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The Impact of Bank Performance Towards Technology and Marketing Strategy on Omni-Channel Adoption in Saudi Banking Sector

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Abstract: Digital media and other web networks, particularly social media provides an opportunity to customers for continuous engagement and actively participating in definite purpose. This study intends to examine the issue of affinity marketing therefore, this study investigates the influence of bank performance towards technology and marketing strategy on Omni-channel adoption in the Saudi banking sector and added by testing the mediator of customer's technology using attitude on these relations. This study is conducted on Saudi Banks' customers that hold credit cards. Self-administrative survey questionnaire was used to collect the data from the respondent of the study. Smart PLS 3 was employed to analyze the data. Results of this study revealed that bank performance towards technology has no direct effect on Omni-channel adoption, however, marketing strategy significantly and positively effect to Omni-channel adoption. The results found that customer's technology using attitude positively and significantly mediate the relationship between bank performance towards technology and marketing strategy with Omni-channel adoption. The results of this study contribute to body of knowledge and indicate that bank performance towards technology and better marketing strategy enhance the adoption of Omni-channel in Saudi Bank's credit card customers. The results of this study assist banks in recognizing appropriate points regarding their Omni-channel, so that they can determine how to generate positive experiences and customer loyalty through bank performance towards technology and marketing strategy.

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1. Introduction and Background of the Study

In the wake of developing advanced related technologies, Customer relationship management (CRM) is becoming more complex. In these days, increasing use of smart devices as well as popular use of smart phones leading to the technological changes and social setting changes that is developing new methods of collaborative communication. Similarly, the retailing channels are rapidly transforming from multichannel to Omni-channel (OC) retailing environment (Park & Kim, 2019). Literature suggest that not only advanced retailing methods with the use of smart mobile devices, such as tablet, smart cell phones, and selling places like social media are largely developed, but also customers had shaped their behavior accordingly in response to this global situation irrespective of the time and space dimensions (Verhoef, Kannan, & Inman, 2015). In particular, retailing business adopted mobile channels of selling that transformed consumer buying behavior and nowadays, smartphones are considered as the substitute for purchasing method. Prior to purchase, a potential customer can discover all the relevant details of the product which one wants to purchase including location of shopping mall, alternative availability of product, price comparison of products and its quality, beyond the factor that which channel a customer use to purchase whether it is offline or online. With the arrival of the smartphone age and the invention of mobile purchasing method, barriers among traditional methods of retailing and innovative online retailing are expected to eliminate (Park & Kim, 2019; Verhoef et al., 2015).

Omni-channel retailing field is rapidly growing in the contemporary business environment with the advancement of information technology (IT) (Silva, Martins, & Sousa, 2018). The purpose of Omni-channel operation is to provide all the consumers a smooth and uniform shopping opportunity irrespective of the purchasing channel customer adopted (Ailawadi & Farris, 2017). Kang (2019) defined Omni-channel retailing as "a synchronized operating model in which all the company's channels are aligned and present a single face to the customers, as well as one consistent way of doing business". The Omni-channel retailing is evolved and developed from multi-channel retailing. This evolution includes elimination of separate channels with the aim to deliver an integrated and unified customer service by combining all available methods such as physical store, online shops, mobile purchasing and social media marketing and training channel managers to emphasize multi-channel purposes instead of specific channel purposes (Silva et al., 2018). Retailers are supposed to promote not only all buying channels, but also return channels. Kinds of buying channel involve the traditional method of purchasing and online purchasing, as well as some recent developed channels that are purchase online, in-store pick up, purchasing in-store and delivery at home (Silva et al., 2018). Moreover, kinds of return channel are return of purchased product to retail store, ship-to-retail store; return to producer's or merchant's storeroom and to producer's factory (Kang, 2019).

In Omni-channel service, all available channels are made easily accessible to customer including stores, online places, catalog, and mobile shops. They make them able to provide complete integration among all the channels. Moreover, retailers can provide complete interaction among all the channels (Beck & Rygl, 2015). For breaking down soil and reducing operational expenses, Forrester study conclude that retailers and traders should opt an Omni-channel method for expanding the level of opportunities to enhance sale of products and services (Shamiss, 2018). By considering this recommendation, retailers-initiated application of Omni-channel methods. In a recent research, it is highlighted that 91% among the retailers have opted strategies of Omni-channel (Xu & Jackson, 2019). In these retail stores, a wide range of retail businesses are included likewise electronics retailers such as Best Buy, construction material and garden equipment retailers such as Home Depot, healthcare associated stores such as CVS, garments and wears retailers likewise Nike, sports product stores including Cabela's, and general commodities and banking businesses as Wal-Mart. The core focus of this study is banking sector in the services industry where they provide services to clients.

Omni-channel method provides greater convenience and greater flexibility of purchasing to customers. Moreover, it also portrays challenges for sellers and supply chains in designing and managing efficient Omni-channel plans (Xu & Jackson, 2019). There is wide range of formulations in Omni-channel strategies. Accordingly, (Taylor, Brockhaus, Knemeyer, & Murphy, 2019) with the emphasis of e-fulfillment and supply chain strategies in the Omni-channel settings found three kinds of strategies that include designing of distribution channel, inventory management and capacity building, and planning delivery and its implementation. In addition, Davis-Sramek, Ishfaq, Gibson, and Defee (2020) extended that area of Omni-channel plans by incorporating more strategies associated with retail likewise channel organization, return strategies, and contribution of retailers in the management of material. Omni-channel stores are considered to serve in the capacity of both delivering and returning shops for online purchases (Buldeo Rai, Verlinde, Macharis, Schoutteet, & Vanhaverbeke, 2019).

In an Omni-channel plan, major element of a retail or return store is a client 's experience. It provides greater flexibility and personalization to customers that is an extremely powerful experience and leads to the loyalty of a customer for particular retail store (Cui et al., 2021). Organizations intended to develop more contacts with customers by interacting them via different points of contact and methods having aim of enhancing sales of retailers (Ameen, Tarhini, Shah, & Nusair, 2021). Among these, one of the major points of contact is associated with returns. Both, client and retailers possess difference of opinion regarding return products. In general, customers consider returning a product as a normal part of purchasing. In contrast, sellers consider return as logistics burden and evil for organization (Ameen, Tarhini, Shah, & Madichie, 2020). Therefore, retailers should able to identify the opportunities of strengthening relationship with customers and should consider expectations and choices of customers with the help of appropriate return management. Conversely, various inefficiencies, mistakes and delays of retailers that customer unfortunately experience while returning a product leads to adverse impacts (Ameen et al., 2020).

In the last several years, interaction methods between customers and organizations witnessed significant changes in response to the various fast and major advancements in technology (Mainardes, de Moura Rosa, & Nossa, 2020). For the convenience of customers, retailers had offered numerous additional channels of purchasing including internet channels, mobile applications, social media marketing and sales, digital shops and call centers with the availability of traditional stores (Gerea, Gonzalez-Lopez, & Herskovic, 2021). Accordingly, the Omni-channel phenomenon has developed where customers adopt not a specific method of interaction for purchasing but use more than one or all the available methods at the same time (Shen, Li, Sun, & Wang, 2018). In the same way, banking industry also offered various technological innovations in some previous years with the focus of customer interaction with their respective banks (Mainardes et al., 2020). Banking sector invested large sum of amounts to modernize the banking sector with the help of new technologies and the convenience of services through various methods (Mainardes et al., 2020). In the context of banking industry, the concept Omni-channel seems more relevant because it has focus on the combined activities incorporating all the available channels of interaction. Resultantly, an integrated and continuous experience will be delivered to customers to satisfy their demands (Haapio, 2018; Mainardes et al., 2020).

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However, importantly the accomplishment of the Omni-channel concept is associated with the awareness, applicability, and outcome generated in positive way (Ioannis & Sotiris, 2019). Accordingly, the importance of channel integration is worthy in the context of banking industry in relation to satisfaction and experience of customers. Zhou, Geng, Abhishek, and Li (2020) proposed some research dimensions that generate some of the questions. Firstly, can the Omni-channel integrated actions in banking sector while providing various services results in a positive outcome in relation to experience of client? Moreover, can this produce loyalty of customer consequently? Sousa and Voss (2006) stated that, ability of an organization to provide positive experience to their customers irrespective of the channel they used for interaction is the result of integrated actions. Furthermore, Zhou et al. (2020) highlighted another element of perceived fluency that may have impact on the client's experience that is using multiple service channels. They defined perceived fluency as a perception of customers while using interacted channels and to observe that these channels are associated in continuous, natural and unimpeded manners. Digital media and other web networks, particularly social media provides an opportunity to customers for continuous engagement and actively participating in definite purpose. For customers, it is common to give feedback about their experience on internet that may be positive or adverse about the organization they have interacted with (Hallikainen, Alamäki, & Laukkanen, 2019). As a result of customer experience, various behaviors and attitudes are induced with regard to the banking business. Illustratively, a good experience at a branch of a bank may result in the loyalty of that customer towards that particular banking chain (Payne, Peltier, & Barger, 2017).

Thus, the aim of this study is to identify the influence of bank performance towards technology and marketing strategy on Omni-channel adoption in the Saudi banking sector and then test the mediator of customer's technology using attitude on these relations.

2. Literature Review

With the rapid growth of e-commerce, sharp dissimilarity is developed among customers and traditional retailers. Consequently, this phenomenon attracted numerous researchers to explore the behavior of clients towards e-business settings. Growing acceptability of online purchasing in customers considerably has influence on marketing channels. Moreover, with the increase of online purchases, sales volume of organization had also increased (Jin, Caliskan-Demirag, Chen, & Huang, 2020). In continuation, Sun, Yang, Shen, and Wang (2020) concluded that order ration increase when customer use mobile services for shopping because customers adopt mobile channels in order to its convenience to access.

In theory as well as in practice, Consumer relationship management has a significant role in the promotion and development of supply chain management. In their research, Mosquera, Juaneda Ayensa, Pascual, and Murillo (2019) applied firm-level data for the development of basic marketing communication plan with regard to retail business. Accordingly, Mirsch, Lehrer, and Jung (2016) concluded that there is an association among marketing approaches, channel usage and buying experience that shows adverse internet experience implications. Nakano and Kondo (2018) presented model of customer segmentation with the application of latent-class cluster analysis with the key focus on purchase methods and social media contact accessibility. Nisar and Prabhakar (2017) found a positive association among e-service standard, e-customer-satisfaction and e-loyalty while spending online money on purchases. Atulkar and Kesari (2017) recommended the association of superior shopping values, satisfaction, reliability, and loyal feelings. Fernández-Sabiote and Román (2016) concluded that facilitating customers by employees in

physical purchasing leave more positive impact on customer satisfaction as compare to online shopping where customers place order on website of company. Papagiannidis, Bourlakis, Alamanos, and Dennis (2017) classified purchasing channels into three typical categories that are physical or traditional channel, Internet and computer-based channel and through mobile phones. Similarly, Jocevski, Arvidsson, Miragliotta, Ghezzi, and Mangiaracina (2019) recommended these three same categories of purchasing channels and highlighted social media as a major touch point. For the purpose, by combining and integrating these three methods, physical, online and mobile, an Omni-channel retailing model is described that provide opportunity to customers for making purchases in unified fashion (Jocevski et al., 2019). In contrast with the multi-channel strategy where retailers pay their focus for the performance improvement of every individual method, Ailawadi and Farris (2017) suggested that probability of applying various channels is considered in Omni-channel strategy. However, marketers try their best to fulfill needs of customers by integrating activities inside and across the channels. In modern days, customers rely internet widely which suggest that various customers do not physically inspect goods while purchasing these. Further, customers do not communicate directly with after-sales section and their staff. Thus, consumers follow product diversification as well as chose diversified spending methods. Customers prefer convenience of combined channels instead of relying on a single channel of company that results in the application and acceptability of Omni-channel strategy.

Omni-channel in the banking Sector

Hamouda (2019) highlighted that, in in modern environment organizations try their best to develop and communicate physical as well as online customer service for the easy accessibility to customers, supporting prevailed service facilities, and integrating the benefits of each specific method. Accordingly, the phenomenon is termed as Omni-channel strategy, where customers utilize different available and simultaneously developed channels (Lazaris & Vrechopoulos, 2014). The Omni-channel approach integrates the channels and processes of communication between customer and organization for the generation of a reliable and collective experience of methods transition (Lazaris & Vrechopoulos, 2014; Shen et al., 2018). In addition, Barwitz and Maas (2018) have opinion that Omni-channel strategy provides an opportunity to business in the taking of technological moves to personalize their products according to the demands and needs of customers and to analyze information gathered about customers with the help of physical as well as digital feedback. Most of the research studies have their focus on the evaluation of individual channels of interface among customers and companies and organizations focus on channel evaluation one by one (Silva et al., 2018). However, the Omni-channel method focuses on the study of these channels in integrated and collective ways. In the previous research studies, researchers highlighted that customers consider every channel as separate competitive strategy and they disregards the chances of integration and their advantages among channels and the that may be incorporated in model (Ameen et al., 2020; Barwitz & Maas, 2018). Furthermore, Omni-channel method and its consistent association among all channels of services may help retail business positively. Banking sector is regarded as one of the most diverse sectors of the business in modern days where diversity is standard in physical as well as in online channels. With the introduction of online banking, various prominent changes have taken place in the retail banking in the methods of dealing their customers (Gerea et al., 2021; Jin et al., 2020). By considering the importance of diversity in channels and their integration need, banking industry must understand the Omni-channel strategy. With the application of this strategy for customer services, banks can provide unified and consistent

services to their customers for better experience while using any of the channels. In addition, with the availability of appropriate safety and reliability in banking products, integrated service may lead to competitive advantage for business (Beena & Khosla, 2015). Mainardes et al. (2020) conducted their research by focusing financial business, Omni-channel retailing, and web-based self-service where they examined nine different geographical regions with the emphasis of cultural diversities among these with relation to the expectations of customers of these regions. They concluded that there are numerous factors that have impact on the choice of clients in banking business. With regard to the positive and negative customer experiences and their intentions to use banking service in future, Komulainen and Makkonen (2018) recommended that positive customer experiences about Omni-channel shape positive intention of customer to use banking service while negative experiences results in the negative intention and customer decides not to use that banking service. Mishra, Singh, and Koles (2021) contributed in the model by suggesting that consumer expected belief and satisfaction is subjective to its perceptions of service method integration in banking business too.

3. Hypotheses Development

Bank Performance towards technology and Omni-channel Adoption
Technology Acceptance Model (TAM) of Davis (1989), Davis, Bagozzi, and Warshaw (1989) is based on the previous theory of reasoned action (Fishbein, Jaccard, Davidson, Ajzen, & Loken, 1980). These both models have assumption that stigmas and perceptions associated with the innovation are of major significance in the shaping of attitudes which ultimately develop the behavior of system utilization (Agarwal & Prasad, 1998). In TAM, intention of a customer to use a particular technology decides adoption behavior that in fact is based on the perceived effectiveness and the expected comfort while using that particular technology. Maddux and Rogers (1983) already discussed two similar ideas that are theory of diffusion of innovations and complexity. Theory of diffusion of innovation is a relative advantage theory with the focus of ease of usefulness which states the extent of perceived innovation better than from the idea it substitutes. Complexity focuses on the ease of use in opposite direction which incorporates the level of difficulty that the customer face while understanding or using that innovative technology. Variables incorporated in this model are widely applied in the studies for contextualizing the adoption behavior associated with search engines (Morgan-Thomas & Veloutsou, 2013), e-business (Gefen, Karahanna, & Straub, 2003; Rose, Clark, Samouel, & Hair, 2012), and mobile retailing (m-commerce) (Kim, Mirusmonov, & Lee, 2010). Though, the Omni-channel strategy is somehow more complex than technology adoption but it is based on the competence of adopting various technologies, sometimes while making a unique purchase. Hence, it is perceived that for the Omni-channel method adoption, partially it should be explained by the variables of these models. Accordingly, the hypotheses proposed are as under:

Hypothesis 1: Performance towards technology significantly influences Omni-channel adoption.
Hypothesis 2: Performance towards technology significantly influences Consumers' Technology use attitude.

Marketing strategy and Omni-channel Adoption
In modern era, customers are becoming more rational about their purchasing experiences because they consider all available substitutes as well as all prevailed channels of shopping prior to purchase (Gao & Su, 2017). Resultantly, sellers are supposed to bear heavy pressure of integrating both

online and physical channels in best ways to provide better customer experience at every step (Rigby, 2011). Information delivery in effective manner is another major challenge in OC environment (Bell, Gallino, & Moreno, 2018). Regular customers actively search about the value of product and its availability in stock, sellers can manage shopping ways by managing information sources effectively (Gao & Su, 2017). Moreover, organizations are required to make information readily available for consumers in integrated and consistent manners for the adoption of Omni-channel source with ease. For different channels, various factors are important to consider however, "integration" and "consistency" are two elements that are essential for synchronization of limited channels and only exist in Omni-channel. Both factors, integration and information consistency are of equal importance when offline and online purchasing methods are combined because these elements are missing in a single type of channel settings (Beck & Rygl, 2015). In addition, Lazaris and Vrechopoulos (2014) recommended that combination of all elements including stock availability; launch time, coming date, price, and retail knowledge positively influence the intention of a customer to opt Omni-channel services. Shi, Wang, Chen, and Zhang (2020) explained that information of pricing, promotion, availability and replacement policies are the major elements that must be communicated to customers regularly for the promotion of Omni-channel to be recognized and adopted. Shi et al. (2020) concluded that customer trust is the outcome of integrated and consistent information delivery to customers. Similarly, Hickman, Kharouf, and Sekhon (2020) stated that higher familiarity of the customer with channel results in the more vigilance behavior of customer and has positive influence on the intention of customers while choosing Omni-channel. Accordingly, the hypotheses proposed are as under:

Hypothesis 3: Marketing strategy significantly influences Omni-channel adoption.
Hypothesis 4: Marketing strategy significantly influences Consumers' Technology use attitude.

Consumers' Technology using attitude and Omni-channel Adoption
With the increasing application on technology in retail business, customer's shopping practices and behaviors had also been changed. Customer having access to multiple devices and media sources is much aware of the market and will go for Omni-channel organizations. Literature suggests that Omni-channel users are increasing globally (Schlager & Maas, 2013). They demand uniform, consistent, and connected services irrespective of the channel they are using for shopping. They are intended to switch among channels with ease including physical store and online shops as per their choices, their condition, time and category of the product (Piotrowicz & Cuthbertson, 2014). These customers search by using their devices alternative available products while making a buying decision for reaping advantage of using different channels offered. For banking business, most of the banking chains have launched their mobile applications and mobile communication services for increased information delivery and easy management of account for clients (Campbell & Frei, 2010). Mobile services provide easy contact point and on time information delivery. This channel makes offer easier ways of information regarding balances of account, bank statements, bank charges, payment dates and account limits. Moreover, Omni-channel adopters generally consider that they are more aware about the product than salespersons and consider themselves at dominating position (Mosquera, Olarte-Pascual, Ayensa, & Murillo, 2018). In spite that there are growing number of studies in the area of information and communication technology (ICT) and multichannel, still there is a need of further investigation in the area of Omni-channel

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customer attitude (Mainardes et al., 2020; Vasiliev & Serov, 2019). Particularly, in the dimension that how intentions of customers regarding technology shape the buying process in the innovative settings (Ponte, Carvajal-Trujillo, & Escobar-Rodríguez, 2015). Accordingly, the hypotheses proposed are as under:

Hypothesis 5: Consumers' attitude towards using technology has significantly influences Omni-channel adoption.

Hypothesis 6: Consumers' attitude towards using technology has significant mediating role between the association of Bank Performance towards technology and Omni-channel adoption.

Hypothesis 7: Consumers' attitude towards using technology has significant mediating role between the relationship of marketing strategy and Omni-channel adoption.

4. Research methodology

The selection of appropriate methodology of research is most crucial to achieve the objectives of the study and it is selected according to the nature of problem. It explains the comprehensive process of gathering data that is essential to examine the association of variables or the testing of hypothesis. Therefore, this study employed quantitative approach of research with cross-sectional data collection design according to the nature of problem and objective of current research study.

Population and Sampling
This study is conducted on Saudi Banks and customers of selected Saudi Banks that have credit card were respondents of contemporary research. Self- administrative survey questionnaire was used to collect the data from the respondent of the study. A 5-point Likert scale was used to collect the data

because it is suggested by the researchers that it would enhance the quality and rate of response (Sachdev & Verma, 2004). Furthermore, snowball sampling method was used to gather the data from the respondent of the study.

Sample size
G power formula method was employed to select the sample size of the study. The sample size of 300 was selected. Moreover, the response rate is shown in Table 1.

Table 1 Response from respondents

Response	Frequency/Rate
Total questionnaires distributed	300
Total questionnaires returned	196
Total Useable questionnaires	178
Total questionnaires excluded	18
Total response rate after data entry	59%

Analysis and results
Smart PLS 3 was employed to analyze the data. Moreover, the analysis of this study is based on two step approach (Henseler, Ringle, & Sarstedt, 2012). According to Henseler and Sarstedt (2013) and Hair Jr, Sarstedt, Hopkins, and Kuppelwieser (2014), the goodness-of-fit (GoF) is inappropriate for validation of model because it could not segregate valid and invalid models. Therefore, this study used two step process i.e. measurement model and Structural model assessment.

Measurement model assessment
Measurement model was assessed by using PLS-SEM with the help of Smart PLS 3.0 (Ringle, Wende, & Becker, 2015). In measurement model inter consistency was measure through factor loading, Cronbach's alpha, composite reliability, average extracted variance (AVE), and discriminant validity. The output of measurement model is shown in Figure 3 and Table 2 show.
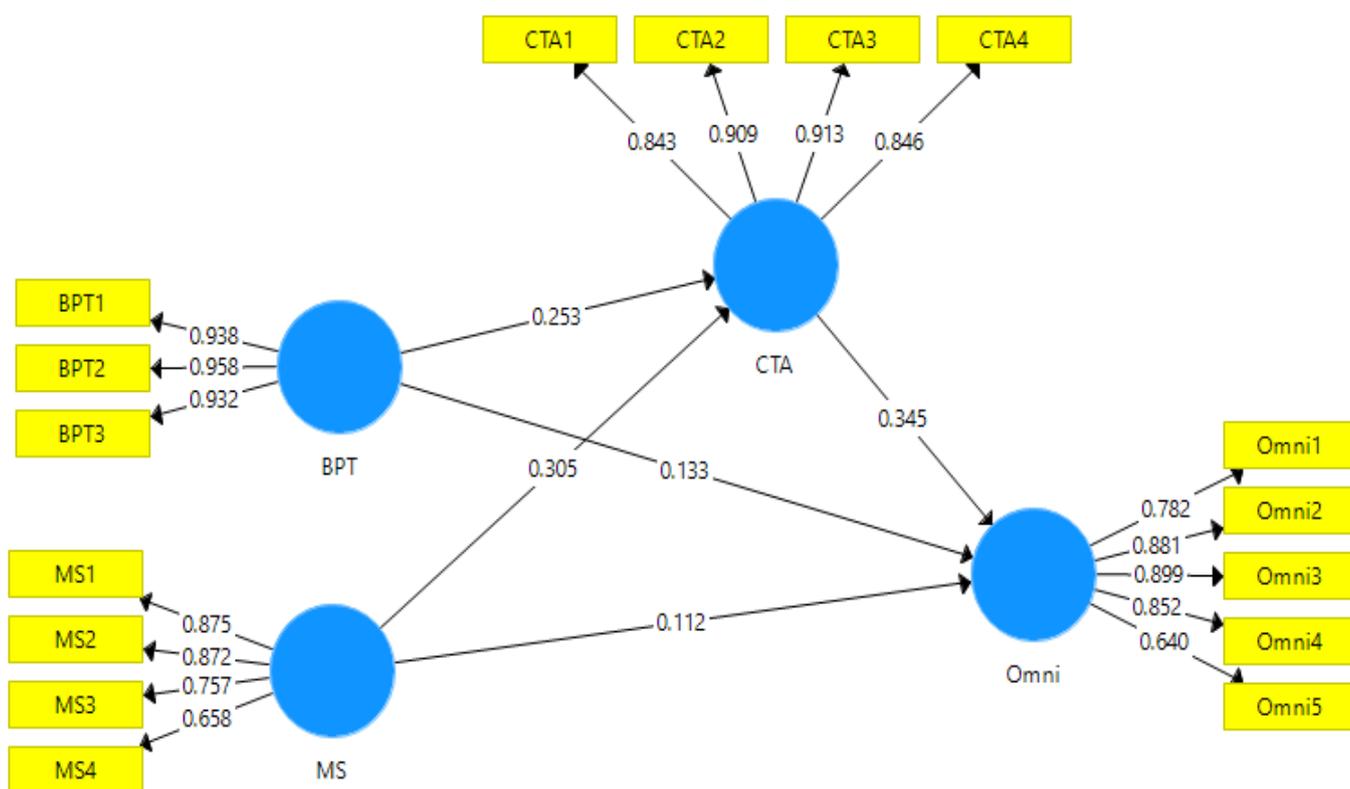

Fig. 1 Measurement Model Assessment.

Figure 1 shows the output of measurement model. Factor loading of all items shown in this figure indicate that every item

of all variable is greater than 0.5 that is acceptable value to attain convergent validity (Hair Jr et al., 2014).

Table 2 Internal Consistency, Convergent Validity, composite reliability and AVE

Construct	Indicators	Loadings	Cronbach's alpha	Composite Reliability	AVE
Omni-channel Adoption	Omni1	0.782	0.871	0.908	0.667
	Omni2	0.881			
	Omni3	0.899			
	Omni4	0.852			
	Omni5	0.640			
Bank Performance towards technology	BPT1	0.938	0.937	0.960	0.888
	BPT2	0.958			
	BPT3	0.932			
Marketing strategy	MS1	0.875	0.808	0.872	0.633
	MS2	0.872			
	MS3	0.757			
	MS4	0.658			
Consumers' Technology use attitude	CTA1	0.843	0.902	0.931	0.772
	CTA2	0.909			
	CTA3	0.913			
	CTA4	0.846			

Source: Authors' own estimates based on survey data

Values of Cronbach's alpha, composite reliability's value and AVE's value that are reported in Table 2 show that these values are according to threshold value. According to (George & Mallery, 2003) value of Cronbach's alpha more 0.7 is considered excellent and this study achieve the excellent level because the value of Cronbach's alpha of every variable is 0.8. Moreover, Fornell and Lacker (1981) and F. Hair Jr, Sarstedt, Hopkins, and G. Kuppelwieser (2014) recommended that the value of AVE should be equal or more than 0.5 and value of composite reliability should be 0.7 or above. This study achieves the acceptable range for AVE and composite reliability.

Table 3 Fornell-Larcker Criterion

	BPT	CTA	MS	Omni
BPT	0.942			
CTA	0.437	0.879		
MS	0.605	0.458	0.796	
Omni	0.352	0.454	0.350	0.816

Table 3 indicates discriminant validity. According to Fornell and Lacker (1981), the square root of AVE of every variable should be greater than the other values. Hence, this study achieves the acceptable level of discriminant validity.

Table 4 Heterotrait-Monotrait Ratio (HTMT)

	BPT	CTA	MS	Omni
BPT				
CTA	0.468			
MS	0.710	0.512		
Omni	0.391	0.498	0.416	

Table 4 consisting on the value of Heterotrait-Monotrait Ratio (HTMT) that also indicates that this study achieves the discriminant validity.

Structural model assessment
After examination of measurement model, structural model was assessed by Smart PLS 3 statistical tools. In this model direct and indirect effect was investigated.
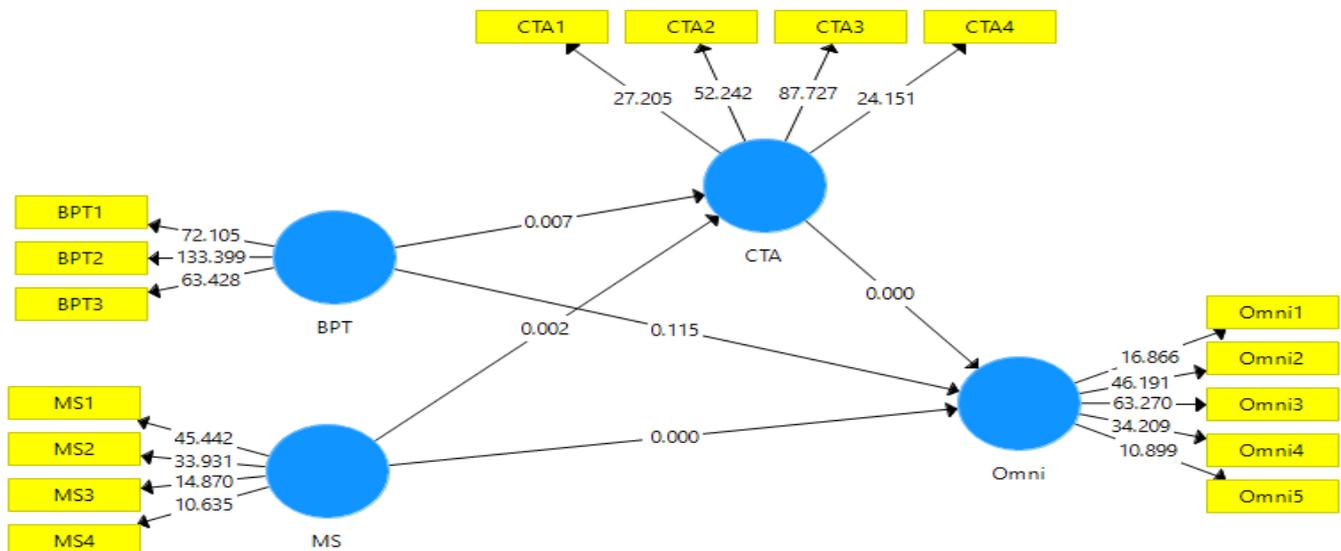

Fig. 2 Structural Model Assessment

This study has five direct hypotheses. To test the hypotheses, bootstrapping method was employed by using Smart PLS 3.0. The results of hypotheses testing are shown in Figure 2 and

Table 5. Results show that bank performance towards technology (BPT) has no significant relationship with Omni-channel adoption because the t-value is 1.580 that is less then

threshold value of 1.96 and the p-value is greater than 0.05 that shows H1 is rejected. Moreover, the results show that bank performance towards technology (BPT) has signification relationship with customer's technology using attitude because the t-value is 2.691 that is above then threshold value of 1.96 and the p-value is 0.007 that shows H2 is accepted. Furthermore, results also indicate that marketing strategy has signification association with Omni-channel adoption because

the t-value is 4.116 that is less then threshold value of 1.96 and the p-value is greater than 0.05 that shows H3 is accepted. H4 is also accepted that shows, marketing strategy has significant relationship with customer's technology using attitude. Lastly, results indicated that customer's technology using attitude has significant relationship with Omni-channel adoption because, the t-vale is 7.672 and the p-value is 0.000 which are according to the standard value.

Table 5 Structural Model Assessment (Direct Effect Results and Decision)

Hypotheses	Relationship	Beta	STDEV	T Statistics	P Values
H1	BPT -> Omni	0.133	0.084	1.580	0.115
H2	BPT -> CTA	0.253	0.094	2.691	0.007
H3	MS -> Omni	0.345	0.084	4.116	0.000
H4	MS -> CTA	0.305	0.098	3.124	0.002
H5	CTA -> Omni	0.468	0.061	7.672	0.000

Table 6 shows the results of medication effect. This study followed the recommendation of F. Hair Jr et al. (2014) in the investigation, the mediation effect and followed the Preacher and Hayes (2004) method. The results show that customer's technology using attitude significantly mediate the relationship

of bank performance towards technology with Omni-channel adoption. It also significantly mediates the relationship of marketing strategy with Omni-channel adoption. These results indicated that H6 and H7 are accepted.

Table 6 Structural Model Assessment (Indirect Effect Results and Decision)

Hypotheses	Relationship	Beta	STDEV	T Statistics	P Values
H6	BPT -> CTA -> Omni	0.105	0.050	2.109	0.035
H7	MS -> CTA -> Omni	0.087	0.034	2.544	0.011

5. Discussion & Conclusion

The objective of this study was to examine the issue of affinity marketing as it can be utilized in an Omni-channel adoption environment and examine the Saudi Banks consumers' attitude towards adoption of Omni-channel. Therefore, the effect of bank performance towards technology and marketing strategy was examined with mediating role of customer's technology using attitude on Omni-channel adoption. The direct effect of bank performance towards technology on Omni-channel adoption shows t-value of 1.580 that indicated, there is no significant relationship of bank performance towards technology with Omni-channel adoption. Moreover, the effect of marketing strategy on Omni-channel adoption shows t-value of 4.116 with ß-value of 0.345. These values show a positive and significant effect of marketing strategy on Omni-channel adoption. Therefore, proper marketing strategy increase the adoption of Omni-channel in Saudi baking sector. This is in line with the findings of Park and Kim (2019). Furthermore, when investigate the mediating role of customer's technology using attitude, the results found that t-value was 2.109 and ß-value was 0.105 for bank performance towards technology and Omni-channel adoption. The results found that customer's technology using attitude positively and significantly mediated the relationship between bank performances towards technology on Omni-channel adoption. Moreover, the result shows that t-value was 2.544 and ß-value was 0.087 for marketing strategy and Omni-channel adoption. It also found that customer's technology using attitude positively and significantly mediated the relationship between marketing strategy and Omni-channel adoption.

The current study offers revealing indication that bank performance towards technology and better marketing strategy enhance the adoption of Omni-channel in Saudi Bank's credit card customers. The current study is offered substantial evidence on the implication of customer's technology using attitude to act as one of the potential mediators expedite the positive effect of bank performance towards technology and marketing strategy on Omni-channel adoption. The finding of

this study suggested that effective bank performance towards technology and marketing strategy are an imperative for the adoption of Omni-channel. It is recommended that Saudi banks must focus on their performance towards technology and marketing strategies.

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