



THE ROLE OF DIGITAL MARKETING IN ENHANCING BRAND VALUE: THE MEDIATING ROLE OF THE SMART BUSINESS ENVIRONMENT: A STUDY OF KEY CARD IRAQ

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Article history:	Abstract:
<p>Received: 14th March 2026 Accepted: 11th April 2026</p>	<p>This paper will examine how digital marketing can be used to add value to a brand with emphasis on the moderating contribution of smart business environment using the case of Key Card Iraq. The key question of the study is as follows: How successful is digital marketing in influencing the brand value with the help of the smart business environment? The research adopted a descriptive-analytical methodology since it relied on a questionnaire to gather information on a sample of 90 administrative leaders (managers and their assistants) in the company. The SPSS statistical software was used in data analysis. The findings proved that the digital marketing, in its different forms, has a substantial positive effect on increasing the brand value in the smart business environment as a mediating factor. This highlights the critical value of incorporating digital practices and smart environments in increasing the perceived brand value. This research proposes the need to incorporate a model that integrates digital marketing policies and smart business environment application within a holistic management model to ensure that the overall effect of the two on enhancing brand value is maximized.</p>

Keywords: Digital marketing, smart business environment, brand value, Key Card Company

INTRODUCTION

Considering the speed of digital changes that the world is experiencing, digital technology has since been the foundation of success in organizations of all economic sectors. Digital marketing is now an inseparable strategic resource of every company that wants to establish and maintain customer relationships and gain a sustainable competitive advantage in the changing business world. Digital marketing gives organizations a chance to reach their target market directly using a wide range of digital communication channels such as social media, digital advertising, search engine optimization (SEO), and websites. This increases the capacity of organizations to know customer needs and fulfill their expectations at a more appropriate and effective manner.

The brand value is also a key element in establishing the strength of an organization in the market. It is the perception of the customers about the quality of products and services, their loyalty to the brand and the differentiation of the organization over its competitors. A powerful brand is an immaterial asset which helps to increase the competitiveness of the organization, reach new sales rates and increase the number of customers. Hence, digital marketing is a major aspect of increasing this value by enhancing customer awareness of the brand, increasing their association with it, and creating an interactive experience that is perennial and mirrors the quality of products and services provided.

In this view, the digital marketing plays a paramount role in ensuring that this value is increased by creating better awareness of customers to the brand, investing more in their attachment to the brand, and creating a dynamic interactive experience that embodies the quality of the products and services that are provided. A smart business environment, in its turn, is an organizational and technological pattern that can help make digital marketing more efficient. It achieves this by assisting organizations to use data and sophisticated analytics to make more correct strategic decisions. An intelligent business climate also helps in greater personalization of marketing campaigns, increased customer response, and increased organizational innovation all of which help in creating a stronger brand value.

To this end, this research paper will seek to examine how digital marketing can be used to strengthen brand value, with a mediating factor of being a smart business environment. This will be done using a case study of the Iraqi company known as a Key Card. The results of the study should help understand the connection between these variables and offer practical and strategic advice to organizations that strive to use digital marketing tools and capitalize on the brand value in a contemporary and advanced workplace.



PREVIOUS STUDIES

The study (Abdul Kadhim, 2025) intended to establish the potential of digital marketing production in narrowing the digital divide to organizations as a result of its use in the private companies. A sample of 80 employees in the company was used to conduct the study. The most notable results showed that employees strive to make a positive competitive contribution by production and manufacturing, which fulfils customer requirements in competitive global markets. They are also shown to have interest in embracing innovative ideas as submitted by others in the company. The need to offer continuous logistical training to employees, frequently review their progress, and use techniques and technologies that optimize production within companies to meet its objectives, produce high-quality products, and attain the utmost performance are the most significant recommendations.

This study (Ahmed and AbdulAmir, 2025) intended to investigate how the role of artificial intelligence (AI) applications in digital marketing works in the future. It uses a survey that was done with a sample of Zain Telecommunications Company customers in Iraq by a descriptive-analytical approach. The target group was a Zain customer base in Iraq and a sample size of 380 randomly chosen customers. The online questionnaire was used to gather data. The findings suggest that AI programs prove to be very helpful in reducing customer satisfaction and loyalty, which serves as an indicator of the necessity to increase the use of these technologies in marketing in the future. The study recommends that Zain increase its investments in developing and implementing innovative AI technologies within its digital marketing strategies.

The stud (Munir, et. al, 2023), "The Impact of Digital Marketing on Brand Building and Enhanced Marketing Capabilities," aimed to bridge the research gap between digital marketing, marketing performance, and branding. The study sample consisted of 230 small and medium-sized enterprises (SMEs) in South Sulawesi, Indonesia. Structural equation modeling (SEM) was used to test the research. Key findings indicated that digital marketing has a significant impact on marketing performance and on a brand's ability to express itself. The variable of brand expression plays a mediating and strategic role in improving marketing performance.

The study (Sugita and Handayani, 2024), "The Impact of Digital Marketing and Brand Awareness on Shaping the Brand Image of Technology Companies," aimed to explore the impact of digital marketing and brand awareness on shaping the brand image of technology companies. The research used a quantitative method that involved administration of a questionnaire that had 75 respondents answering certain statements. The findings proved that there is a correlation between digital marketing and brand awareness to form the brand image of technology firms.

The study (Ištvančić, et. al, 2017) studied digital marketing within the business setting. It made use of a descriptive-analytical methodology using a review of literature. The findings indicated that the digital marketing can be defined as the capability to specifically target the customers, increase the customer engagement, and measure the results of marketing efforts more effectively in comparison to the traditional marketing. Nevertheless, the paper concentrated on the principles of the digital tools rather than on the analysis of digital consumer behavior field.

The study (Stanković and Djukić, 2006) covered strategic brand management in the global world. It attempted to show how branding is an intangible asset that is important in increasing competitive advantage and customer satisfaction and loyalty in the face of globalization and stiff competition. The analysis of literature and theoretical frameworks used in the study led to the conclusion that efficient strategic brand management helps to optimize the brand value and to improve strategic performance of organizations, in particular, when the customer-centric approach is chosen and long-term relationships with the customer are established. Nevertheless, the study was still in the theoretical put up and failed to test these relationships in the field, which leaves the way open to applied studies later on.

STUDY METHODOLOGY

Problem of the Study: Although there has been a tremendous growth in the application of digital technology in marketing, a majority of the institutions in Iraq continue to grapple with the challenge of using digital marketing to promote the value of their brand. The first glance at Key Card reveals the obvious difference between the utilization of the digital tools provided and the potential to convert these activities into the real brand value in terms of more loyal customers, better brand awareness and image in the market. Moreover, digital data and highly advanced technological features are yet to be integrated in the business atmosphere of most institutions and it lowers the performance of digital marketing plans. This brings the key research questions:

1. What is the interest of the study sample company in digital marketing?
2. Does the sample company of the study have the intentions to research clever business environment?
3. What does the company do to add its brand value?
4. What is the extent of the influence of digital marketing on brand value in a smart business environment?

Study Objectives: The main purpose of the study is to investigate how digital marketing can be used to increase brand value through the mediating factor of the smart business environment. This is done by case study of the Iraqi company "Key Card." A few sub-objectives derive out of this overall objective:

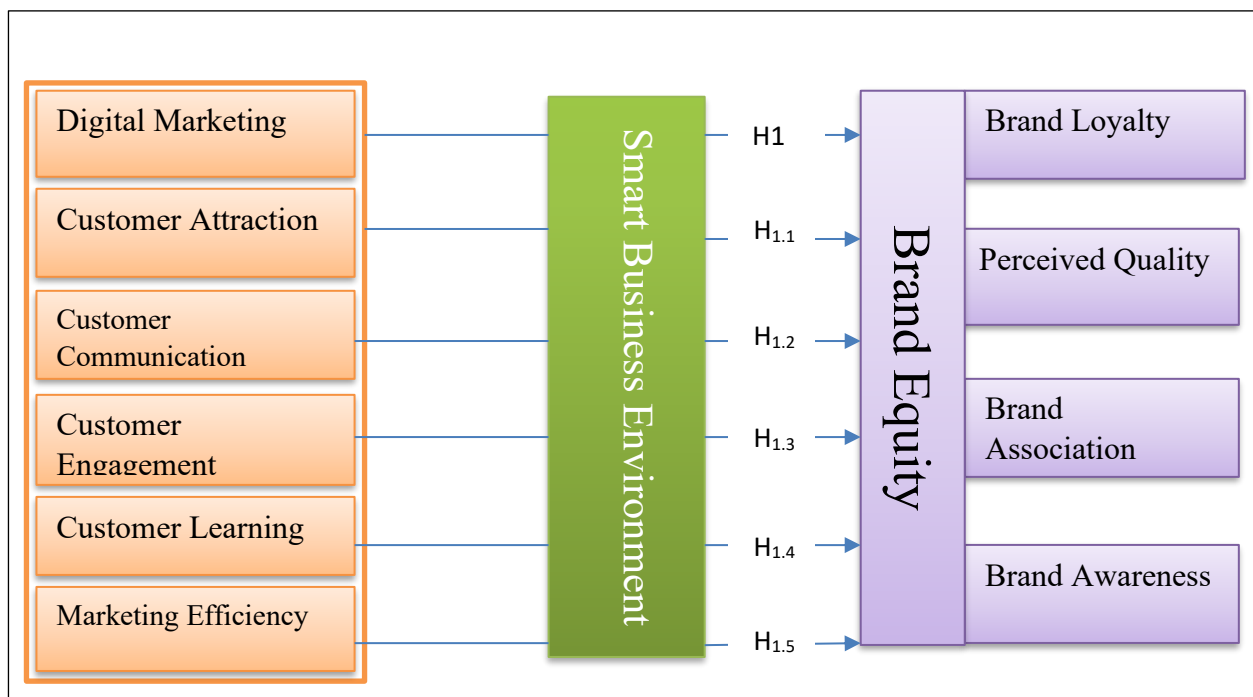
1. To examine how digital marketing affects brand value of the Iraqi company "Key Card."
2. To test the moderating effect of the smart business environment between digital marketing and brand value.
3. To establish deficiencies and feasible issues which inhibit the viable implementation of digital marketing in strengthening brand value within institutions in Iraq.
4. To offer strategic advice to enable the company and other like institutions to enhance their approach in using digital marketing and create a sustainable brand value.

Study Significance: This study is significant from several academic and practical perspectives:

1. Academic Aspects: The study contributes to enriching the current research literature on digital marketing, brand value, and the role of the smart business environment, thus fostering a deeper understanding of the relationships between these variables within the Iraqi context.
2. Practical Aspects: The study's findings offer practical recommendations for organizations, particularly Key Card, to maximize the benefits of digital marketing tools and enhance their brand value by adopting a smart business environment that supports marketing decisions.
3. Socioeconomic Aspects: Enhancing brand value contributes to improving the image of organizations among consumers and increasing trust in products and services, which positively impacts the company's economic performance and the Iraqi digital labor market.

Study Diagram: Figure 1 represents the study diagram illustrating the relationship of influence between the study variables. Digital marketing is the independent variable, with its dimensions of customer acquisition, communication, engagement, learning, and marketing efficiency. It influences brand value, the dependent variable, with its dimensions of loyalty, perceived quality, association, and awareness. This influence occurs indirectly through an intermediary variable: the smart business environment. This allows us to formulate the study hypotheses. The symbol H1 represents the main hypothesis of the overall relationship, while H1.1–H1.5 represent the sub-hypotheses concerning the impact of each dimension of digital marketing on brand value through the smart environment.

Figure 1: Study Diagram



Study Hypotheses: The study is based on one main hypothesis and several sub-hypotheses:

first main hypothesis (H1): The impact of digital marketing on brand value through the smart business environment. This hypothesis branches into the following sub-hypotheses:

first sub-hypothesis (H1.1): The impact of customer attraction on brand value through the smart business environment



second sub-hypothesis (H1.2): The impact of customer communication on brand value through the smart business environment

third sub-hypothesis (H1.3): The impact of customer engagement on brand value through the smart business environment

fourth sub-hypothesis (H1.4): The impact of customer learning on brand value through the smart business environment

fifth sub-hypothesis (H1.5): The impact of marketing campaign efficiency on brand value through the smart business environment

Study Population and Sample: Key Card Company (ISC) was established in 2007 with the aim of connecting a broad segment of citizens to the modern financial system and reducing Operating under a cash-based model, KeyCard is a public-private partnership (PPP) company. Its corporate structure includes Rafidain Bank, Rasheed Bank, and the Iraqi Electronic Payment System, while the private sector is represented by the Iraqi Electronic Payment Systems Company. KeyCard started to offer salary deposits services to government employees and retirees, and it has transformed itself to become the national electronic payment virtual card, which has affected millions of users in Iraq. Already, the company emitted more than 12 million cards, and the transaction value in 2020 alone does not fall short of 34 billion. International awards that have been given to KeyCard in the fields of financial technology innovation include the Pan Finance Awards 2023 and the LEAP Award 2025 of Customer Service Development. The study population consists of 3,000 people working in the company in Iraq. The administrative teams were used as the study sample (inclusive of 90 managers (or assistant managers)). The study sample is restricted to the administrative teams, The study population is 3,000 employees within Iraq.

Study Methodology and Data Collection Tool: The approach that was taken in this study is a descriptive-analytical one, where one can conduct systematic analysis of phenomena and explain relationship between variables. A questionnaire created with the intention of gathering data concerning this topic was used to collect data, with the foundation of valid scientific research and sources where each aspect of the variables were approved, as evident in Table 1. The questionnaire was based on a five-point Likert scale, where the answers can be strong agree, strong disagree, and so on, with the purpose to determine how well the respondents agree and disagree with every single item and measure the level of practices applied in the company accurately and objectively.

Table 1: Questionnaire Components and Sources

Study Variables	Sub-dimensions	Source
Digital Marketing	Customer Attraction	(Chaffey, 2015)
	Customer Communication	(Kotler & Keller, 2016)
	Customer Engagement	(Brodie et al., 2011)
	Customer Learning	(Wedel & Kannan, 2016)
	Marketing Campaign Efficiency	(Ryan, 2017)
Smart Business Environment	Goal Achievement	(Kaplan & Norton, 2024)
	Environmental Understanding	(Johnson & Whittington, 2025)
	Resource Mobility	(Barney, Ketchen & Wright, 2024)
	Collective Intelligence Building	(Scharmer, 2026)
Brand Equity	Brand Loyalty	(Kotler, Kartajaya & Setiawan, 2025)
	Perceived Quality	(Aaker & Joachimsthaler, 2024)
	Brand Association	(Keller, 2026)
	Brand Awareness	(Heding & Bjerre, 2024)

Reliability and Correlation Measurement

Table 2 results show that the study variables have good internal reliability in all their dimensions, and the values of Cronbach alpha are greater than the minimum acceptable level (0.7). This shows the reliability of the questionnaire, as it is consistent and can be used to measure every dimension of digital marketing, smart business environment, and brand value. The loading coefficients also show that there is a good correlation between the items and the underlying variables with all dimensions showing good values which indicate the capacity of the items to measure the theoretical framework of each variable.

The dimensions of digital marketing that seem to be the most stable are marketing campaign efficiency and customer acquisition, and the smart business environment dimensions demonstrated the high levels of correlation in the accomplishment of the objectives and perception of the environment. Concerning the brand value dimensions, the strongest relationship with the underlying variable was shown by brand awareness and perceived quality, whereas lower values were recorded by the dimensions of customer learning and building collective intelligence, but these were still



within the acceptable reliability values. This shows a high overall reliability of the questionnaire, but some of the dimensions are also subject to improvement.

Table 2: Cronbach's alpha coefficient and loading coefficient for the study variables

Study Variables	Sub-dimensions	Cronbach's Alpha	Factor Loading
Digital Marketing	Customer Attraction	0.82	0.72
	Customer Communication	0.81	0.70
	Customer Engagement	0.78	0.68
	Customer Learning	0.76	0.65
	Marketing Campaign Efficiency	0.84	0.74
Smart Business Environment	Goal Achievement	0.80	0.71
	Environmental Understanding	0.79	0.69
	Resource Mobility	0.77	0.66
	Collective Intelligence Building	0.78	0.67
Brand Equity	Brand Loyalty	0.81	0.70
	Perceived Quality	0.83	0.73
	Brand Association	0.79	0.68
	Brand Awareness	0.85	0.75

Theoretical Framework

Digital Marketing

(Kotler & Setiawan, 2017, 37) mean by digital marketing the application of digital channels and technologies to develop sustainable customer value by interacting and personalizing, building a long-term relationship between data and constant analysis of consumer behavior. (Chaffey & Ellis, 2019, 12) highlight that with digital marketing, the customer is no longer a passive consumer but rather an active ally to the marketing efforts by the organization through direct communication, content participation and participation in the marketing decisions of the organization. According to (Kingsnorth, 2022, 6) digital marketing is based on gathering and processing of big data to learn customer preferences and behavior, create more accurate and efficient marketing campaigns, and, therefore, enhance the marketing performance and attain a competitive edge. Digital marketing is one of the most significant aspects, and one of them is:

1. Customer Attraction: This means the capacity of an organization in capturing the attention of the potential customers via the different forms of digital platforms, which include search engines, social media, and digital advertising, with the help of the interesting content and specific advertising messages that resonate appeal to the potential customers and boost brand awareness. Commercial (Chaffey, 2015, 28).
2. Customer Communication: Customer communication can only be described as the constant two-way communication of the organization and the customers through digital platforms. This communication helps in sharing of information, quick reaction and development of trust and transparency built relationships (Kotler & Keller, 2016, 584).
3. Customer Engagement: Customer engagement is the degree of customer interaction with the digital content on an organization based on comments, sharing, and recommendations. This is indicative of the level of emotional and behavioral attachment between the brand and the customer in the online space (Brodie et al., 2011, 260).
4. Customer Learning: Customer learning can be described as the utilization of digital tools and marketing analytics that help an organization to better understand customer behavior, needs, and expectations. This assists in the bettering of marketing choices and individualization of digital offerings (Wedel & Kannan, 2016, 104).
5. Marketing Campaign Efficiency: Marketing campaign efficiency expresses the organization's ability to achieve its digital marketing goals at the lowest possible cost, through performance measurement, return on investment analysis, and campaign improvement based on actual data (Ryan, 2017, 215).

Smart Business Environment

(Laudon & Laudon, 2024, 41) define the smart business environment as an organizational system that relies on data, smart technologies, and advanced analytics to support accurate and rapid decision-making that contributes to improved performance and the achievement of the organization's strategic goals. (Teece, 2025, 19) considers the smart business environment to be the organization's ability to dynamically adapt to environmental changes through continuous monitoring, organizational learning, and flexible response to opportunities and threats in the surrounding environment. According to (Davenport & Bean, 2024, 88) the smart business environment focuses on leveraging shared knowledge



and collaboration among individuals and teams, supported by digital technology, to generate innovative solutions and achieve sustainable organizational value. Dimensions of the Smart Business Environment:

1. **Achieving Goals:** Achieving goals refers to the smart organization's ability to transform its vision and strategies into tangible, measurable results through smart planning, continuous monitoring, and the use of digital indicators to evaluate performance (Kaplan & Norton, 2024, 53).
2. **Environmental Understanding:** Environmental understanding is the capacity of an organization to study both its internal and external environment based on artificial intelligence software and data analytics which will allow the organization to predict change and respond to risk and opportunities (Johnson & Whittington, 2025, 112).
3. **Resource Allocation:** Resource reallocation indicates how an intelligent organization can adjust flexibly in terms of human, technological and financial resource reallocation based on strategic priorities and the need of the environmental change (Barney & Wright, 2024, 76).
4. **Building Collective Intelligence:** The development of collective intelligence is the creation of knowledge sharing and teamwork among the employees using intelligent digital platforms, which will lead to better organizational learning, problem-solving, and innovation (Scharmer, 2026, 139).

Brand Value

(Kotler & Keller, 2024, 332) spread brand value as an intangible asset that indicates the summative worth a brand will confer to a product or a service as a result of customer perceptions and previous experiences. This helps in improving the competitive advantage and long term marketing performance. According to (Keller, 2025, 58) brand value is the customer response differentiation of marketing efforts that occur due to the prior knowledge of the brand. The value is greater the more positive the customer responses are towards preference, loyalty as well as emotional attachment. (Iglesias and Rialp 2024, 119) describe that brand value in the digital world is the result of the ongoing relationship between the customer and the brand on the digital platform. This communication will result in awareness, attachment and trust, which have a direct effect on purchasing intentions and consumer behavior. The brand value has such dimensions as:

1. **Brand Loyalty:** Brand loyalty is the notion of a customer to repurchase the same brand of products or services and they choose that brand instead of other brands. Competition is an outcome of positive experiences accrued and brand confidence (Kotler, Kartajaya & Setiawan, 2025, 214).
2. **Perceived Quality:** The perceived quality is based on subjective evaluation of the general standard of excellence of a product or service that the customer makes on the existing alternatives available. Such evaluation depends on the brand image, and not on the real qualities of the product (Aaker & Joachimsthaler, 2024, 97).
3. **Brand Association:** Brand association is the combination of thoughts, impressions and images which the customer develops in the mind every time the brand is raised. This helps to create a unique image and assure presence in the market (Keller, 2026, 141).
4. **Brand Awareness:** Brand awareness is the capacity of the customers to easily remember or identify a brand whenever they contemplate about a given product category. It is the root on which the other dimensions of brand value are formed (Heding & Bjerre, 2024, 66).

The Intellectual Relationship Between the Study Variables

In the modern business world, online marketing has become a key point in the corporate strategy in order to provide the needs of consumers via digital means including social media, search engines and online advertisements. This helps organizations to engage the target audience and raise awareness about the brands. Recent researchers have affirmed that digital marketing has a positive impact on the creation and addition of brand value through the enhancement of brand recognition, positive associations with the consumer, and elevation of digital interaction with the audience (Pratama, 2025). Brand value is thought of as an intangible asset which creates an organization to attain sustainable competitive advantage in the market through creating awareness, credibility of quality and customer loyalty. It is obvious that the effects of digital marketing are reflected in the improvement of the following dimensions of brand value. The digital marketing provides more efficient and personal means of communication that makes the brand more closely related to the needs and demands of customers in the new digital environment (Odaguiri et al., 2024).

The smart business environment is described as the organizational setting that is based on the implementation of the smart technologies and solutions including data analytics, artificial intelligence, and the Internet of Things to promote the efficiency of operations and the strategic decision-making. Such an environment cannot be confined to the technological factor alone but also entails a regulatory and strategic framework that enables organizations to make the most out of the available digital resources. This enables digital marketing applications and makes them more effective in the value-creation of brands (Yin et al., 2022). The fundamental theory of the study is the assumption that digital marketing is an independent variable that can have a direct impact on brand value through enhanced customer engagement, loyalty, and awareness. At the same time, the smart business environment can serve as an intermediary, improving the efficiency of the relations, offering data analytics and decision-making opportunities provided by modern



technologies. This, consequently, enhances the strategic use of digital marketing activities in establishing the high value of the brand in contemporary business settings.

Field Framework

Analysis of the General Index Results for Digital Marketing Dimensions:

Table 3 indicates that the sample that took part in the study exhibited an overall consensus on the aspects of digital marketing at Key Card Iraq. The rate of agreement was 59.8% and the general rate of response was 70.3%. This is justified by a mean of 3.52 and a standard deviation of 1.02, which represents a good understanding of the significance of embracing digital marketing techniques to aid the operations of the business and increase its engagement with clients in the digital space. Conversely, the gap reached 2.97%, signifying the possibility of enhancement and advancement of the use of these dimensions in accordance with the requirements of the expanding digital market. The findings also revealed that the percentage of the neutral responses was 0.154 and the percentage of the disagreement was 0.248. This was helping to achieve a reasonable degree of divergence in the perceptions of the sample, which justifies the value of the standard deviation recorded and indicates a relative difference in the assessment of the digital marketing practices carried out in the company.

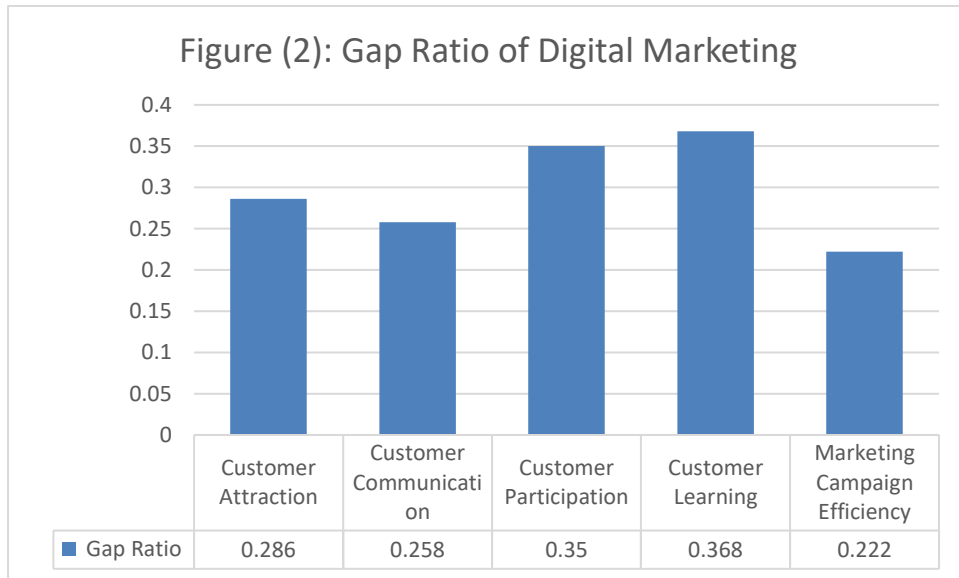
In the sub-dimension level, Marketing Campaign Efficiency was ranked on top with a response rate of 0.778, high mean score of 3.89 and the gap ratio was lowest at 0.222. It portrays the effectiveness of Key Card in using digital channels and platforms to effectively control its marketing campaigns and advertise its electronic financial services hence consolidating its position in the digital market. In the second place was Customer Communication as the response rate was 0.742, the mean score was 3.71, and the gap ratio was rather low (0.258). This evidences the desire of the company to ensure the activation of communication channels online and offer direct and flexible methods of communication with the customers, which will contribute to mutual trust and enhance long-term relationships.

In the aspect of customer acquisition, it indicated a fairly moderate agreement with the customer response rate of 0.714, the mean score of 3.57, and the gap ratio of 0.286. It means that the use of digital media was partially successful in attracting customers, which implies that there is a necessity to design digital targeting instruments and enhance the marketing content to be more conducive to the tastes of potential customers. On the other hand, customer engagement and customer learning dimensions had the lowest scores of agreement among all the dimensions with the response rates of 0.650 and 0.632 respectively and mean scores of 3.26 and 3.19. The greatest gap ratios were obtained at 0.350 and 0.368 that indicates a comparative weakness in the digital interactions with the customers and using their viewpoints and actions to develop marketing knowledge. This requires enhancement of feedback, mobilization of tools of analysis of data and facilitation of interaction and participation in the digital platforms.

Table 3: Results of the General Index for Digital Marketing Dimensions

Digital Marketing Dimensions	Strongly Agree %	Agree %	Neutral %	Disagree %	Strongly Disagree %	Mean	Standard Deviation	Response Rate	Gap Rate
Customer Attraction	0.28	0.34	0.15	0.14	0.09	3.57	1.02	0.714	0.286
Customer Communication	0.32	0.36	0.12	0.11	0.09	3.71	0.97	0.742	0.258
Customer Engagement	0.21	0.29	0.18	0.19	0.13	3.26	1.09	0.650	0.350
Customer Learning	0.19	0.27	0.21	0.20	0.13	3.19	1.11	0.632	0.368
Marketing Campaign Efficiency	0.35	0.38	0.11	0.09	0.07	3.89	0.93	0.778	0.222
Average	0.270	0.328	0.154	0.146	0.102	3.52	1.02	0.703	0.297
Total	0.598		0.154	0.248					

The gap ratios in the dimensions of digital marketing are shown in figure 2. Customer learning (0.368) and customer engagement (0.35) present the widest gap which demonstrates that the deficit in these two dimensions is more significant than that in the rest. There was an average level of gaps in customer acquisition (0.286) and customer communication (0.258). Conversely, the most efficient dimension in marketing campaign (0.222) was not the one with the smallest gap implying that it was a fairly good dimension.



Analysis of the Overall Index Results for the Dimensions of the Smart Business Environment

Table 4 demonstrates that the sample of the study exhibited a moderate to high level of general agreement on the dimensions of smart business environment. The total agreement score was about 62.3 with the total response rate being 0.752. A mean of 3.76 and circular deviation of 1.00 support this percentage showing a fair knowledge amongst the respondents of the significance of embracing smart business activities in helping organizations to perform well and enhance their responsiveness to the evolving environment. On the other hand, gap rate was 0.248, which means that there is a definite room to improve and develop the use of these dimensions in order to correspond to the requirements of the dynamic competitive environment. It was also found that the percentage of neutral responses was 0.160 with the percentage of disagreement being 0.217. This helped to achieve a reasonable degree of differences in the views of the sample, and this is supported by the standard deviation registered. This is an indicator of a relative disparity in measurement of shrewd business actions in the organization.

The first sub-dimension was the dimension which attained the highest response rate (0.796), high mean score (3.86) and lowest gap ratio (0.204) being the achieving objectives dimension. This is indicative of the capability of the organization to employ intelligent means and contemporary technologies to efficiently and effectively channel resources and effort towards accomplishing its strategic goals. The second dimension was the understanding the environment whose response rate was (0.754), mean score was (3.67), and gap ratio was (0.246). This implies that the organization has a satisfactory degree of capability to examine the inner and outer environment and foresee possibilities and threats. Nevertheless, this capability is yet to be expanded and aided with the help of information and smart systems.

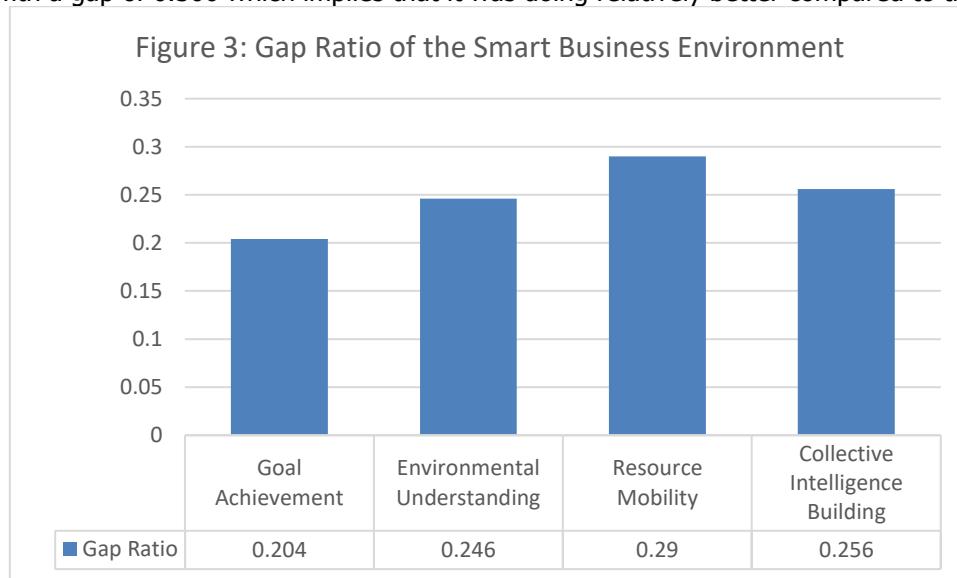
At the sub-dimension level, the first one was the idea of achieving the objectives, which obtained the highest response rate (0.796), a high arithmetic mean of (3.86), and low gap ratio of (0.246). In the event of accumulating collective intelligences, the agreement level was quite moderate, the response rate was 0.744, the mean was 3.52, and the ratio of the gap was 0.256. This shows that there is little to encourage teamwork, knowledge sharing and exploiting common experiences. This requires the need to promote a culture of participation and empowerment of the teams to utilize smart platforms effectively. On the other hand, the resource allocation dimension registered the least degree of agreement among the dimensions with the response rate of 0.71, mean of 3.45 and the gap ratio of 0.29. This is a relative sign of inefficiency in the resource redistribution and dynamic sharing between organizational units and it is necessary to introduce more comprehensive smart systems to enhance the flow of resources and information and aid in decision-making.

Table 4: Results of the overall index for the dimensions of the smart business environment

Smart Business Environment	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Standard Deviation	Response Rate	Gap Rate
Goal Achievement	0.33	0.37	0.13	0.10	0.07	3.98	0.94	0.796	0.204
Environmental Understanding	0.29	0.35	0.16	0.12	0.08	3.77	0.99	0.754	0.246

Resource Mobility	0.25	0.31	0.18	0.16	0.10	3.55	1.05	0.71	0.29
Collective Intelligence	0.27	0.32	0.17	0.15	0.09	3.72	1.02	0.744	0.256
Average	0.285	0.338	0.160	0.133	0.085	3.76	1.00	0.752	0.248
Total	0.623		0.160	0.217					

The gap ratios of the business environment dimensions in the smart business environment are presented in Figure 3, which shows a difference in the degree of achievement. The dimension that registered highest gap of 0.440 was the Resource Allocation dimension so as to suggest that it is the aspect that requires most improvement. It was followed by Building Collective Intelligence with the gap of 0.410 and then there was Understanding the Environment of 0.360, the value of which indicates a relative lack of these dimensions. Conversely, the lowest gap was realized in the Achieving Goals dimension with a gap of 0.300 which implies that it was doing relatively better compared to the other dimension.



Analysis of the Overall Brand Value Dimensions Index Results

Table 5 reveals that the study sample had a good overall level of general agreement on the dimensions of the brand value with the general agreement being about 68.1. The general response rate was 0.680 which was reinforced by a mean of 3.80 and a standard deviation of 0.95. This is a fairly favorable attitude of respondents to the significance of the brand and the value it has in the minds of consumers. On the other hand, this gap stood at 0.320, which means that there is opportunity to improve and develop in the creation of stronger brand value to match the expectations of the customers and changes in the competitive environment. The outcomes also revealed that the value of the percent neutral was found to be 0.135, whereas the value of the percent disagreement was 0.185. This helped to achieve a tolerable degree of variation in the responses of the sample, justifies the standard deviation recorded and indicates a relative difference in the assessment of the dimensions of brand value by the respondents.

At the sub-dimension level, Brand Awareness ranked first, achieving the highest response rate (0.750), a high mean score (3.97), and the lowest gap ratio (0.250). This reflects the success of marketing efforts in establishing the brand name and enhancing its presence in customers' minds, making it more distinctive and memorable compared to competing brands. Perceived Quality came in second, with a response rate of (0.720), a mean score of (3.92), and a relatively low gap ratio (0.280). This indicates customers' awareness of the quality of the products or services offered, which contributes to building brand trust and enhancing its positive image in the market.

As for the brand loyalty dimension, it showed a relatively moderate level of agreement, with a response rate of 0.660, a mean score of 3.74, and a gap ratio of 0.340. This indicates an acceptable degree of customer loyalty to the brand. However, this loyalty still needs further support through improving the customer experience and providing continuous added value that strengthens the relationship. In contrast, the brand attachment dimension recorded the lowest levels of agreement among the dimensions, with a response rate of 0.590, a mean score of 3.58, and a gap ratio of 0.410. This reflects a relative weakness in the emotional and psychological bonds between customers and the brand, which

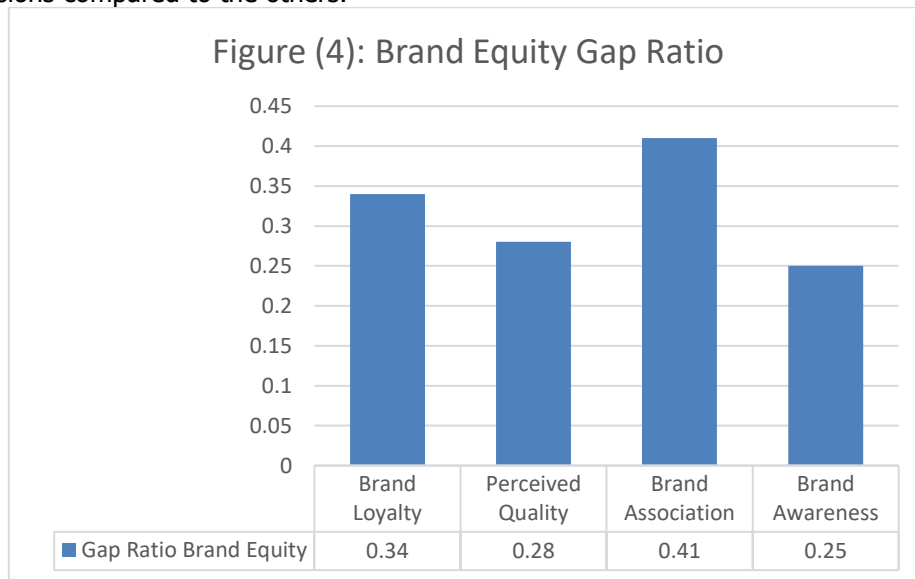


necessitates strengthening relationship-building strategies, activating interactive communication, and focusing on the customer experience to deepen long-term brand attachment.

Table 5: Results of the overall index for the dimensions of brand value

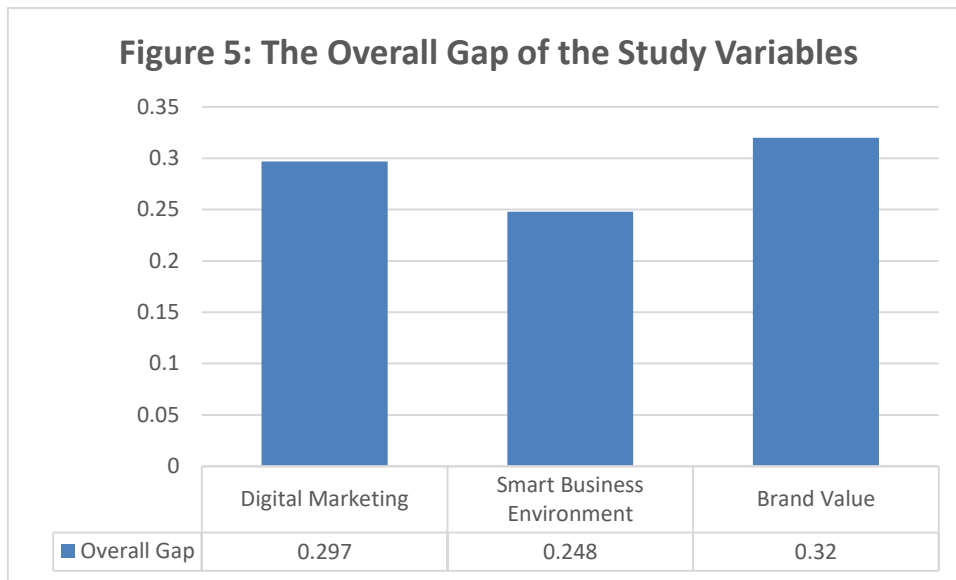
Brand Equity Dimensions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Standard Deviation	Response Rate	Gap Rate
Brand Loyalty	0.31	0.35	0.14	0.12	0.08	3.74	0.98	0.660	0.340
Perceived Quality	0.34	0.38	0.12	0.09	0.07	3.92	0.91	0.720	0.280
Brand Association	0.26	0.33	0.17	0.15	0.09	3.58	1.03	0.590	0.410
Brand Awareness	0.36	0.39	0.11	0.08	0.06	3.97	0.89	0.750	0.250
Average	0.318	0.363	0.135	0.110	0.075	3.80	0.95	0.680	0.320
Total	0.681		0.135	0.185					

Based on the table, we must represent the gap percentage in the brand value application in Figure 4. The gap percentages for the brand value dimensions show a variation in the perceived performance level. Brand association recorded the highest gap at 0.410, indicating that it is the dimension most in need of improvement. This was followed by brand loyalty with a gap of 0.340, suggesting a relative deficiency in enhancing customer loyalty, In contrast the gaps for perceived quality and brand awareness were relatively low at 0.280 and 0.250, reflecting better performance in these two dimensions compared to the others.



Overall Gap Rate

Figure 5 shows the overall gap rate between the study variables. It shows that brand value has the largest gap (0.32), indicating a greater need for improvement, while digital marketing has average performance with a gap of 0.297, and the smart business environment is closest to the required level with a gap of 0.248, indicating that it has the least need for development among the three variables.



Hypothesis Testing:

First Main Hypothesis (H1): The results in Table 6 indicate that digital marketing has a strong positive impact on brand value when a smart business environment is present as the mediating variable, with a coefficient of (β) of (0.58). This means that if digital marketing increases by one unit, brand value will rise by 58% through the influence of the smart business environment. The model also showed an explanatory variance level of (R^2) of (0.42), meaning that 42% of the change in brand value can be explained by digital marketing and the smart business environment. Given the F-value of (84.5) and the p-value of (0.000), the relationship is highly statistically significant. Therefore, hypothesis H1 is accepted, proving that digital marketing effectively contributes to enhancing brand value through the smart business environment.

First Sub-Hypothesis (H1.1): The results in Table 6 indicate that customer attraction has a positive impact on brand value when a smart business environment is present as the mediating variable, with a coefficient of (β) of (0.52). If customer engagement increases by one unit, brand value rises by 52% due to the influence of a smart business environment. The model also showed an explanatory coefficient of variance (R^2) of 0.38, meaning that 38% of the change in brand value can be explained by customer engagement within a smart business environment. Given the F-value of 79.7 and the p-value of 0.000, the relationship is highly statistically significant. Therefore, hypothesis H1.1 is accepted, confirming that customer engagement effectively contributes to enhancing brand value.

Testing the second sub-hypothesis (H1.2): Table 6 indicates that customer engagement has a positive impact on brand value when a smart business environment acts as the mediating variable. The coefficient (β) is 0.50, meaning that if customer engagement increases by one unit, brand value rises by 50% due to the influence of a smart business environment. The model also showed an explanatory coefficient of variance (R^2) of 0.37, meaning that 37% of the change in brand value is attributed to customer engagement. The commercial aspect can be explained by communication with the customer within a smart business environment. Given the value of (78.9) (F) and the value of (0.000) (P), the relationship is statistically highly significant, and thus the H1.2 hypothesis will be accepted, proving that improving communication with customers effectively contributes to enhancing brand value.

Testing Sub-Hypothesis 3 (H1.3): The results in Table 6 indicate that customer engagement has a positive impact on brand value when a smart business environment is present as the mediating variable. The coefficient (β) was 0.48, meaning that if customer engagement increases by one unit, brand value will rise by 48% due to the influence of the smart business environment. The model also showed an explanatory coefficient (R^2) of 0.35, meaning that 35% of the change in brand value can be explained by customer engagement within the smart business environment. Given the F-value of 77.4 and the p-value of 0.000, the relationship is highly statistically significant. Therefore, hypothesis H1.3 is accepted, demonstrating that enhancing customer engagement effectively contributes to increasing brand value.

Testing Sub-Hypothesis 4 (H1.4): The results in Table 6 indicate that customer learning has a positive impact on brand value when a smart business environment is present as the mediating variable. The coefficient (β) was 0.45, meaning that for every one unit increase in customer learning, brand value increases by 45% due to the influence of the smart business environment. The model also showed an explanatory coefficient (R^2) of 0.32, meaning that 32% of the change



in brand value can be explained by customer learning within the smart business environment. Given the F-value (75.2) and the p-value (0.000), the relationship is highly statistically significant. Therefore, hypothesis H1.4 is accepted, demonstrating that customer learning effectively contributes to enhancing brand value.

Testing of the fifth sub-hypothesis (H1.5): The results in Table 6 indicate that the efficiency of marketing campaigns has a strong positive impact on brand value when a smart business environment is present as the mediating variable. The coefficient (β) was 0.55, meaning that for every one unit increase in marketing campaign efficiency, brand value will increase by 55% due to the influence of the smart business environment. The model also showed an explanatory variance level of 0.40 (R^2), meaning that 40% of the change in brand value can be explained by campaign efficiency within the smart business environment. Given the F-value of 81.3 and the p-value of 0.000, the relationship is highly statistically significant. Therefore, the H1.5 hypothesis is accepted, demonstrating that effective marketing campaigns significantly contribute to enhancing brand value.

Table 6: Results of the overall and individual impact relationship of digital marketing dimensions on brand value within the smart business environment.

Independent Variable	Mediating Variable	Dependent Variable	β	R^2	F	P-value
Digital Marketing	Digital Business Environment	Brand Equity	0.58	0.42	84.5	0.000
Customer Attraction			0.52	0.38	79.7	0.000
Customer Communication			0.50	0.37	78.9	0.000
Customer Engagement			0.48	0.35	77.4	0.000
Customer Learning			0.45	0.32	75.2	0.000
Marketing Campaign Efficiency			0.55	0.40	81.3	0.000

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

1. The results indicate that Key Card has a relatively good level of implementation of digital marketing dimensions, with an average score of 3.52 and a response rate of 70.3% reflecting a clear understanding of the importance of these practices. However, a significant gap suggests that current performance is still below optimal and requires further development to meet the demands of the digital environment.
2. The results for the digital marketing dimensions showed a disparity in performance. The Marketing Campaign Efficiency and Customer Communication dimensions emerged as the strongest in terms of response and the smallest gap, indicating the company's effectiveness in managing its campaigns and interacting with customers. Conversely, the Customer Engagement and Customer Learning dimensions recorded the weakest results, indicating a deficiency in leveraging customer interaction and data. This necessitates strengthening digital analytics tools and customer engagement mechanisms.
3. The results show that the level of implementation of the smart business environment dimensions within the organization falls within the medium to high range, supported by a mean score of 3.76 and a response rate of 0.752. This indicates a reasonable understanding of their importance in supporting performance and environmental adaptation. However, a gap of 0.248 suggests that implementation has not yet reached the desired level and requires further development efforts to enhance competitive readiness.
4. The smart business environment dimensions had different levels of performance. The dimension that came out as the strongest was the Achieving Goals dimension followed by Understanding the Environment as there is the good ability to allocate resources and analyzing environmental data. The dimension of the Building Collective Intelligence was at the medium level, and the dimension of Resource Allocation, the poorest performance and the greatest gap was registered. It means that it is necessary to enhance the flexibility of resources allocation and introduction of intelligent systems to facilitate coordination and decision-making.
5. The findings show that the value of a brand has a rather high degree of assessment among the sample, which is evidenced by the average score of 3.80 and the response rate of 0.680. This is an indicative of a good image of its value in instilling a powerful brand image among consumers. Nevertheless, the gap (0.320) implies that the extent of the improvement of this value is not the most optimal yet and needs further efforts to become more competitive at the market level.
6. Brand value dimensions were varying. The most successful dimensions were brand awareness and perceived quality, which suggests that the organization has created the brand name and improved customer perceptions towards quality. The average level was reached in terms of loyalty, and the lowest level was the brand association, as well as the greatest gap. It implies that the organization should enhance emotional and interactive relationships with them to secure their brand loyalty in the long-run.



7. It is clear that the study variables differ in the level of the gap, with brand value being the most in need of improvement, followed by the digital marketing in the middle level, and the performance in terms of the smart business environment is shown to be the nearest to the required level. This implies that the variables have a difference in their priorities in terms of development.

These findings substantiate all the hypotheses and prove that digital marketing, in its different facets, affects positively and significantly the improvement of brand value via the smart business environment as an intermediary variable. This proves the central importance of incorporating digital practices and the intelligent environment in increasing the perceived brand value.

Recommendations

1. Implement a large-scale digital marketing development strategy that is aimed at modernizing digital tools and platforms and enhancing content strategies to reduce the gap between current performance levels and target ones.
2. The improvement of customer engagement and learning through data analytics and smart interaction platforms, as well as the further extension of the efforts of successful campaigns and digital communication, should also be discussed.
3. Become smart through smart investments into smart technologies and decision support systems to enhance competitiveness and increase flexibility to environmental changes.
4. Enhance intelligence and resource distribution through adoption of information integration systems and mobilization of work teams in order to facilitate the free flow of knowledge and resources.
5. Concentrate on the improvement of brand value through better customer experience and offering sustainable competitive advantage that enhance customer perception of value.
6. Directed brand loyalty and engagement enhancement initiatives in terms of customer relationship initiatives, emotional marketing, and creation of interactive experiences which promote long term customer relationships.
7. Place strategic development at the center of focus, where the allocation of resources is done in the first priority to the value of the brand and the second priority to digital marketing without neglecting to retain and advance the smart business environment progressively.
8. Embraced should be an integrated approach that incorporates digital marketing programs and intelligent business environment usage within a single management system to be ensured to deliver maximum output when merged in helping the brand add value.

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