

The Critical Success Factors of Social Media and Its Impact on Business Innovation Field Study: Jordanian Commercial Banks

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Abstract

This study aimed to identify the impact of the critical success factors of social media on business innovation in Jordanian commercial banks. Descriptive and analytical method was used in this research. Sample was drawn from top management working in Jordanian commercial banks. The research used random sampling method designed questionnaires for collecting data. The researcher distributed (220) questionnaires in (8) banks in Amman, (186) returned and (13) dropped, however, (173) questionnaires were used for analysis. The results of the study showed that there is a significant impact of the critical success factors of social media on (technical innovation, administrative innovation and innovative culture). The study recommended that the the critical success factors of social media (security) should have a significant impact in the expanding technical innovation of the banks.

Keywords: *Critical Success Factors, Social Media, Business Innovation, Technical Innovation, Security.*

Introduction

Recently, the development in technological tools has changed the significances and objectives of communication and supported of a new connection channels. Nevertheless, this improvement called up in its opportunities and challenges for marketers and for communication, specially, in all sorts of business. Essentially , these connection channels depending on the mobility communications and on the internet; helping to attract and design a base stone in a new online market (Valeecha and Reza, 2013). Therefore, social media has come to the front-end of media. Nevertheless, the main keys to the success in social media are user loyalty, participation of the online user, online user motivation , and the interaction occurring between people (Mangold and Faulds, 2009).The most important matters where the managers concentrated are the success factors of social media therefore Business organization are enthusiastic to keep communication with the customers to sense their needs and work to fulfill them. In order to gain the advantages of this communication, and to fulfill the interests of the two parties, it must be the accessibility of communication and media channels that run with technological advances in the circulation of information. Thus, we see that many organizations have come to rely on social media for multiple purposes, like announcing new products and services, making deals with custom, identification of customer proposals concerning the products and quality. In addition, customers' proposals could cause the generation of innovative ideas by the staff working in the organization, and that benefit the organization and its customers and society entirely. The research aims to identify the use of social media by Jordanian commercial banks in their daily business, and how this can benefit them.

Study problem and its questions

In modern societies currently, Social Media channels are commonly used for the purpose of connecting people around the world using the Internet. Whether it is through social networks, blogs, forums or media sharing websites, people are now able of having an interactive dialogue, also called online conversation, with anyone and on any subject, allowing them to share their experiences and valuable information. From a business perspective, it is clear that social media networks have provided a vast variety of novel opportunities for organizations to help them promote their services, products and brand. The Jordanian commercial bank sector is considered one of the largest, most efficient and highly competitive sectors in Jordan. This puts stresses on the management of these banks to the development of online banking services because it is playing an important role for them to achieve their continuation, development, sustainability of competitive advantage, they are investing great deal of money to achieve progress in their business strategies in business innovation including (innovative culture, technology innovation and administrative innovation). Nevertheless, it seems still there is a little understanding of which the real success factors of social media channels have added to businesses and which specific techniques were used to reach this success and ineffectiveness business plan for social media to interaction and communication with customers in social media channels.

Based on the problem definition, the problem of the study can be explained by the following question:

1. What are the critical success factors of social media in Jordanian commercial banks?
2. What is the level of business innovation in Jordanian commercial banks?
3. What is the impact of the critical success factors of social media on business innovation?

Objectives of the study

The present study seeks to achieve the following objectives:

- To propose a model of how the success factors of social media may cause the creation of a business innovation.
- To find the impact of the success factors of social media on business innovation in the Jordanian commercial banks.
- To present the theoretical framework of the study variables in this research.
- Recommendations will be suggested based on results.

Research methodology

descriptive and analytical methodology was used in this research. A systematic method for data analysis used to find the impact between the independent variable and dependent variable. The research methodology used to answer the research questions by testing the hypotheses and getting their results out of a questionnaire that was created for the purposes of the study.

Population and sample

The population of this study consisted of all directors, supervisors, managers, and head departments in the Jordanian commercial banks. Only (8) commercial banks out of (13) allow the researcher to distribute her questionnaire as shown in Table (1). Sample was drawn from top management working in Jordanian commercial banks. The research used random sampling method designed questionnaires for data collecting. There were 550 of the employees working in the top management in the Jordanian commercial banks. The researcher distributed (220) questionnaires in (8) banks in Amman randomly, (186) returned and (13) dropped due to incomplete answers, nonetheless, 173 questionnaires were used for analysis.

Table 1 The Study Sample

Bank	No. of Employees in the Sample	No. of Response
The Arab Bank	50	41
The Housing Bank for Trading and Finance	50	47
The Jordan Bank	20	17
Cairo Amman Bank	15	12
The Jordanian Kuwaiti Bank	20	14
Jordan Ahli bank	30	27
Arab banking corporation	20	16
Bank Atihad	15	12
Total	220	186

- Source:done by the researchers

Research model

Figure 1 illustrates the research model. In this study; the critical success factors of social media presents the independent variable, it includes five dimensions, named **information content** which is taken from (Dentham and Wattanasuwan; Heckadon, 2010; Mohammadian and Mohammadreza, 2012; Valeecha and Reza, 2013),

communication which is taken from(Dentham and Wattanasuwan; Carroll, 2007; Heckadon, 2010; Mohammadian and Mohammadreza, 2012) , **security** which is taken from (Mohammadian and Mohammadreza, 2012), **reputation** which is taken (Dentham and Wattanasuwan; Mohammadian and Mohammadreza, 2012) and**the characters** which is taken from (Mohammadian and Mohammadreza, 2012).

Also the business innovation presented the dependent variable it includes three dimensions, named **technology innovation** which is taken from (Schmidt and Rammer, 2007),**administrative innovation** which is taken from (Margir et al., 2014) and **Innovative culture** which is taken from (Škerlavaj et al., 2010). These factors present the dependent variables of the study.

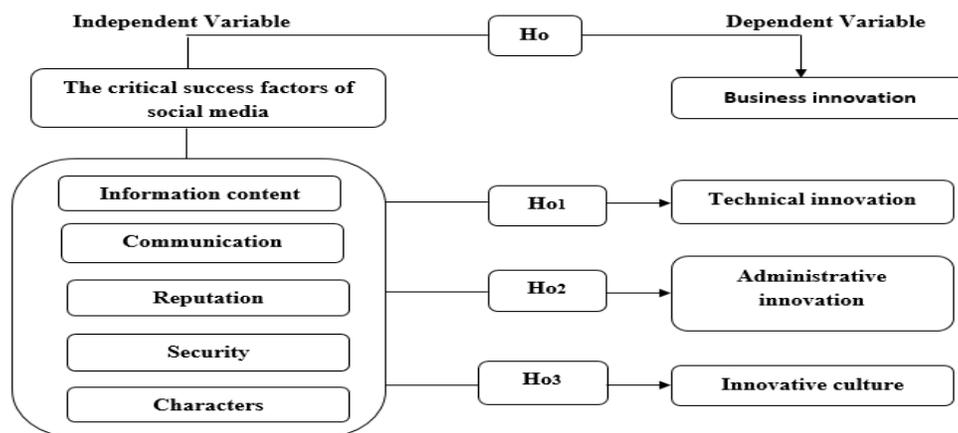


Figure (1): TheStudy model

(The preparation of the study model was based on the previous literature.)

Study hypothesis

To answer the study questions, the following main hypothesis was formulated:

Main Hypothesis: Ho: There is no significant statistical impact of social media success factors (information content, characters, security, reputation, communication) on business innovation at the level of ($\alpha \leq 0.05$) in study sample.

The following sub-hypotheses emerge from the main hypothesis:

Ho1: There is no significant statistical impact of social media success factors (information content, characters, security, reputation, communication) on technical innovation ($\alpha \leq 0.05$) in study sample.

Ho2: There is no significant statistical impact of social media success factors (information content, characters, security, reputation, communication) on administrative innovation ($\alpha \leq 0.05$) in study sample.

Ho3: There is no significant statistical impact of social media success factors (information content, characters, security, reputation, communication) on innovative culture ($\alpha \leq 0.05$) in study sample.

Literature Review

By reviewing the previous studies, the researchers made a conclusion that there is a lack of previous studies on the critical success factor of social media and its on business innovation particularly on commercial banks sector, therefore the researcher has reviewed the previous studies in two variables:

- The critical success factor of social media.
- Business innovation.

The study conducted by **Shannon Cummins et al. (2016)**: The study aimed to examine the role of using social media among business-to-business sales professionals in China. Particularly, try to explain and explore the unusual and unique ways in which sales people from China use social media, with priority to the role of guanxi. In addition, the study was done on three detailed interviews of sales managers among two industries along with survey data from 42 pharmaceutical sales representatives were gathered to have an understanding about ordinary use and attitudes toward social media in the sales process in China. The results showed that Social media happens to be the modern gateway to the culturally unique and ancient construct of guanxi which is entirely indispensable to successful business-to-business sales performance in China. **Chauvel (2016)** the study was done on a conceptual analysis approach primarily based on a literature review that investigates main sources from several bodies of design theory, social media and knowledge management: design theory particularly concentrating on designing for innovation, and thinking of innovation as knowledge detailed process founded in the multidisciplinary domain of Knowledge Management. The results showed that the emphasized strengths and limitation of social media as levers of collaboration designing an innovative enterprise. **Parveen et al. (2015)** study inspected the various aims of using social media and its effect on organizational performance. And moreover it was done on a sample of the six organizations that were interviewed using the protocol for semi structured face-to-face interviews in Malaysian; the conductor used the qualitative approach. The results showed that social media has more effect on the performance of organizations concerning developing customer service and customer relations activities, improvement in accessing information and cost reduction in terms of customer service and marketing. **John (2014)** study's aim is to understand whether social media is able to play the role of a facilitator for innovation. The findings included that the rate of scaled conversation of a fan page in Facebook, i.e. the number of comments on each post per fan, influences innovation in appositive way. Furthermore, more innovators than non-innovators of the online survey had put a social media strategy, with indication that a strategic approach to the management of social media develops firm innovation. **Valeecha and Reza (2013)** study assessed the impact of three major types of reference group impacts i.e. informational impact, utilitarian impact, and value-expressive impact on the automobile buying behavior of young aged executives. The researcher used Structured Questionnaire to measure the variables of the study; Data gathering source was through a questionnaire that was handed out to the convenience sampling

of respondents among 25 Multinational and local companies were contacted and young executives from several departments in Karachi city. The study sample includes 125 of young executives with ages of 22-35 and they were used for analyzing data. The results showed that young executives are favorable of selecting an automobile to impress others, on the other hand those who are in the early stage of their professional careers they are favorable to impress others by selecting brands that reflect more positively on their characters. **Martini et al.(2013)** study's aim was to examine the relationship between technology and human actors in the field of a social media platform, improved by a major Italian firm in the food industry, and made to stay in connected with its customers, while collecting innovative ideas from them. And it was done on a single longitudinal case study was developed. The company that was chosen for the case study – Barilla - is very innovative and is considered one of the most engaged companies experimenting with social media today in Italy, and data were gathered through semi-structured interviews within the company and by observing social media under inspecting. The results showed that concerning with the matter of a social media platform developed by a firm to get organizational ends defined in a clear way, the involvement is considered to be double and one involvement is between the human agency of customers and the material agency of the social media platform and the other one is between the human agency of the firm and the material agency of the social media platform, which includes all actions that human agents (i.e. firms employees) take up in searching for channel material agency and shape actions, of other human agents, i.e. customers. The study recommended to explore the potentiality to implement the mangle theory to the whole social media ecosystem that is, as a matter of a fact, deeply interconnected.

The contribution of this study

The model that was developed by the researcher has concentrated on the critical success factor of social media and business innovation. So this study will contribute something to the literature and try to find if there is an impact of the critical success factor of social media on business innovation. However, the distinguished of this study were the sector selected which are the commercial banks. The researcher absolutely chose the information content, communication, reputation, security and characters as the dimensions of the critical success factors of social media, and also the researcher selected the technical innovation, administrative innovation and innovative culture as a dimension of business innovation.

Theoretical framework of the study

The success factors of social media, dimensions:

- A. **Interaction and Communication:** many factors that influence an interaction between the user and social media, we can mention below cases :(Mohammadian and Mohammadreza, 2012)
- B. **Information Content:** three indices have considered in writing attractive containing of social media(Mohammadian and Mohammadreza, 2012):
- C. **The Characters of Social Media:** one of the factors in absorbing people in social media and related points about the internet, are characters of website or social media. Characters of social media, which is noticeable includes the following below cases(Mohammadian and Mohammadreza, 2012):

- D. Security on Social Media :** we have to be careful that increasing users with attention to hackers has a direct contact, in this reason,: Security is one of the factors' in this media that is so important(Mohammadian and Mohammadreza, 2012):
- E. Reputation:** it has many resources in the field of communication sciences, and it is noted that the reputation of the media can be influential in absorbing or excreting their audience and social media that is not excepted form it(Mohammadian and Mohammadreza, 2012):

Dimensions of business innovation:

Business innovation is highly connected with all administrative efforts to renew organizational routines, procedures, mechanisms, systems, etc.. and in order to renew teamwork, sharing of information, coordination, collaboration, learning and innovation.business innovation significantly helps the performance, productivity and improvement of new goods and services and hence competitiveness and growth(Zaied et al., 2015)

primary objectives of business innovation:

The main objectives of the innovation process includes reducing operating costs and leading time and also improving production flexibility (Tang et al., 2013).In the past, most industrial companies concentrated on internal innovation while exploiting foreign technology and foreign learning has pave the way to a new knowledge that leaves the existing organizational

benefits of business innovation:

Despite that it is basically accepted that innovation has helped in the business performance, companies should adopt some types of innovation over time that make them able to obtain a competitive advantage and enhance their performance (Zaied, Louati et al. 2015) The organizations that have greater innovation will accomplish a better response from the environment,and find it easier to develop organizational performance capabilities and consolidate a sustainable competitive benifit (Calantone et al., 2002). Innovation has a direct influence on organizational performance (Hughes and Morgan, 2007). According to (Armbruster et al., 2008), organizational innovation changes in the structure and processes of an organization due to implementation of new managerial and working concepts and practices, such as teamwork in production, supply chain management, or quality management systems (Armbruster et al., 2008) From the point of view of organizational innovation that involve new management practices, new organization, new marketing concepts and new corporate strategies propose two types of innovation, namely, organizational innovation and technological innovation. In addition to that, it suggests that two forms of innovation exist in a corporate environment (i.e. user innovations, and organizational innovation), at the same time, classify organizational innovation into three categories: technological innovation, market innovation, and administrative innovation (Ghanbari and Eskandari, 2014).

Description and analysis of the study variables.

First: Critical success factors of social media.

In this section of the analysis the researcher will try to give an answer to question one in research problem

1-What are the critical success factors of social media in Jordanian commercial banks?

To identify the degree of the critical success factors of social media, we have calculated the standard deviation, means, level for each dimension, and relative importance. See **table (4.6)1** indicates the results of the calculation.

Table (4.6)1 Means and Standard Deviations for each dimension of (The critical success factors of social media)

No.	The critical success factors of social media	Means	STD	Rank	Level
1	Information content	4.05	0.82	5	High
2	Communication	4.21	0.73	2	High
3	Reputation of Social media	4.11	0.67	4	High
4	Security on Social Media	4.35	0.68	1	High
5	The characters of social media	4.17	0.65	3	High
Overall Average		4.18	0.71		High

This variable includes five dimensions. Based on data analysis the most essential dimension was "security in social media" in regard of its contribution in the success of social media. Nevertheless, table (4.6)1 indicates that all the items have a high level in this matter. Furthermore this result is consistent with the study conducted by (Mohammadian and Mohammadreza, 2012), when they proclaimed that security in social media has an impact on social media success.

Second: Business innovation

In this section of the analysis the researcher will try to give an answer to question NO.2 in research problem. **Table (4.12)2** shows that all types of innovation have a high level of using among the respondent but they mostly use the administrative innovation which obtained the higher mean (4.11) and SD 0.72. while the lowest mean (3.85) was for the innovation culture. This result is almost consistent in some what with the study of (Tubaishat et al., 2004) regarding achieving institutional innovation that includes the administrative innovation.

Table (4.12)2 Means and Standard Deviations for each dimension of (Business innovation)

No.	Business innovation	Means	STD	Rank	Level
1	Technical Innovation	4.06	0.77	1	High
2	Administrative innovation	4.11	0.72	2	High
3	Innovative culture	3.85	0.83	3	High
Overall Average		4.01	0.77		High

Hypotheses Testing

Table No. (4.16) shows that the VIF that was less than (10) (Hair et al., 1998). These results shows that there is defenately no interference between the independent variable components and raises that the research's model is good. Also from table (4.16)3 it is clear that all the skewness values are below (± 1.00), thus meeting the assumption for mulipule and simple regression analysis.

Table (4.16)3 below shows Skewness,VIF and Tolerance for study variables.

Variables	Skewness	VIF	Tolerance
Information content	-0.762	1.441	.694
Communication	-0.467	1.865	.536
Reputation of Social media	-0.044	1.462	.684
Security in Social Media	-0.601	1.964	.509

The characters of social media	-0.001	1.470	.680
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In this section of analysis the researcher will try to answer question N0.3 in research problem What is the impact of the critical success factors of social media on business innovation in Jordanian commercial banks ?

Main hypotheses

H0: There is no significant statistical impact of social media success factors (information content, communication, reputation, security, characters) on business innovation at the level of ($\alpha \leq 0.05$).

Table. (4.17)4 Testing main hypotheses

(Constant)	Beta	T	Sig
Information content	.282	3.788	.000
Communication	.131	1.547	.124
Reputation	.164	2.185	.030
Security	.018	.202	.840
Character	.198	2.628	.009
R	.597 ^a		
R square	.356		
Adjusted R square	.337		
F	18.459		
Sig	.000 ^b		

From the table (4.17)4 the F value shows the impact of the critical success factors of the social media on business innovation, which indicated its significance is (.000) which is less than ($\alpha \leq 0.05$). This provides evidence to **reject** the hypothesis that states: "*There is no significant statistical impact of social media success factors (information content, communication, reputation, security, characters) on business innovation*" and the alternative hypothesis is accepted. The R value is (0.597) that means there is a positive relationship between the critical success factors of the social media and business innovation and the R Square equals (0.356), which explained 35.6% of the variance in the business innovation in the Jordanian commercial banks, while the Adjusted R square is (33.7%).

Based on the values of (beta) and (T) referred in table (4.17)4, we find that **information content, reputation and character** values (Beta=0.282, T=3.788, Beta=0.164, T=2.185 and Beta=0.198, T=2.628) where the significance as the value of t are less than 0.05 ($\alpha \leq 0.05$) and have an impact on **business innovation**. While there is no impact: **Communication** (Beta=0.131) and **security** (beta=0.018) as the values of t are greater than 0.05 ($\alpha \leq 0.05$).

H01: There is no significant statistical impact of social media success factors (information content, communication, reputation, security, characters) on technical innovation at the level of ($\alpha \leq 0.05$).

Table (4.18)5 Testing Sub- hypotheses

(Constant)	Beta	T	Sig
Information content	0.28	4.12	0.00
Communication	0.29	3.73	0.00
Reputation	0.14	2.03	0.04
Security	0.02	0.27	0.79
Character	0.15	2.10	0.04
R	0.673		

R square	0.453
Adjusted R square	0.437
F	27.697
Sig	.000 ^b

From the table (4.18)⁵ the F value indicates the impact of the critical success factors of the social media on technical innovation which indicated by (27.697) and its significance is (.000) which is less than ($\alpha \leq 0.05$). This provides evidence to **reject** the sub hypothesis that states: "*There is no significant statistical impact of social media success factors (information content, communication, reputation, security, characters) on technical innovation*" and the alternative hypothesis is accepted. The R value is (0.673) that means there is a positive relationship between the critical success factors of the social media and technical innovation and the R Square for the hypothesis equals (0.453), which means the critical success factors of social media has explained 45.3% of the variance in the technical innovation in the Jordanian commercial banks, whereas the Adjusted R square is (43.7%). Based on the values of (beta) and (T) referred in table (4.18), we find values of **information content, communication, reputation, and character** (Beta=0.28, T=4.12, beta=0.29, T=3.73, beta=0.14, T=2.03 and beta=0.15, T=2.10) where the significance as the value of t are less than 0.05 ($\alpha \leq 0.05$) and have an impact on **technical innovation**. While there is no impact **security** (beta=0.02) as the values of t is greater than 0.05 ($\alpha \leq 0.05$).

Ho2: There is no significant statistical impact of social media success factors (information content, communication, reputation, security, characters) on administrative innovation at the level of ($\alpha \leq 0.05$)

Table (4.19)⁶ Testing Sub- hypotheses

(Constant)	Beta	T	Sig
Information content	.287	3.605	.000
Communication	-.004	-.041	.968
Reputation	.144	1.796	.074
Security	.112	1.207	.229
Character	.138	1.718	.088
R	.517 ^a		
R square	.268		
Adjusted R square	.246		
F	12.209		
Sig	.000 ^b		

From the table (4.19)⁶ the F value shows the impact of the critical success factors of the social media on administrative innovation which indicated by (12.209) and its significance is (.000) which is less than ($\alpha \leq 0.05$). This provides evidence to **reject** the sub hypothesis that states: "*There is no significant statistical impact of social media success factors (information content, communication, reputation, security, characters) on Administrative innovation*" and the alternative hypothesis is accepted. The R value is (0.517) that means there is a positive relationship between the critical success factors of social media and Administrative innovation. The R Square for the hypothesis equals (0.268), which means the critical success factors of social media has explained 26.8% of the variance in the technical innovation in the Jordanian commercial banks, whereas the Adjusted R square is (24.6%). Based on the values of (beta) and (T) referred in table (4.19)⁶, we find **information content**, value (Beta=0.287, T=3.605) where the significance as the value of t are less than 0.05 ($\alpha \leq 0.05$) and have an impact on **administrative innovation**.

while there is no impact for other variables: **communication**(Beta=0.04), **reputation**(Beta=0.144), security (Beta=0.112) and character(Beta=0.138) as the values of t are greater than 0.05 ($\alpha \leq 0.05$).

Ho3: There is no significant statistical impact of social media success factors(information content, communication, reputation, security, characters) on innovative culture at the level of ($\alpha \leq 0.05$).

Table (4.20)7 Testing Sub- hypotheses

(Constant)	Beta	T	Sig
Information content	.155	1.796	.074
Communication	.045	.461	.645
Reputation	.133	1.532	.127
Security	-.080	-.794	.428
Character	.215	2.472	.014
R	.372 ^a		
R square	.139		
Adjusted R square	.113		
F	5.375		
Sig	.000 ^b		

From the table (4.20)7 the f value shows the impact of the critical success factors of the social media on Innovative culture which indicated by (5.375) and its significance is (.000) which is less than ($\alpha \leq 0.05$). This provides evidence to **reject** the sub hypothesis that states: "*There is no significant statistical impact of social media success factors (information content, communication, reputation, security, characters) on innovative culture*" and the alternative hypothesis is accepted. The R value is (0.372) that means there is a positive relationship between the critical success factors of the social media and Innovative culture and the R Square for the hypothesis equals (0.139), which means the critical success factors of social media has explained 13.9% of the variance in the Innovative culture in the Jordanian commercial banks, while the Adjusted R square is (11.3%). Based on the values of (Beta) and (T) referred in table (4.20)7, we find the **character**, value (BETA=0.215, T=2.472) where the significance as the value of t is less than 0.05 ($\alpha \leq 0.05$) and has an impact on **innovative culture**. While there is no impact for other variables: **information content** (Beta=0.155), **communication** (Beta=0.045), **reputation** (Beta=0.133), **security** (Beta=-0.080) as the values of t are greater than 0.05 ($\alpha \leq 0.05$).

Discussion of findings

After analyzing the data of the study, findings affirmed the importance of implementing the critical success factors of social media furthermore, the results assured that there was a high extent of implementing the critical success factors of social media on business innovation.

After analyzing the main data obtained from the study tool (questionnaire), the results of the analysis are as the following:

1- There is a direct impact of the critical success factors of social media on business innovation, and this is explained through a series of the following effects:

- There is a direct impact of information content on business innovation, this relationship evidence in the bank's ability to use a simple language of one tone in presenting information to the existing and potential clients.

- There is a direct impact of reputation on business innovation, this relationship evidence when the bank uses, Ease of use techniques of social media raise their efficiency in delivering information for the client to

deal with them in real time, causing the strengthening of the managerial and technical innovation in the bank.

- There is a direct impact of character on business innovation, this relationship evidence in the bank's ability in using visual design is an important part, which comprises a combination of pictures, colors, different kinds of words, because it remains in the mind of the client for a longer period than traditional media.

- However, there are practices in the banks that have accomplished a high level, but the bank didn't get benefit from it including:

- Communication: banks did not consider much the confidentiality of any data related to customer service
- Security: The effort made in banks was not enough to raise the confidence of existing clients about information security to attract new clients.

2- There is a direct impact of the critical success factors of social media on technical innovation, and this is explained through a series the following effects:

- There is a direct impact of information content on technical innovation, this relationship is evident in the bank's ability to give feedback from clients through using devices of social media that contribute in the progress of technical innovation.

- There is a direct impact of communication on technical innovation, this relationship is evident in the effectiveness of social media used by banks demands using online communication means.

- There is a direct impact of reputation on technical innovation, this relationship is evident in the bank's ability to enable information transfer between the bank clients (existing and potential) to make information harmonize with their goals, which can lead to the development of new banking services.

- There is a direct impact of characters of social media on technical innovation, this relationship is evident in the bank's capability to characterize by the speed and the loading time of web pages

- However, there are practices in the banks have accomplish a high level, but the bank did not get benefit from it including:

- Security: The bank serve the customres by teaching them technology by using internet messages.

3- There is a direct impact of the critical success factors of social media on administrative innovation, and this is explained through a series the following effects:

- There is a direct impact of information content on administrative innovation, this relationship is evident in social media intentionally used by banks to enable its staff sharing the information through a common database.

- On the other hand, there are practices in the banks that have accomplished a high level, but the bank did not get benefit from it including:

- Communication: the bank did not concentrate on online communication to sepecific the clients and their needs to work to fullfil these needs to raise the administrative innovation.
- Reputation: the bank did not consider much the good reputation of the devices of social media.
- Security: the bank did not care as needed about privacy and secrecy of social media to increase the confidence of the clients with the bank.
- The characters of social media: the bank did not attribute priority for the significance of navigation which lies in the help which it offers in an online search for information.

4- There is a direct impact of the critical success factors of social media on innovative culture, and this is explained through a series the following effects:

- There is a direct impact of characters of social media on innovative culture, this relationship is evident in a bank's ability to raise the speed and loading time of web pages.
- However, there are practices in the banks that have accomplished a high level, but the bank did not get benefit from it including:
 - Information content: the social media with the bank did not concentrate on the characters of the banking services offered to the clients.
 - Communication: The bank did not concentrate on using the open tool of communication among employees, which contribute highly in achieving the culture of innovation.
 - Reputation: The bank did not concentrate on the spread of the reception means among members of the community which assist in the circulation of banking culture and contributes to activation of a culture of innovation in banks.
 - Security: bank did not concentrate on all banking operations, which were performed online that should shroud in privacy and secrecy.

Recommendation

1- The critical success factors of social media (communication and security) should have a significant impact on increasing business innovation by:

- Communication: with the use of communication used by the bank the client should be giving a password to have access to the data related to the customer service
- Security: the ability to change this password by the client online and through security by demanding innovative ideas to meet clients' needs in order to raise the confidence of current clients about the information security which makes it possible to attract new clients.

2- The critical success factors of social media (security) should have a significant impact on the increasing technical innovation of the banks.

3- The critical success factors of social media (communication, reputation, security, characters) should have a significant impact on increasing administrative innovation by:

- Communication: online communication should enable the bank to specify the clients and their needs in order to work to fulfill these needs
- Reputation : The good reputation to the devices of social media used by the bank may result in producing marketers (free) to the bank by the word of mouth (WOM).
- Security : through the security the banks should concentrate on privacy and secrecy of social media which most likely will lead to increasing the confidence of the clients with the bank
- Characters of social media: through characters of social media the banks should give significance of navigation which lies in the help which it offers in an online search for information.

4- The critical success factors of social media(information content, communication, reputation, security) should have a significant impact on increasing innovative culture

- Information content:through information content of social media, the bank should have concentrated on the characteristics of the banking services offered to the clients,
- Communication: through communication the banks must use tools of communication among employees
- Reputation: through the spread of the means of social media reception among individuals of the community assists the circulation of banking culture and makes contribution to the activation of a culture of innovation in banks.
- Security: through security of social media used by banks, it should shroud in privacy and secrecy because many of banking operations are done online.

- 5- The banks should adopt the new technology of social media.
- 6- The bank management should encourage the employees to follow the new culture of innovation in using social media networks.
7. This study addressed five variables of the critical success factors of social media (information content, communication, reputation, security and characters), thus future study can take in consideration other variables such as, careful selection and use of images, using key words to increase readability, creating events to bring interactivity.).

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