organizational environment; actions that enable long-term reproduction of the resources; recognition and reconciliation of multiple potentially contradictory – economic, ecological, and social goals. Taylor et al. (2012) conceptualize Digital Marketing Management Environmental Responsibility as an integrative element of several Digital Marketing divisions.

Digital Marketing Environmental Responsibility is a comprehensive development strategy that seeks to empower human beings, build their knowledge capabilities, and expand their options in various fields, to make digital Marketing qualified, able to invest their knowledge and intellectual energies in a manner that enhances them, works to nurture them and ensures their preservation, in other words, but the underlying mind of organizations undertaking work and converting the value in the minds of workers into capital Tabatabaei, et al (2017). Jarlstrom et al. (2018) characterize that the basic concept underlying the discussion of Digital Marketing Management Environmental Responsibility is “that firms seek different kinds of outcomes to satisfy their stakeholders' expectations, these outcomes may be economic, social, human, and ecological, and firms often seek them simultaneously even though one or two may be more important to an organization than the others”.

In the current paper, the research was based on determining the Digital Marketing Environmental Responsibility dimensions of Zaugg et al (2001); Ali, et al (2024) as follows:

Individual Responsibility

Individual responsibility comprises four features,” Mergler confirmed (2007). These characteristics are control over thoughts and feelings, control over the choices made about one’s behavior, control over the impact of one’s behavior on others, and being answerable for the existence of the behavior and its consequence.

4. RESEARCH DESIGN

4.1 Study Approach and Method

The study method refers to the rigorous investigative process aimed at discovering or gathering facts about an issue in a specific manner. To achieve what the current research sought, the researcher resorted to using the quantitative method to collect and analyze data obtained from the implemented

research tool (questionnaire). Investigation research “is the procedure of gathering information from the individuals of the study sampling unit, and testing their responses to the questions that have been defined previously by Leedy et al (2005). This research used an investigation process that is one of the most appropriate methods for measuring quantitative data Neuman, (2014).

4.2 Study Population and Sample

The study population included all the (13) Jordanian Insurance Companies. As for the study sample, which was limited to (6) banks, they were selected by the purposive sampling technique according to the criterion of the total number of workers in them, which exceeds (1200) employees, these banks are (Arab Bank, Housing for Trade and Finance bank, Jordan bank, Cairo Amman Bank, Al-Ahly Jordan bank, and Jordanian Kuwaiti bank). Also, because the Arab Bank did not respond to the researcher's request to distribute the study tool (questionnaire) for reasons related to the bank's policy and instructions, the Arab Bank was excluded from the study sample, with this, the number of banks study sample (5) banks.

4.3 Study Sampling Unit

The sampling unit included the (160) top administration in (5) Jordanian Insurance Companies study sample as shown in Table (1).

Table (1): Number of sampling unit members

Bank	Number of top administrations	Number of distributed questionnaires	Number of retrieved questionnaires	Number of valid questionnaires
Housing	49	49	49	49
Jordan	32	32	29	27
Cairo Amman	31	31	29	25
Al-Ahly	24	24	22	20
Jordanian Kuwaiti	24	24	19	18
Total	160	160	148	139

Source: Association of Banks in Jordan (2021).

4.4 Data Collection and Instrument

Accordingly, a print (160) questionnaire was distributed to ensure the largest and best representation of the sampling unit, retrieve (148) with the response rate (92.5%). After checking the questionnaires to demonstrate their validity for statistical analysis, (9) questionnaires were excluded from them because they were not suitable for the statistical analysis process because they did not complete the analysis requirements. Thus, the net number of questionnaires valid for the statistical analysis process (139) questionnaires. The questionnaire that was used to measure digital Marketing agility (Resiliency, Adaptability, and Proactivity) was adapted based on Sherehiy & Karwowski (2014). As well as, to measure digital Marketing Environmental Responsibility (employability, individual responsibility, work-life balance) the measure was adapted based on Zaugg et al (2001); Ali, et al (2024) The items of the questionnaire were mainly closed. The Likert-type scale was used ranging from 1 = strongly disagree to 5-strongly agree.

4.5 Statistical Tools

To achieve the current study objectives, several statistical techniques have been used t DMough applied SPSS and Amos Version 24 (frequency, percent, mean, standard deviation, Cronbach's alpha, exploratory factor analysis “EFA”, Average Variance Extracted “AVE”, Composite Reliability “CR”). As well as a Structural Equation Modelling (SME) was applied to measuring the effect of Digital Marketing Environmental Responsibility on Talent Retention Strategies.

5. DATA ANALYSIS

5.1 Sampling Unit Personal and Occupational Characteristics

Table (2) shows the personal and occupational characteristics of the study sampling unit. The male category of the study sampling unit occupied the largest percentage (69.8%) compared to the females (30.2%). The age category 45 years and above occupied the largest percentage (61.9%), followed closely by the age category from 40 – 44 years with a percentage (18%), and in the third-place came the age category from 35 – 39 years with a total rate (15.1%), followed by the age category less than 35 years with a percentage (5%). It turns out that holders of a bachelor’s degree are the most popular category with a percentage (64.03%), followed directly by holders of a master’s degree with a total rate (22.30%), finally, holders of a doctoral degree at a percentage (13.67%). The number of years of experience in the current banks showed that the percentage of those with experience from 10 to 14 Years constitutes the largest percentage (50.36%), followed by the category of experience years from 15 - 19 years with a percentage (21.58%), then, thirdly, the category of experience years is Less than 10 Years with a percentage (15.83%), in the last place was the category of experience years 20 Years and above with a percentage (12.23%). The job position showed that the percentage of department managers with percentage (42.45%), followed by the category division manager with a percentage (of 23.02%), then, thirdly, the category asst. general manager with a percentage (of 20.14%), then, the category deputy manager with percentage (11.51%), finally, the category chief executive officer percentage (2.88%).

Table (2): Study sampling unit personal and occupational characteristics

Categorization		Frequency	Percent
Gender	Male	97	69.8%
	Female	42	30.2%
Age	Less than 35 Years	7	5%
	From 35 – 39 Years	21	15.1%
	From 40 – 44 Years	25	18%
	45 Years and above	86	61.9%
Qualification	Bachelors	89	64.03%
	Master	31	22.30%
	Doctorate	19	13.67%
Experience	Less than 10 Years	22	15.83%
	From 10 – 14 Years	70	50.36%
	From 15 – 19 Years	30	21.58%
	20 Years and above	17	12.23%
Job Position	Chief Executive Officer	4	2.88%
	Deputy Manager	16	11.51%
	Asst. General Manager	28	20.14%
	Division Manager	32	23.02%
	Department Manager	59	42.45%

5.2 Scale Reliability and Validity

Measuring reliability was estimated by calculating Cronbach’s alpha which indicates adequate internal consistency, this technique must be greater than (0.70) (Hair et al., 2010). Also, construct reliability was confirmed by determining the composite reliabilities (CR) for constructs within the measurement model must be upper than (0.70) to indicate a satisfactory internal consistency as recommended by Hair et al. (2010). Validation of the scale was done by calculating convergent validity which was confirmed by determining the average variance extracted (AVE), the values of average variance

extracted (AVE) for constructs within the measurement model were higher than (0.50) as recommended by Malhotra and Stanton (2004). Table (3) shows the results of scale reliability and validity.

Table (3): Descriptive Statistics, EFA, Cronbach’s alpha, composite reliability and average variance extracted

Construct	Mean	SD	Factor Loadings	Composite Reliability	Average Variance Extracted
Resiliency (Cronbach’s $\alpha = 0.867$)	3.480	0.769	0.850	0.778	0.604
Adaptability (Cronbach’s $\alpha = 0.850$)	3.516	0.700	0.709	0.760	0.554
Proactivity (Cronbach’s $\alpha = 0.881$)	3.548	0.726	0.778	0.800	0.644
Employability (Cronbach’s $\alpha = 0.903$)	3.480	0.777	0.787	0.794	0.636
Individual Responsibility (Cronbach’s $\alpha = 0.884$)	3.526	0.732	0.755	0.853	0.759
Work-life balance (Cronbach’s $\alpha = 0.909$)	3.502	0.777	0.762	0.760	0.553

5.3 Hypotheses Testing

Table (4): presents each parameter's C.R., Estimate and S.E

Hypothesis	Regression Weights		Estimate	SE	C.R.	P Value	Results
	From	To					
Ha ₁	Resiliency	Employability	0.152	0.084	1.810	0.068	Unaccepted
Ha ₂	Resiliency	Individual Responsibility	0.321	0.086	3.733	***	Accepted
Ha ₃	Resiliency	Work-life balance	0.209	0.091	2.297	0.020	Accepted
Hb ₁	Adaptability	Employability	0.245	0.116	2.112	0.019	Accepted
Hb ₂	Adaptability	Individual Responsibility	0.200	0.118	1.695	0.077	Unaccepted
Hb ₃	Adaptability	Work-life balance	0.101	0.125	0.808	0.370	Unaccepted
Hc ₁	Proactivity	Employability	0.474	0.092	5.152	***	Accepted
Hc ₂	Proactivity	Individual Responsibility	0.321	0.094	3.415	***	Accepted
Hc ₃	Proactivity	Work-life balance	0.525	0.099	5.303	***	Accepted

Hence, Resilience has a significant positive impact on Individual Responsibility and work-life balance at Jordanian Insurance Companies (*Estimate* = 0.321 and 0.209; *C.R.* = 3.733 and 2.297; *P-value* = *** and 0.020 or Ha₂ and Ha₃ is supported.

Adaptability has a significant positive impact on Employability at Jordanian Insurance Companies (*Estimate* = 0.245; *C.R.* = 2.112; *P-value* = 0.019 or Hb₁ is supported.

Finally, Proactivity has a significant positive impact on Employability, Individual Responsibility and Work-life balance at Jordanian Insurance Companies (*Estimate* = 0.474, 0.321 and 0.525; *C.R.* = 5.152, 3.415 and 5.303; *P-value* = ***, ***, and *** or Hc₁, Hc₂ and Hc₃ is supported.

As well as Resiliency does not positively impact Employability, moreover, Adaptability does not positively impact Individual Responsibility and Work-life balance at Jordanian Insurance Companies.

6. CONCLUSIONS, IMPLICATIONS, AND FUTURE RESEARCH

This paper aims to determine the impact of digital Marketing Digital marketing Environmental Responsibility in Jordanian Insurance Companies. The current paper uses structural equation modeling (SME) which supports and explains the relationship between digital Marketing Digital marketing Environmental Responsibility. Findings provide empirical evidence that a significant positive impact of Resiliency on Individual Responsibility and work-life balance, in addition, to a significant positive impact of Adaptability on Employability and a significant positive impact of Proactivity on Employability, Individual Responsibility, and Work-life balance. These results were consistent with

Salhab (2023); Al-Nawasrah and Alafi (2021); Makori et al., (2022); Sameer (2022); Obaid et al., (2023).

Findings contribute to related literature as well as to practice, by providing an emphasis on the field of Digital marketing – agility and Environmental Responsibility - in organizations and businesses within Jordan or any other country. Professionals and practitioners at all administrative levels may they could benefit from the results of the current paper in employing it in another sector. In addition, leading organizations using digital Marketing encourage other organizations to achieve excellence. This paper recommends interested scholars investigate and examine the moderating role of Digital marketing Environmental Responsibility on the relationship between digital Marketing employees' creative performance in other Jordanian service sectors or industrial fields as well as within different countries and various regional boundaries. Future research may use the current paper variables and link them with other variables such as the organizational commitment of employees.

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