



The Impact of E-Marketing on the Marketing Effectiveness in the Arab bank in Jordan

Hamdah samih Albayaydah

Business Management, Girne American University

ABSTRACT: *The main focus of the study is to evaluate the impacts of online advertising on the customer relations in the context of The Arab Bank in Jordan.*

Main research questions include; what are the different e-Marketing strategies that companies use improving marketing effectiveness; case study of Arab Bank in Jordan?, what is the impact of online advertising as a tool of e-marketing on customer relations in The Arab Bank in Jordan and what are the key success factors towards utilizing e-Marketing in improving marketing effectiveness in the Arab Bank in Jordan ?A secondary approach that involves review of literature is used in the study. Various e-marketing strategies used include; email marketing, social network marketing, official websites and online advertising websites. Also, the key impacts of online advertising as tool of e-marketing on customer relations include; enhancing customer retention, attracting new customers and building loyalty. Key success factors include; identifying and attracting target market population, customer engagement, translating e-marketing to sales, performance measurement and developing adequate infrastructure and employee expertise to support e-marketing. Key implications of the findings include facilitating the decisions making process of companies such as Arab Bank in Jordan while designing and implementing e-marketing program.

Key Words *E-marketing, customer relations, marketing effectiveness, online advertising, key success factors.*

I. INTRODUCTION

Background of the Study

In the contemporary setting, business ventures have greatly embraced the concepts that have been shaped by the advent of the internet. This has been done with the focus of enhancing the levels of competitiveness in the various industries in which such companies operate[1]. The gradual evolution of the business environment has redefined the approaches that business ventures embrace towards enhancing their operations. One of the main areas that have realized immense revolution in terms of the undertaking involved is the marketing field. Ideally, the concept of marketing involves the approaches and dimensions adopted by business ventures towards luring customers to purchase their products and services in their respective sectors of operation. To this extent, business ventures in different industries have to embrace strategies aimed at adapting to such changes. This is a bid to ensure long term survival in the specific industries. Notably, the development of electronic business (e-business) has massively changed the marketing spectrum globally. Companies have now focused on the use of the internet in advancing their interests and generating sales. This has led to the concept of e-Marketing.

The achievement of effective e-Marketing has remained a great challenge to many business ventures. This has been especially in relation to companies that have physical stores[2]. In the ideal outlook, the focus is usually to ensure that the e-marketing approach that has been embraced by the company is a good replica of the products and services that are offered in the physical stores. An effective e-marketing strategy is one that is able to deliver value to the company. Studies indicate that the utilization of e-marketing enhances the performance of companies adopting the approach. While some companies in the global market continue to realize massive benefits by utilizing e-marketing, others have struggled to do so. To this extent, it is essential to comprehensively evaluate the various approaches of e-marketing that may be utilized by companies. This also involves analyzing the major impacts of e-marketing towards companies and the key success factors.

The main focus of the study is to evaluate the impacts of online advertising on the customer relations in the context of The Arab Bank in Jordan. This would allow the effective analysis of the specific context of the subject. In this regard, the independent variable is the online advertising as a tool of e-marketing. The dependent variable is the customer relations in the context of the bank.

Significance and motivation of the Study

The realization of an optimum e-marketing strategy has remained elusive for most companies across the globe. Developing and implementing an effective strategy that would generate the desired outcomes is essential towards ensuring that the approach utilized is in line with the expectations and targets set[3]. Therefore, this study aims at evaluating the major impacts of e-marketing towards enhancing the marketing effectiveness of companies. The case of The Arab Bank in Jordan is utilized to analyze the key findings.

Among the key motivation for undertaking the study is the ability of the study to bridge the knowledge gap in the e-marketing discipline. Various studies have been undertaken to determine the various approaches and concepts utilized in the e-marketing strategy by companies globally. However, limited studies have focused on the effectiveness of the e-marketing on companies in Jordan. Therefore, this study aims to provide useful insights into the impact of e-marketing on The Arab Bank in Jordan. Companies in various industries in the country may utilize the information presented in the study to determine the best approach to adopt to improve their marketing effectiveness through e-marketing. This practical application provides details that could be utilized by the management of various companies in terms of ensuring that the e-marketing strategy adopted actually works both in the short term and the long term.

The findings of the study could also be used by the academic fraternity as a source of information in the field of e-marketing. Since the discipline is a relatively new concept in the business environment, it is yet to be fully explored. Therefore, this creates adequate room for the evaluation of concepts in the field which may be utilized in undertaking future research. Again, this is a motivation for preparing the research article.

Research Objective

The research objective of the article is to evaluate the impact of e-marketing in improving marketing effectiveness in The Arab Bank in Jordan.

Research Questions

To achieve the research objective that has been formulated, there are research questions that will be utilized in undertaking the study. The research questions include;

- ❖ What are the different e-Marketing strategies that companies use improving marketing effectiveness; case study of Arab Bank in Jordan
- ❖ What is the impact of online advertising as a tool of e-marketing on customer relations in The Arab Bank in Jordan
- ❖ What are the key success factors towards utilizing e-Marketing in improving marketing effectiveness in the Arab Bank in Jordan

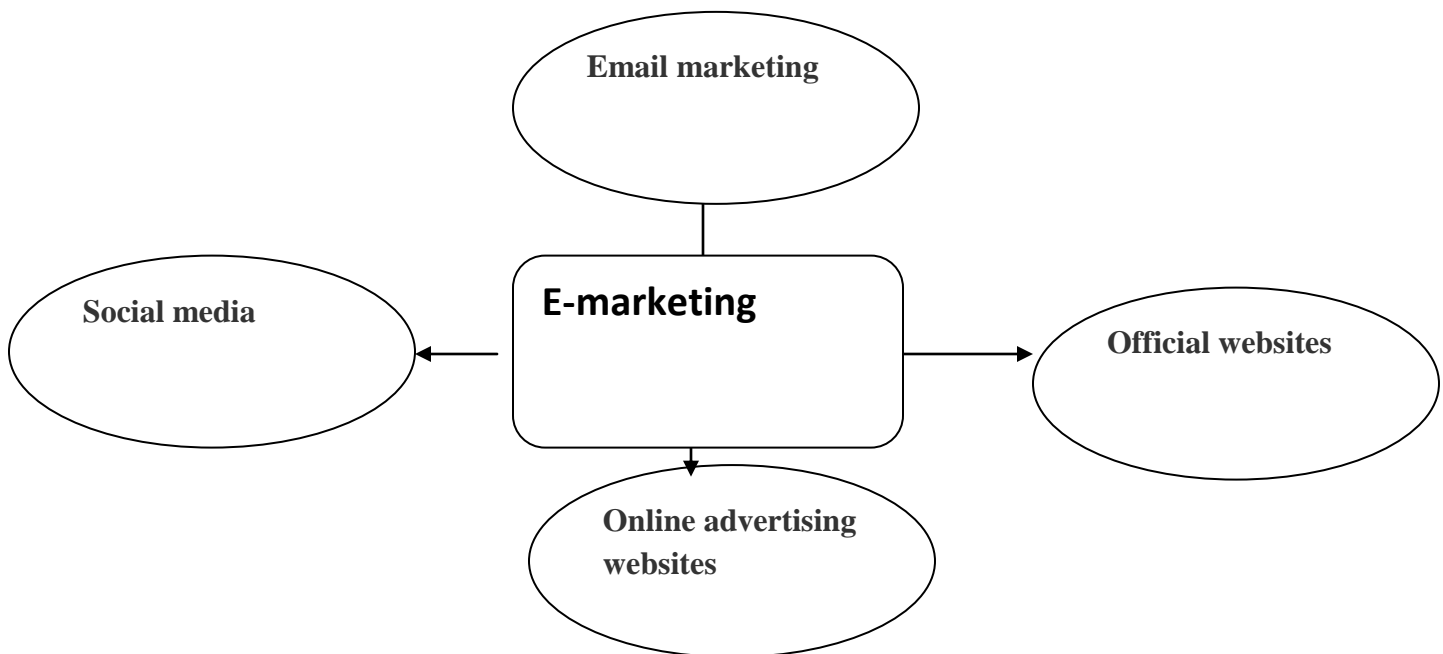
II. LITERATURE REVIEW

1. E-Marketing strategies that companies use improving marketing effectiveness

1.2. Email marketing

While embracing the concept of email marketing, there are various approaches that may be adopted by companies. The choice of the e-marketing strategy that used by a company is usually influenced by the specific target audience. This also shapes the long term approach that is adopted by such companies in terms of interacting with the potential customers in the market of operation. One of the main tools of e-marketing is email marketing[1]. This is a form of online advertising that is aimed at targeting specific type of customers. Companies use the database that they have in appealing to the consumers in the market and introducing the various new and existing products that they offer in the market. It is an effective tool of e-marketing since it appeals to specific type of customers. To a great extent, this influences the purchasing behavior of consumers.

Figure 1: E-marketing tools



The use of social media is also an effective approach in terms of adopting e-marketing [2]. This is a tool that allows the interaction between the brand and the customers (Fig 1). Among the key channels that are used in the adoption of this approach include; Facebook, Twitter, Instagram and LinkedIn among others[4]. These are channels that allow direct engagement between the customer and the brand engaging in advertising. In the recent business trends, companies have focused on embracing the use of social media in e-marketing. This has been motivated by various aspects that have shaped the preference of such tools in e-marketing. One of the main aspects is the extensive reach. Social networking sites have gained large number of users across the globe in recent years. This implies that companies have the potential to appeal to the large customer base in the global market while advertising their products and services online. Therefore, this makes the approach effective in terms of utilizing the online advertising platform.

Also, social media networks are cost effective[3]. While advertising products on websites such as Facebook, the companies need only access to internet. Through these channels, they are able to easily post information on the various products and services that they have through such channels. Still, social media has proven to be effective in terms of passing the information to the consumers. Social media allows the companies to post audio and visual details of the products and services on offer. This makes such information highly appealing to the potential customers and users of the social media websites accessing the details.

1.3. Official websites

The official websites of companies are also used as tools of e-market in the contemporary business setting. For effective advertisement through the websites, various factors are considered by the companies involved. One of the main factors of consideration towards achieving successful online advertising through company website is making it user friendly[5]. The key approach in this regard involves ensuring that the website can easily be navigated by the users online. This makes it easier for the users to identify the key products and services that have been offered by the company in the market. Also, the companies utilizing the official websites for online advertisement have to ensure that they are regularly updated. This implies that the online users visiting the site are able to access the latest information in regard to the current offers. It may become frustrating to the potential consumers when they visit the websites that the information available is not up to date.

1.4. Online advertising websites

Online advertising websites also provide a clear channel for companies to engage in e-marketing. This is a platform in which the companies provide essential information to the potential customers through channels that are appealing and easily accessible to the online users. One example of the online advertising channels is Google Ad words[6]. This is a medium of online advertisement that has been developed by Google with the aim of facilitating the interaction between brands and

consumers. Once the online users search information regarding a product, the platform allows them to easily locate such details. On the other hand, the companies pay for such online advertisement. To a great extent, this has been used as a major channel of online advertising for companies in different sectors.

2. E-Marketing and customer relations

In the current dynamics of marketing, the key focus of companies is usually on seeking to retain customers. In this regard, the process of selling products and services to already existing customers in the market is usually easier in terms of effort and financial implication than seeking to obtain new ones. Studies indicate the overall cost of selling to the already existing customers is usually 15% that of targeting new customers[7]. This implies that companies would have to incur more financial obligations while generating sales from new customers compared to selling to the existing customers. While setting the targets to be achieved in terms of the sales revenues, companies usually focus on the existing customers. To a great extent, this element has greatly been enhanced by the process of embracing e-marketing. The channels allow regular interaction and follow up on the purchase patterns of consumers in the market. It also provides a platform for regular and instant feedback for such existing customers in regard to the products that have been offered by the company. Again, this creates the development of a customer relationship management concept within an organization as part of the e-marketing strategy [8]. To this extent, the use of e-marketing channels helps in improving the levels of customer retention. Existing customers are able to share their feedback with the brand. At the same time, the brands are able to introduce any new products that they may. Consequently, this creates a long term and positive relationship between the company and the existing customer.

Also, the utilization of e-marketing helps in creating customer loyalty towards a product [9]. In the business environment, the experience that the customers receive from the company is just as important as the product offered. The process of making purchases matters as much as the products that they purchase. In the event that the customers obtain superior customer service, they tend to become loyal towards the specific brand. This is also an indication that they may be willing to overlook some of the faults that may be in a product. At the same time, they prefer purchasing the brand over those of the competitors in the specific industry. This is greatly enhanced by the e-marketing approaches that are adopted by the company. Part of providing high quality customer service is enhanced through the regular interaction through the e-marketing channels. To this extent, it becomes a possibility that the customers become lifetime purchasers of the products of the specific brand. This in turn translates into financial gain to the companies involved in the e-marketing approach in the highly competitive business environment.

The effective use of e-marketing strategy by companies also enhances the process of attracting and gaining new customers [10]. In this regard, the companies adopting this strategy gain the advantage by providing superior quality services to customers. Once the companies interact with the customers effectively, they develop a liking from them. This translates into higher levels of reference from the customers. Such customers refer the products of the brand to other members of their family and their social circles. Studies indicate that word-of-mouth marketing is one of the most effective strategies in terms of improving the competitiveness of the companies. The effectiveness of this approach greatly depends on the ability of the company to provide superior services to the consumers. In the event that the company does not meet the expectations of the consumers, they are mostly likely to share ill information about the brand.

2.1. Key success factors towards utilizing e-Marketing

The adoption of a successful e-marketing process by a company requires careful consideration of various aspects that may have an impact on the effectiveness. In some instances, the e-marketing approach adopted by a company may not be as effective as expected. This is especially in relation to the realization of the key objectives that may have been in terms of enhancing customer relations. One of the key aspects that influence the success of the e-marketing approach of a company is the ability to identify and attract the target market population [11]. While designing an e-marketing concept, it is imperative that the company identifies the specific target market that is to engage with. This plays a key role in making the process adequate in relation to the key objectives that have been set.

The ability of the company adopting e-marketing strategy to engage with the customers also impacts on the effectiveness of the process. The customers develop either positive or negative perception depending on the ability of the company to engage with them at all times. To this extent, companies have to ensure that they reply to any enquiries and complaints that are raised by the customers through the online marketing channel.

E-marketing strategies adopted need to be translated into sales [12]. Essentially, when adopting the approach, key among the influencing factors is usually the ability to utilize the interests of the consumers online towards purchasing the products and services of the company. Therefore, while determining the levels of effectiveness of the e-marketing strategy, its ability to generate actual sales for the company is used as the determining factor. Based on this element, the management of a company needs to obtain a link between the e-marketing strategy and the sales generated over time. Managers may use such

information to determine the various e-marketing tools that have not been effective in terms of generating results. It is also essential for the company to adopt measures of using the metrics available to measure the impact of the tools of e-marketing. In this case, the method with the highest level of impact on the financial and non-financial performance is determined to be the most appropriate. Methods without significant impact may be shed off.

The nature of infrastructure that has been utilized by a company in facilitating the e-marketing approach is also essential in shaping the levels of success achieved [13]. Within the implementation of the e-marketing strategy, companies need adequate infrastructure to support the systems. This includes the enhancement of any applications and technological concepts that may be used to support the online interaction between the company and the consumers. For instance, there is need for advanced server system that stores customer information. This allows easier reference from the company while determining the consumer purchasing behavior.

III. METHODOLOGY

This involves the approach that was used by the researcher while collecting and analyzing data in relation to the study. It is an important factor that influences the ability of the researcher to address the main objectives and questions of the study. In regard to this study, the methodology adopted was as follows;

Research design

This is the general perspective that the researcher takes while addressing the questions of the study. The nature of the research question influences the type of research design that is adopted. In the case of this study, two research designs were adopted. Firstly, a descriptive research design was utilized. This is a research design that seeks to address questions such as “what” and “how” [14]. This is a desirable research design since it helps in addressing the research question of this study which seeks to address the question “*how does e-marketing impact in marketing effectiveness?*” Also, the case study research design was adopted. This is an approach that seeks to narrow down a phenomenon into one of more elements to facilitate analysis. It is an effective approach since it allows the consideration of the insights relating to the sample case study as a representative of the population. In the context this study, the case study of The Arab Bank in Jordan is used. This would allow an analysis of the e-marketing application for similar organizations.

Data collection

Data was collected through the use of secondary sources. A review of the information that has been presented in relation to the subject was done. This included the review of credible journals, books and websites regarding the subject under consideration. The rationale for using this approach in the study is the ability to address the research question [15]. Also, factors of consideration while using the secondary sources included date of publication, credibility of authors and relevance to the study.

Also, primary research was used. This involved administering a closed ended questionnaire among the staff at Arab Bank in Jordan (See Appendix 1). A sample of 20 employees in the marketing department was required to give feedback on how e-marketing impacted on customer relations. This was in line with

Data analysis

Data was analysed in a logical way based on the research questions. Findings were carefully categorized based on the three main research questions that were formulated. This was also done in accordance with the structure of the study. This was meant to allow easier understanding of the findings by the reader.

Primary data was analyzed through the SPSS statistical software. This allowed adequate representation of the findings relating to the study.

IV. CONCEPTUAL FRAMEWORK

The conceptual framework of the study was utilized in the context of the study was based on the key components of the e-marketing concept. The approach that is adopted by companies in various industries is aimed at enhancing the levels of effectiveness. Based on the review of the literature, a link between e-marketing and customer relations management could be obtained. This is influenced by the three main pillars that have been realized which include; customer retention, new customer acquisition and customer loyalty [16] (Fig. 2). Also, in terms of e-marketing, the key concepts that have been realized include; attracting new customers, customer engagement, measuring effectiveness and future trends in the subject [17] (Fig. 3). Focusing on such concept would allow the analysis of the subject in relation to The Arab Bank in Jordan as the case study.

Figure 2: customer relations model

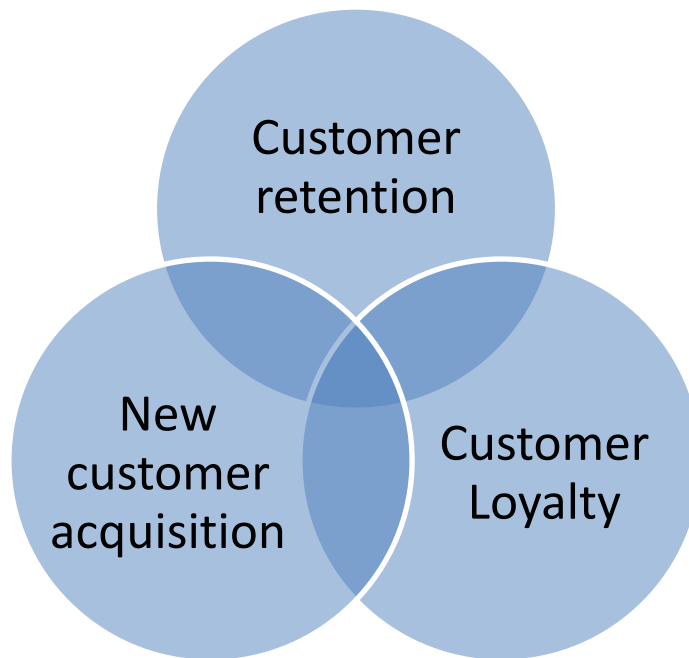
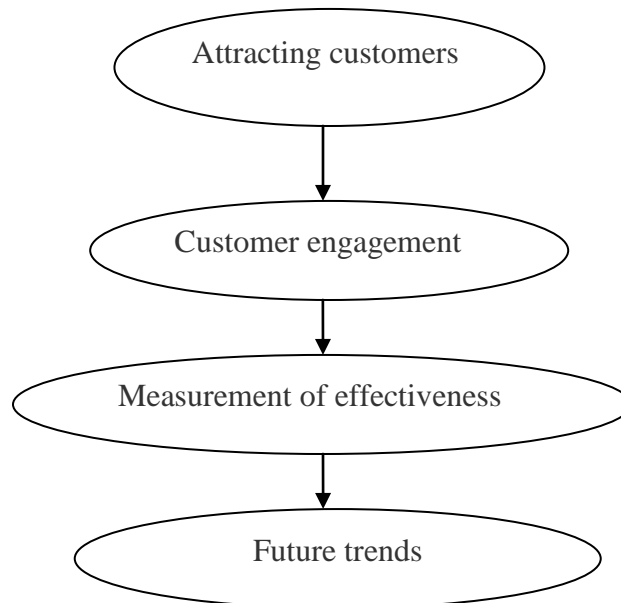


Figure 3: E-marketing and customer relations



V. FINDINGS

1. Brief Company Overview- Arab Bank in Jordan

Arab Bank is one of the largest financial institutions in the Middle East. Since its founding in 1930, the bank has expanded significantly into different locations across the globe [18]. With its headquarters in Amman, Jordan, the bank has been instrumental towards meeting the needs of the consumers in the region. With time, the company has expanded its reach to more than 600 branches. Such operations have been spread across five continents. As part of meeting the needs of customers the bank has embraced e-marketing as part of its strategy towards enhancing operations.

2. E-Marketing strategies used by case Arab Bank in Jordan

2.1. Social media

Arab Bank has been effective in terms of utilizing social media to enhance customer engagement and advertise its various products online. This has been at the center of its e-marketing strategy. the presence of the Arab Bank on various social media sites has facilitate the e-marketing approach of appealing to consumers in the market thus countering the intense competition from other banks. among the various social media networks where Arab Bank is available include; Facebook at : (<https://www.facebook.com/ArabBank/>), Twitter, (<https://twitter.com/arabbankgroup?lang=en>), Instagram (<https://www.instagram.com/explore/locations/12684515/arab-bank/>) and LinkedIn (<https://www.linkedin.com/company/8123/>).

The adoption of e-marketing by Arab Bank has been embraced so also facilitate the interaction with the existing and new customers. Through the social networking sites, the bank is able to engage with the customers and respond to queries and complaints. This also provides a platform for promoting its new products in various segments such as consumer and corporate banking.

2.2. Official website

Arab Bank has also utilized its official website in enhancing the effectiveness of e-marketing in the course of its operations. This has been achieved through the establishment of an online presence that appeals to the existing and potential customers. The company has set up a well designed website (<http://www.arabbank.com/en/personalbanking.aspx>). Based on this consideration, the bank has been effective in terms of leveraging on the potential of e-marketing.

2.3. E-Marketing and customer relations in The Arab Bank in Jordan

Customer relations are an essential factor in terms of enhancing the operations of the Arab Bank. This could be analyzed in the context of the approaches adopted by the bank. In the context of the bank, one of the main impacts has been in terms of customer retention [19]. The adoption of e-marketing within the bank has allowed it to retain the existing customers in different geographical locations in which it operates. The ability of the e-marketing approach adopted by the bank has been effective in terms of enhancing the levels of convenience. Therefore, this has been a sustainable approach in terms of e-marketing by the bank.

Also, e-marketing has been effective in term of enhancing the acquisition of new customers by Arab Bank in Jordan. Over time, the bank has been effective in terms of luring new customers in different regions. The use of e-marketing tools such as social media has enhanced the process of interaction between the bank and the potential consumers [5]. They are able to provide links to the approach that may be taken towards opening accounts with Arab Bank in Jordan at the convenience of their mobile devices and computers. This has also been enhanced through the work of mouth marketing by existing customers to the potential new ones. Again, this is a justification of the approaches of e-marketing that have been adopted by the bank.

Again, customer loyalty has been enhanced through the adoption of e-marketing channels by Arab Bank in Jordan. The regular interaction between the bank and the customers has provided a platform for positive perception [8]. This has in turn created an environment of high levels of customer loyalty towards the Arab Bank in Jordan.

3. Statistical findings

Analysis of Hypothesis

- 1. e-marketing is an effective tool of improving new customer acquisition*

How would you rate the effectiveness of the e-marketing in your organization? * New customer acquisition

Crosstab					
			New customer acquisition		Total
			Yes	No	
How would you rate the effectiveness of e-marketing in your organization?	Ineffective	Count	1	1	2
		% within New customer acquisition	5.9%	33.3%	10.0%
	Effective	Count	6	0	6
		% within New customer acquisition	35.3%	0.0%	30.0%
	Very effective	Count	10	2	12
		% within New customer acquisition	58.8%	66.7%	60.0%
	Total	Count	17	3	20
		% within New customer acquisition	100.0%	100.0%	100.0%

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.007 ^a	2	.222
Likelihood Ratio	3.322	2	.190
Linear-by-Linear Association	.207	1	.649
N of Valid Cases	20		

a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .30.

From the Chi-Square findings $\chi^2(2, N = 20) = 3.00, p = 0.22$, there is a relationship between e-marketing and new customer acquisition within the bank.

1. *E-marketing is effective in terms of improving customer retention*

How would you rate the effectiveness of e-marketing in your organization? * Customer retention

Crosstab					
			Customer retention		Total
			Yes	No	
How would you rate the effectiveness of e-marketing in your organization?	Ineffective	Count	2	0	2
		% within Customer retention	11.8%	0.0%	10.0%
	Effective	Count	6	0	6
		% within Customer retention	35.3%	0.0%	30.0%
	Very effective	Count	9	3	12
		% within Customer retention	52.9%	100.0%	60.0%
	Total	Count	17	3	20
		% within Customer retention	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.353 ^a	2	.308
Likelihood Ratio	3.412	2	.182
Linear-by-Linear Association	1.863	1	.172
N of Valid Cases	20		

a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .30.

The findings indicate that there is a significant relationship between e-marketing and customer retention. The Chi-square findings of $\chi^2 (2, N = 20) = 2.35, p = 0.31$ is a clear indication of the relation between e-marketing effectiveness in improving customer retention.

2. E-marketing is an effective tool for improving customer loyalty

How would you rate the effectiveness of e-marketing in your organization? * Improving customer loyalty

Crosstab

			Improving customer loyalty		Total
			Yes	No	
How would you rate the effectiveness of the balanced score card in your organization?	Ineffective	Count	2	0	2
		% within Improving customer loyalty	12.5%	0.0%	10.0%
	Effective	Count	4	2	6
		% within Improving customer loyalty	25.0%	50.0%	30.0%
	Very effective	Count	10	2	12
		% within Improving customer loyalty	62.5%	50.0%	60.0%
Total		Count	16	4	20
		% within Improving customer loyalty	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.250 ^a	2	.535
Likelihood Ratio	1.564	2	.457
Linear-by-Linear Association	.000	1	1.000
N of Valid Cases	20		

a. 5 cells (83.3%) have expected count less than 5. The minimum expected count is .40.

The findings of the Chi-Square and cross tab indicate $\chi^2 (2, N = 20) = 1.25, p = 0.54$. This is also an indication of the relationship between e-marketing and improvement in customer loyalty.

4. Key success factors towards utilizing e-Marketing in improving marketing effectiveness in the Arab Bank in Jordan

As noted in review of literature, there are various key success factors that the management of Arab Bank in Jordan should consider while seeking to improve the effectiveness of e-marketing. Such considerations would be effective in terms of ensuring that the model is successful in terms of achieving the customer relations objectives. The key factors should include; identifying and attracting target market population, customer engagement, translating e-marketing to sales, performance measurement and developing adequate infrastructure and employee expertise to support e-marketing [10].

Statistical findings

Respondents were asked on whether identifying and attracting market population is a key success factor of e-marketing in the organization. They responded as follows;

a. Identifying and attracting target market population

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	18	90.0	90.0	90.0
Valid No	2	10.0	10.0	100.0
Total	20	100.0	100.0	

Identifying and attracting target market population

90 % of the respondents are of the view that indentifying and attracting target market population is a key success factor in e-marketing. Only 10% hold a contrary opinion.

b. customer engagement

Customer engagement

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	19	95.0	95.0	95.0
Valid No	1	5.0	5.0	100.0
Maybe	2			
Total	20	100.0	100.0	

Customer engagement

Customer engagement was viewed as a key success factor of e-marketing by 95% of the respondents. Only 5% disagreed with this opinion.

c. Translating e-marketing to sales

Translating e-marketing into sales

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	16	80.0	80.0	80.0
Valid No	4	20.0	20.0	100.0
Total	20	100.0	100.0	

Translating e-marketing into sales was noted as a key success factor by 80% of the respondents. At the same time 20% held a contrary opinion.

d. Performance measurement

Performance measurement

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	15	75.0	75.0	75.0
Valid No	5	25.0	25.0	100.0
Total	20	100.0	100.0	

This factor was supported by 75% of the respondents. 25% did not consider it as a key factor.

e. developing adequate infrastructure

developing adequate infrastructure

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	16	80.0	80.0	80.0
No	4	20.0	20.0	100.0
Total	20	100.0	100.0	

The development of adequate infrastructure was supported by 80% of the respondents. 20% did not agree with this view.

f. Employee expertise

Employee expertise

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	15	75.0	75.0	75.0
No	5	25.0	25.0	100.0
Total	20	100.0	100.0	

The expertise of the employees was considered a key success factor by 75% of the respondents. 25% did not agree.

VI. CONCLUSION

Based on the analysis, it is evident that e-marketing has had an impact on the marketing effectiveness at Arab Bank in Jordan. This has been realized in terms of customer retention, new customer acquisition and customer loyalty. The bank has embraced this approach through the use of various e-marketing tools such as social media and official website. In the term the bank should adopt strategies to ensure that e-marketing approach is effective in terms of enhancing the effectiveness of marketing in the long term.

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