

PalArch's Journal of Archaeology
of Egypt / Egyptology

Electronic Marketing and its Impact on Customer Satisfaction Exploratory Study of the Opinions of a Sample of Private Banks, Baghdad, Iraq

Sara Safaa Kareem ¹, Maha Arif Breesam ²

Department of Business Administration, Faculty of Administration and Economics,

Mustansiriyah University, Baghdad, Iraq

Email ¹ : Saros6738@gmail.com , Email ² : lolomomo247@uomustansiriyah.edu.iq

Sara Safaa Kareem, Maha Arif Breesam, Electronic Marketing and its Impact on Customer Satisfaction Exploratory Study of the Opinions of a Sample of Private Banks, Baghdad, Iraq, -- PalArch's Journal Of Archaeology Of Egypt/Egyptology 18(8), 3628-3643. ISSN 1567-214x

Keywords: e-marketing, customer satisfaction chain, private banks.

ABSTRACT

The research aims to test the impact of e-marketing (EM) with its supporting elements (website design, virtual community, customer service, confidentiality, security and customization) in chain customer satisfaction (CSC), The importance of research lies in importance of its variables. Attracting the customer's attention and communicating with him individually One-to-One to exchange information Add to, identify the needs and desires of each customer in order to, meet them achieve his state of satisfaction and gain and retain his loyalty to make him a permanent customer by building a long-term relationship with him, and the variable of the customer satisfaction(CSC) As represents framework connects The profits of banking organization with the satisfaction and loyalty of its customers according to value that they will obtain, which is supposed to be equal to or exceed their expectations, which is the goal that the administrations of private banks(PB) seek to achieve. Research problem was lack of interest of bank administrations sample to apply some of supporting elements (functions) for (EM) in a way that meets the needs and desires of customer and enhances its competitive position. Also adopted descriptive analytical approach.

The purpose of achieving objectives of research, answering questions and testing hypotheses, the questionnaire was adopted as a tool for data collection, which was distributed to an intentional sample of (70) respondents represented by (the authorized managers and their assistants and department managers) for (7) (PB), and questionnaire was subjected to tests of validity, reliability and approval A number of statistical methods(SM), including the weighted arithmetic mean, standard deviation, relative importance, F test and the coefficient of determination R² to determine level of importance of

research variables, as well as, to test the hypotheses using the statistical program (SPSS V.25).

The (SM) a number of results, the most prominent of which was that there is a significant effect of (e-m) on (CSC), and in light of these results, a number of conclusions were formulated, the most important of which was that departments of the surveyed banks are interested in the supporting elements of (EM) in a different way in achieving (CSC), as these The administrations focus greatly on the functions of confidentiality and security in a large way and exceed them mainly in providing the distinctive value to customer to achieve his satisfaction and then gain his loyalty and thus extract value from him profits. Based on conclusions, a set of recommendations was developed, Then, important of which was increase interest of surveyed banks' administrations in applying all elements supporting (e-m), by increasing interest and focusing on elements (customer service, virtual community, customization and site design) if they wanted to achieve (CSC).

Introduction

Business organizations, including (PB) organizations, seek to seize opportunities and keep pace with modern technologies in their field of work in order to increase their market share to achieve a competitive advantage, and in light of the technological development and information revolution that has become dominating all business sectors in world, the Internet and digital marketing tools have helped the growth and development of marketing Online marketing has become widespread through access to international markets and creation of new markets that were impossible to find in light of traditional businesses because the practice of Internet marketing makes goods and services available to the largest number of consumers without interruption and over a period of (24) hours. (E-m) has contributed to emergence of new goods and services, which has increased the diversity in offered products, and the factors of discrimination and selection have become clearer. By providing value to the customer that exceeds his expectations and works to gain his satisfaction, thus urging him to repeat the purchase. (CS), loyalty and retention is one of important and basic goals bank's management seeks to achieve, which is reflected positively on it to achieve profits that represent its permanence and continuity in circle of become petition This research was distinguished from previous studies in that it combined two variables (electronic marketing and customer satisfaction series), which were not addressed way by other researchers to knowledge, which can be considered as a previous study that can be adopted by other researchers. SO, research will include four sections follows:

Literature Review

Internal E-marketing (EM)

Concept of (EM)

Individuals often use the terms (e-m) and internet marketing(IM) to carry the same meaning. It is clear that owners of companies , their customers in their dialogue have interpreted (e-m) and (IM) as the same activity (Hooda & Aggarwal, 2012:107), given that (EM) represents the most A practice among other electronic marketing methods such as (multimedia, interactive TV, virtual reality and CDs) (Marzuqal, 2010:32), and this is what most writers and researchers agreed upon, including (Ghoneim, 2006) and (Azzam et al., 2015) and (Wisdom, 2015).

(EM) is (IM) through Internet, and Pride & Ferrell) indicated that (EM) has gone beyond the Internet to also include mobile phones, advertising banners, external digital marketing(DM), and social networks. SO, has been defined as "the strategic process of

distribution, promotion, Pricing products and discovering customers' desires using digital media and (DM)(Pride & Ferrell, 2014:317).

(e-M) transactions have attracted great interest and influence on the movement of trade exchange in (IM) and what it has reflected on the various facilities of economic, social and cultural life among the peoples of the world. Perhaps the reason for this lies in the lack of time available for consumer shopping from traditional shopping centers as well as the human overcrowding in these markets From here, (e-m) emerged as a new concept of excellence and leadership (Al-Nisour, 2010:45).

(Jain et al, 2014:5) defined (e-m) as the process of building and maintaining a relationship with the customer through online activities to facilitate the exchange of ideas, goods and services that satisfy the goals of both parties,

1-2: E-marketing mix(EMM):

(Mccarthy, 1964) presented the traditional (EMM)It referred to as (4ps) represented by (product, price, promotion, distribution) as a means to guide marketing planning as a practice of marketing activities (Goi, 2009: 2), Then the researchers (Booms & Bitner, 1981) By developing (traditional) (EMM)of the commodity into a mixture known as the service mix (7PS), as the researchers considered that the added elements of the (4PS) are crucial in providing services, which represent (individuals, processes, and physical evidence) (Chaffey & Smith, 2008:51), either regarding Elements of the (EMM), (Kalyanam & Mcinntyre, 2002:492-495) presented a clear comprehensive division of these elements, which are (Product, Price, Place distribution, Promotion, Site Design, Customer Services, Virtual Communities(VC), Communities, Personalization, Privacy, and Security), these elements aim to provide a distinct value to the customer through information technology, as (CS) is main goal of this mix. the focus will be , this Research supporting elements of (e-m), which are (website design, (VC), customer service(CS), confidentiality, "privacy", security and allocation) as follows:

- **Website design:** (Abu Fara, 2004) indicated that website design is an important and vital element, as organization seeks to achieve customer visits to the website and maximize the volume of these visits through external marketing activities. The main source of customer experience and formation of his experience, which is the means to display the virtual product, price catalogs, place of sale (distribution), and for this reason website is considered a communication program, interaction, and commercial interaction with the Internet customer, as the main task of the site is to attract visitors and achieve contacts with Target markets via the network as well as a mixture of commercial and non-commercial objectives, such as selection of employees, providing stock information (Bzhakhami, 2015:74).

Researchers believe that design of site is vital and important element that the bank's management seeks to make it attractive to attract visitors (customers) and conduct banking transactions with them in order to meet their needs and satisfy their desires.

- **Virtual community(VC):** The (VC allows individuals and groups to meet over the Internet to talk, express themselves, ask and exchange questions, debate, build friendships, share knowledge and ideas, correspondence and interact with events. These discussions permeate an atmosphere of human feelings that give this community (Elias, 2015:11) The interaction between members of this group independently, or through the intervention of the marketer, who motivates, entices, disseminates information and wins the group to deal with the organization's website, While, researchers believe that the

(VC) is a group of individuals who have common needs, interests and activities who meet over the Internet to exchange data among themselves.

- **Customer service(CS):** (Abu Fara, 2007) considered (CS)as one of the supporting functions for the traditional exchange client, but in the electronic exchange process, it adds the element of time so that the marketer is able to provide support and assistance to the customer over time, (CS) function includes many elements such as: Providing product, service plans, price information and appropriate updates, ...etc. Thus, we find that customer service is a function intertwined with all marketing functions (Sulaiman, 2015: 62), and that these services must be provided with the required speed and accuracy, not to gain the customer for a short period, but rather to think about keeping it for the long term. SO, believe that (CS)is one of the important functions of (E-M) that is provided based on the information collected regarding his preferences and previous transactions with the bank and work to improve them in order to achieve a state of satisfaction and gain his loyalty.

- **Confidentiality (Privacy):** Consumer protection associations and governments around the world have shown a prominent interest in the issue of privacy of individuals and Internet users (Basheer, 2017: 246), SO, concerns about privacy over the Internet related to the incorrect use of data and information (Pahlman & Waldenskiold, 2013: 50) and also be concerned when there is a tracking of their movements in stores by some companies through the use of GPS technology in Determine the customer's location by following the Wi-Fi signals from their smartphones (Kotler & Keller, 2016: 540). Several studies have indicated how the negative customer interacts with online privacy threats, as many individuals refrain from giving the required personal information or providing false information. Or delete existing information, and some people may go to boycott a particular site or talk negatively about it among friends, which constitutes a negative utterance about that organization (Kim&Son, 2008:507), Thus, researchers believe that confidentiality is the data and information collected about users of the bank's website, which is stored , kept confidential because it is legally protected and no party has the right to publish it.

- **Security:** Information security is one of the basic elements of the electronic marketing mix, because the security and confidentiality of the information that is exchanged when concluding electronic business deals is one of the very important issues, especially if it comes to business secrets or financial issues such as account numbers of buyers or sellers and credit card numbers. The confidentiality of data is one of the issues that attract the attention of specialists in the field of electronic business via the Internet (Shiroff, 2020:91), because customers are worried and fear that some intruders will eavesdrop on their online transactions and social media posts and capture their personal information or intercept cards Although online shopping has become popular, recent studies indicate that 70% of respondents are still concerned about identity theft, and these fears are often justified by mass abuse of participants' data by organizations Ranging from retailers and telecommunications services to health care providers (Kotler&Keller,2020:539), so business organizations resort to adopting some Methods to achieve security and confidentiality, as marketers of banking services on the Internet in cooperation with the Information Technology Department in bank order to be able to protect the information and make customers or visitors feel the confidentiality of the information and that the information that belongs to them is well protected and no other party or third party can enter or view it, and this increases the confidence of customers and visitors to the site and enhances the position of the bank

and its site encourages to continue dealing with it (Al-Sumaidaie and Yousef, 2012:112) The researchers believe that information security is one of the basic functions of electronic marketing that the bank's administration works on managing, maintaining its confidentiality, and preventing any penetration of the bank's customer database.

- **Personalization:** The flood of information received by the customer via the Internet has become a big problem that needs to be faced, and this is what prompted business organizations to go towards personalizing their products (goods and services) as it is an effective means that contributes to meeting the needs and desires of the customer and works to increase his satisfaction. (Cheung, et.al., 2003:231), because the product customization process has the ability to meet multiple needs individually, which leads to building a close relationship that affects the purchasing behavior of the customer (Li, 2009:6), and the product customization process depends on The ability of marketers to obtain data and information about customers and the extent of customers' willingness to share information (Lee, 2013: 25), and the process of obtaining data and information will help in designing products according to the needs and requirements of each individual (Bazanov, 2017: 10). researchers believe that depersonalization is a process of communication between the banking organization and target customer individually to (PB) services that meet his needs and desires based on data and information obtained via the Internet with aim of creating value for both parties.

1-3: Customer Satisfaction Series(CSS)

(Heskett, et.al.: 1994) presented a model known as the Service-Profit Chain (SPC), which is a research framework that included the links of employee variables that represent employee's expectation of the internal service quality provided by the organization to its employees and that works to gain their satisfaction and their loyalty. The causal relationships start from employee variables to customer variables to reach the profitability of the organization. The model provides an integrative framework for understanding how employee variables relate to customer variables in terms of service perception and intended behavior, and how they ultimately translate into profit(Xu &Goedegebuure,2005:51).

(Heskett, et.al., 2008: 166) developed a chain-service profit model. The model starts with internal service quality, which indicates the extent to which the organization is able to provide this type of quality support that enables them to serve customers efficiently. The general concept of service quality The interior includes many factors such as job design, work environment, reward systems, training and support systems that will eventually lead to increased employee satisfaction, productivity and retention. Employees who are satisfied with their job and the good incentives they receive will lead to providing high-quality service to customers. This quality is the basis for providing an added service value, and this value in turn leads to increased customer satisfaction and retention, and achieving and increasing profits are the expected results from the core of customer retention (Ennew, 2015).

Suggest, (Anderson & Mittal, 2000:107) pointed out that (CS) management has become a strategic necessity for most business organizations, including banking organizations. SPS) Instead of maximizing satisfaction scores alone, by improving the characteristics of the product and service, this will lead to increased (CS), and it is expected that increased satisfaction will lead to increased loyalty and retention, and thus customer retention will lead to increased profitability. The researchers will also adopt the dimensions of (CSC) referred by (Tantakasem & Lee, 2008), which is

consistent with what was stated in the profit-service chain of the modified (Heskett et al model, 2008), which is represented by (the perceived value of the customer, (CS), customer loyalty and profit), SO, Dimensions of (CSC):

It includes following;

- **Perceived customer value(PCV):** Creating, maintaining this customer value is at the heart of business in general, marketing and customer relationship management specifically because they are the vehicles through which business organizations, including banking organizations, can provide value to their customers (Kumar & Reinartz, 2018: 18). However, attracting and retaining customers is a daunting task, as customers usually face a huge array of products to choose from (Kotler and Armstrong, 2009: 77). The important question is how do customers determine their choices? The answer to this is that customers tend to enhance value within the limits of search costs, knowledge, mobility and income, as the customer chooses the offer that he believes will provide the highest value and acts accordingly. satisfaction and likely to repeat the purchase process (Kotler & Keller, 2016: 150-151), Kotler, et.al., 2020:15 defined the perceived value of the customer as: “the customer’s assessment of difference between total benefits and total costs of the marketing presentation in relation to those Competing offers. SO, researchers believe that the perceived value of customer is difference between the total benefits and the total cost that the customer will bear as a result of obtaining the banking service.

- **Customer Satisfaction(CS):** Marketing organizations make every effort to maintain the satisfaction of their important customers, as most studies show that higher levels of (CS) lead to an increase in their loyalty, which in turn leads to improving the performance of these organizations, and smart business organizations, including banking organizations, aim to bring joy to their customers by promising only what they can deliver and then delivering more than they promise, cheerful customers not only make repeat purchases but also become partners in marketing process, talking to others about their good product experiences and matching their perceived expectations for these organizations that care. With their happiness, exceptional value and service become an important part of the general culture of the organization (Kotler and Armstrong, 2018:39). Satisfaction is related to the expectations of customers for the service provider via the Internet. (CS) increases when the customer’s expectation of the online service provider is more positive, while it decreases. (CS) When the customer's perception of the online service provider becomes negative (Ashour, 2016:11), (CS) is defined as the feeling of well-being and pleasure that results from obtaining what the customer hopes for. Bonn and expects it from an attractive good or service” (Agag, 2016: 31). Accordingly believe that (CS) is an expression of the psychological state of his feeling of comfort and happiness regarding (PB) service that meets or exceeds his expectations.

- **Customer loyalty(CL):** It is a behavioral phenomenon resulting from the state of high satisfaction achieved from the experience of using a specific brand of the commodity, adopting a positive attitude and high adherence to the brand by the customer, which results in achieving the behavioral response represented by repurchasing the same brand when needed and more than once (loyalty to the brand), Despite the situational effects and marketing efforts of competitors aimed at shifting his behavior towards another brand, and by applying the matter to the (CL) to the organization, such as (a store, a hotel, a bank or any other organization), as the positive experience resulting from customer’s dealings with the organization by obtaining value

It is distinguished that generates a positive attitude and intention in the future dealing with organization, and in event that this is achieved more than once, it can be said that the customer is loyal to the organization. al., 2004.(Oliver, 1999) Customer loyalty is: “A firm commitment to repurchase a customer’s favorite good or service in the future despite situational influences and marketing efforts aimed at transforming his behavior.” Angelova & Zekiri, 2011: 240). Accordingly, customer's loyalty is intended behavior to repurchase the banking service and his willingness to provide a positive word of mouth towards the bank and to recommend others to deal with the bank.

- Profit: From the traditional perspective, the market share is the most important determinant of profits of business organizations, as many organizations have participated in mergers and acquisitions so that they can achieve economies of scale, and in this way they can reduce cost and increase profits, But, some organizations do not have largest share in market is more profitable than the one that has a larger share, and reason is that they find that customer loyalty is more profitable than their market share (El Hinnawi, 2011:53) , increased customer retention means a base of customers who buy more frequently and in larger quantities and are more Prone to try other offers it offers and thus increase profits while reducing the cost of marketing and sales, as the retained customers are revenue-generating assets of organization and revenues that come from these customers are at a cost. Profitable for service over time, meaning that the organization first spends resources to get customers and then revenue comes over a long period of time, hence the importance of customer retention. If you continue to acquire new clients but are unable to retain them, you are unlikely to see a positive outcome (Anderson & Mettal, 2000:116-117). (Payne, 2005) indicated that a slight increase in the customer retention process has a positive effect on profitability, as the (5%) increase in customer retention resulted in a significant improvement in profitability in terms of present value, and these results had a significant impact on drawing attention To the critical role that customer retention should play within the strategy of customer relationship management (Dhman, 2011: 22), and (Joller, 1997) defined profit as “meaning the customer who gives a high financial value” (Al Kaabi, 2006: 38).SO, believe that value from customer (profit) is net financial value obtained by the bank, which results from difference between the customer's total revenue and total costs that achieve actual value of customer and represent return on investment.

Analyzing Data and method

Research problem

Business organizations have become in a frantic context not only in order to gain new customers, but also become interested in how to maintain their current customers and increase their loyalty, which comes from achieving the behavioral response represented by repurchasing from the same organization despite the situational effects and marketing efforts by competitors aimed at transforming Their behavior to another organization, as (Bazan, 1998) indicated in a study he conducted that the cost of attracting a new customer from the non-banking community and competitors is five times higher than maintaining the current customer (Mulat, 2017: 73) Therefore, the research problem can be formulated with the following questions:

- Do the surveyed banking organizations adopt the marketing of services electronically?
- What is the level of importance for the researched sample?
- Is there an impact of (e-m)and its sub-variables on the (CSC)?

The importance of research:

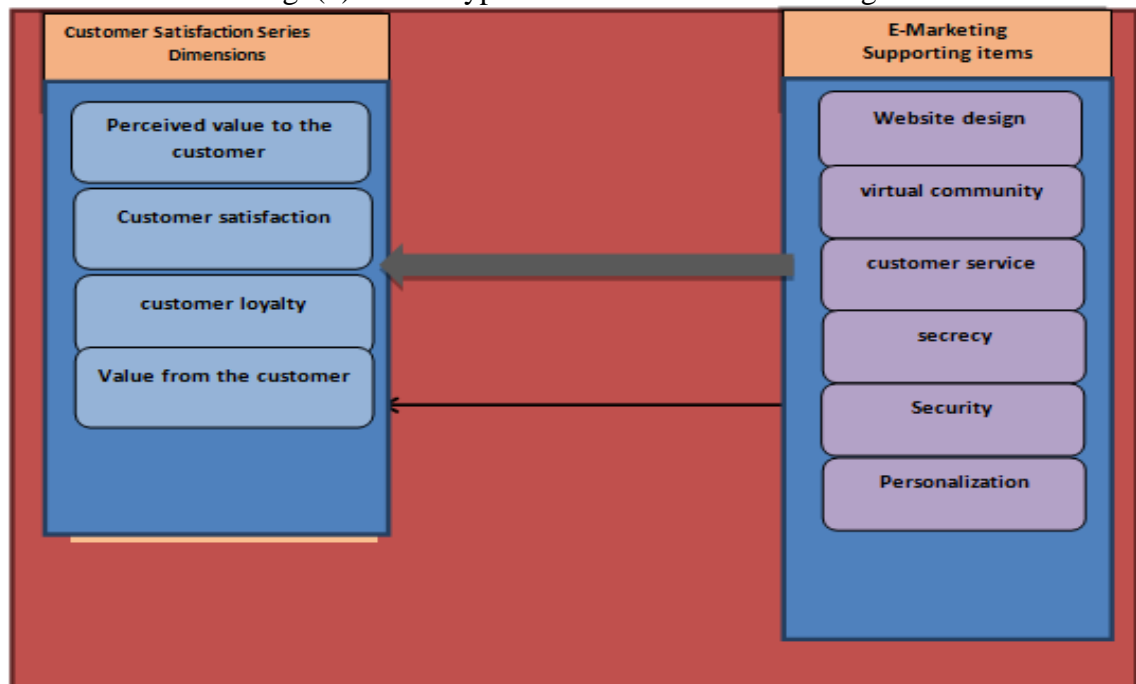
- Helping senior management to know how to apply (e-m) in achieving (CSC) through the theoretical and applied aspects.
- It combines two variables, one of which is electronic marketing, which is one of the marketing methods.
- It combines two variables, one of which is (EM), which is one of the modern marketing methods that work to meet the needs and desires of customers, and other is the (CSC), which is main goal that many business organizations, including banking organizations, seek to achieve as it benefits both sides of exchange process.
- contributes to providing direct information to senior management of the surveyed sample that can be employed in service of future orientation as it is of an analytical nature for its activity.
- contributes to measuring , knowing impact of(e-m) and (CSC)

Research Objectives:

- Presenting a knowledge able aspect of the current research variables represented by (e-m, CSC).and level Knowing of importance of research variables
- Designing and constructing a hypothetical research.
- effect of independent variable (e-m) on dependent (CSC).

Hypothesis of the research

Fig. (1) shows hypothetical scheme as following:



SO, was research hypotheses were as follows:

H1: It significant and statistically significant effect of(e-m) on (CSC), following sub-hypotheses are branched:

H1a: It significant and statistically significant effect of site design on (CSC).

H1b: It significant, statistically significant effect of virtual community on (CSC).

H1c: It a significant and statistically significant effect of customer service in (CSC).

H1d: It a statistically significant effect of confidentiality in (CSC).

H1e: It statistically significant effect of confidentiality in (CSC).

H1f: It significant and statistically significant effect of security in (CSC).

H1g: It significant and statistically significant effect of personalization in (CSC).

Community and sample:

Is represented by (PB) that operate in city of Baghdad exclusively are listed in Central Bank, which number (18) banks from the size of community, represented by Bank (Al Janoob Islamic, United Investment, Amin Iraq, Middle East Investment, Baghdad, Islamic Kurdistan, Business Bay). The Iraqi Credit Bank apologized for not cooperating, and accordingly it was excluded from the research sample. As Such , banks was represented by main branches, as practice all banking activities and work in them by a group of individuals with expertise and skills, which is considered a field for application. On the intensity of competition between them, a deliberate sample was chosen, represented by (the authorized directors of these banks, their assistants and department managers), who numbered (70) respondents.

Analysis of (e-m):

Table (1) indicates that value of weighted arithmetic mean of (e-m) (3.459), which settled within category between (from 3.4 to less than 4.2) in the matrix of response strength, confirming that answer headed towards agreement and with a high response level, and with a deviation My normative value for (e-m) was (0.781), which shows the homogeneity of the answers of the research sample regarding (e-m) paragraphs, while relative importance of (e-m) was recorded (69.18%), which shows agreement of most of research sample members on (e-m) paragraphs, and from it we conclude that management in banks The respondents were remarkably interested in (e-m) with its six independent elements (website design, virtual community, customer service, confidentiality, security and personalization), but interest was somewhat close.

The levels of responses to elements supporting (e-m) were distributed among highest level of response by sample members, achieved by independent confidential element among all six independent elements, with a weighted arithmetic mean of (3.769) and a standard deviation of (0.834), and its relative importance constituted (75.37%). As indicated in Fig. (14), it is likely that more than three quarters of research sample agree on importance of confidentiality (privacy) for a sample of (PB) in their plans to enhance (e-m). While it appears that independent variable customer service achieved the lowest level of response among the supporting elements of (e-m), as the weighted average value of this independent element was (3.280), and the standard deviation of customer service was recorded (0.737), relative importance reached (65.60%) to confirm this agreement Most of members indicated that there is less interest on the part of administration in the surveyed (PB) in serving customer compared to rest of independent elements in plans of (PB) for (e-m), from the point of view.

Table (1): level of importance of independent variable (e-m)

Ranking	The response level of the sample members	Relative importance %	standard deviation	weighted arithmetic mean	variables	code
3	High	68.52	0.78	3.426	Website design	X1
5	Moderate	66.23	0.687	3.311	virtual community	X2
6	Moderate	65.60	0.737	3.280	Customer service	X3
1	High	75.37	0.834	3.769	confidentiality ((privacy	X4
2	High	72.17	0.896	3.609	Security	X5
4	Moderate	67.20	0.751	3.360	Personalization	X6
Independent	High	69.18	10.78	3.459	E-Marketing	X

Source: According results of SPSS V25

Analysis of customer satisfaction chain(CSC)

Table (2) indicates that weighted arithmetic mean value of (CSC) as dependent variable was recorded (3.526), which is within category (from 3.4 to less than 4.2) in sample response strength matrix, which indicates that the response level of sample members on most paragraphs of (CSC) tended towards agreement at a high level, with a standard deviation of dependent variable, which amounted to (0.756), which shows homogeneity of answers regarding paragraphs of (CSC), while relative importance of (CS) was recorded (70.52%), which explains the agreement of most of individuals. Accordingly, Was sample is based on paragraphs of (CS) series, and from it we conclude that administration in sample of (PB) investigated is noticeably interested in (CSC) with its four dimensions represented by (perceived value of customer, (CS), (CL) and profit), but interest was in close proportions. The levels of responses of research sample were distributed on dimensions of series among highest level of response by sample members achieved by perceived value of customer, as the weighted arithmetic mean value of all paragraphs of perceived value of the customer was (3.633), and standard deviation of fourth dependent dimension was recorded (0.785), and importance relative amount of (72.67%) to confirm that agreement of more than two thirds of individuals of research sample that there is a noticeable interest by the management in (PB) investigated in perceived value of the customer compared to rest of dimensions of dependent variable in plans of (PB), from the point of view of research sample, that (CS) has been achieved The lowest response level among dimensions of (CS) series, with a weighted mean of (3,431) and a standard deviation of (CS) (0.778), and a relative importance of (68.62), which makes it likely that more than two-thirds of research sample agree on importance of (CSC) for (CL) I have a sample of (PB).

Table (2) level of importance of dependent variable, (CSC).

ranking	response level	Relative importance %	standard deviation	weighted arithmetic mean	variables	code
1	High	%72.67	0.785	3.633	Perceived value to the customer	Y1
4	High	%68.62	0.778	3.431	Customer satisfaction	Y2
3	High	%69,28	0,745	,4643	customer loyalty	Y3
2	High	%71,48	0,717	3,574	profit	Y4
<u>subordinae</u>	<u>Hight</u>	%70,52	0,756	3,526	Customer Satisfaction Series	Y

Source: According results of SPSS V25

Testing impact hypotheses

Table (3) documents that all elements of (e-m) have achieved a significant effect in chain of (CS), and this supports the realization of second main hypothesis which states (there is a significant statistically significant effect in chain of (CS) with a confidence percentage of (95%), as value of The calculated F (118.48), which is significant, while the value of the coefficient of determination was (72.59%) to show the percentage of (e-m) interpretation of the significant variable, (CSC).

as such, independent component of confidentiality scored the highest percentage of influence in chain of (CS) among all the elements supporting (e-m), with a rate of (63.70%), followed by independent component of security with a determination factor of 63.40%), followed by the design of site with a determination factor of (63.04%), followed by personalization with a limitation factor (62.1%), followed by virtual community with a limitation factor of (58.90%), while customer service recorded the lowest impact percentage among all elements supporting (e-m) in the (CS C) (51.20%).

Table (3) Results statistical analysis to test second main hypothesis

test result	F test		R ² %The coefficient of determination	dependent variable	the independent variable	
	probability value	Calculated F value				
There is a significant effect of the six elements of e-marketing in the chain of customer satisfaction	0.00	117.04	90.48%	Customer Satisfaction Series	Website design	Supporting Elements (Independent Variable)
	0.00	97.489	80% 68	Customer Satisfaction Series	virtual community	
	0.00	71.277	61.20%	Customer Satisfaction Series	customer service	
	0.00	118.40	83.70%	Customer Satisfaction Series	secrecy	
	0.00	117.71	83.40%	Customer Satisfaction Series	Security	
	0.00	111.58	82.10%	Customer Satisfaction Series	Personalization	
There is a significant effect of e-marketing in the chain of customer satisfaction	0.00	118.48	72.68%	Customer Satisfaction Series	E-Marketing	
R ² The coefficient of determination is useful in indicating the percentage of interpretation of the independent variable for the dependent variable						
4.0012 = (0.05) F tabular value at a significant level						

Source: According to the results of SPSS V25

In order to, find out which of supporting elements have most impact on independent variable (e-m) in dependent variable (CSC) and its dimensions, the researchers diagnose at this stage of analysis which of supporting elements of (e-m) have most impact on (CSC) among {website design, virtual community, service Customer, Confidentiality, Security and Personalization} as the researchers relied on progressive multilinker regression analysis, which determines importance of each element individually in terms of contributing to mathematical model that reflects the influence of supporting elements of (e-m) on dependent variable that expresses the chain of (CS), especially that the researchers used This advanced statistical method is to reach best gradual multiple linear regression model that expresses the chain of (CS) through the supporting elements of (e-m), with the need to emphasize that this does not mean that other supporting elements of (e-m) that do not appear the final model have no effect on chain of customer satisfaction. But its effect is less than that of the supporting elements of (e-m) that appear in the model within the results of the multiple linear regression analysis Gradual, as Table (4) documents the following:

- Confidentiality has occupied the first place in terms of most influential in the (CSC). It was first (e-m) element that entered gradual multiple linear regression equation for dependent variable expressing the (CS) chain, followed by security to be the second (e-m) dimension that entered the linear regression equation. The gradual multivariate of variable expressing (CSS), while analysis excluded (website design, virtual community,

customer service and customization) because it has the least impact on (CSC) according to the opinions of the sample, as it recorded the value of F calculated for the effect of (confidentiality and security) combined in (CS) series It reached (79.070), which is significant because it is greater than its tabular counterpart of (3,1504), especially that the significance level was recorded (0.00), which is less than the level of significance used in research, which is (0.05), bringing the effect of (confidentiality and security) together in the (CSC) to (70%).

- The virtual community ranked first in terms of the most influential elements in the perceived value of customer. It was first (e-m) element that entered the gradual multi-linear regression equation of the dependent variable expressing the perceived value of the customer, followed by secrecy to be second (e-m) element that entered into equation The gradual multiple linear regression of the variable expressing the perceived value of customer, while the analysis excluded (site design, security, customer service and customization) because they have less impact on perceived value of the customer according to opinions of sample, as the calculated F value was recorded for the effect of (confidentiality and virtual community) combined in the value The perception of customer reached (85,348), which is significant because it is greater than its tabular counterpart of (3.1504), especially that significance level was recorded (0.00), which is less than the level of morality used research, which is (0.05), to reach effect of (confidentiality and virtual community) combined in the value Perceived by the customer to (60%).

- Security ranked first in terms of most influential in (CS). It was the first (e-m) element that entered gradual multiple linear regression equation for the dependent variable expressing (CS), followed by confidentiality to be the second (e-m) element that entered the gradual multiple linear regression equation. For the variable expressing (CS), while the analysis excluded (security, virtual community, customer service and personalization) because they have less impact on (CS), according to opinions of the sample, as the F value calculated for the effect of (site design and security) combined on (CS), was recorded (54,495), which is Significant because it is greater than its tabular counterpart of (3.1504), especially it significance level was recorded (0.0), which is less than the level of significance used in the research, which amounted to (0.05), bringing the effect of (site design and security) together on customer satisfaction to (62%).

- Security has occupied the first place in terms of most influential in (CL). It was the first (e-m) element that entered gradual multi-linear regression equation for dependent variable expressing (CL), the customization to be second (e-m) element that entered the gradual multi-linear regression equation for the variable The expression of customer loyalty, while confidentiality came as the third entrant to the model, while analysis excluded (site design, virtual community, and customer service) because it has less impact on (CL), according to the opinions of the sample, as it recorded the value of F calculated for effect of (security, personalization, confidentiality) combined in (CL), amounted to (38.973) which is significant because it is greater than its tabular counterpart amounting to (2.7581), especially The significance level was recorded (0.00), which is less than significance level used in research, which is (0.05), bringing effect of (security, personalization, confidentiality) together on (CL), to (65%).

- Confidentiality ranked first in terms of most influential in terms of profit. It was the first (e-m) element that entered the gradual multi-linear regression equation for dependent variable expressing the value from the customer, followed by security to be

the second (e-m) element that entered the gradual multi-linear regression equation. For variable that expresses the value from customer, while the analysis excluded (site design, virtual community, customer service and customization) because they have less impact on value of customer according to the opinions of the sample, as the F value calculated for effect of confidentiality and security combined in value from customer was recorded (60.971). It is significant because it is greater than its tabular counterpart of (3.1504), especially that significance level was recorded (0.00), which is less than level of significance used in research, which amounted to (0.5), bringing the combined effect of confidentiality security on value of customer to (65%). Table (4) The results of gradual regression analysis of (CSC) with its dimensions through elements of (e-m)

CONCLUSIONS

The electronic marketing of supporting elements made a clear impact on (CSC) and power of highest effect was for secret component while the lowest cosplay strength was for customer service component.

The departments of sectarian and security banks are adopted significantly in achieving the customer satisfaction chain compared to other supportive, ie, that these departments are significantly focused on my secret and security jobs and are mainly in providing the special value of the customer to achieve and then gain its loyalty. Profit).

Recommendations

- Increasing the interest of bank departments in application of all elements of electronic marketing to achieve the customer's satisfaction chain, especially with regard to customer service, by providing all information on customer's service.
- Pay attention to virtual community at continuation of the marketer (service provider) with customers across dialogue rooms to motivate them and earn the group to deal with banking site, as well as an increase in attention to the customization by meeting the multiple needs for each customer.
- Increased attention of these administrations with design of the site by increasing their expenses for improvements to their e-positions to make them more attractive to attract visitors and urged them to hold banking with them.

REFERENCES

1. Abdullah, Anis Ahmed, (2016), "Marketing management according to the customer value perspective", Dar Al-Jinan for Publishing and Distribution, Amman: Jordan
2. Nisour, Iyad Abdel-Fattah, (2012), " Marketing strategies: a theoretical and quantitative approach" , first edition, Dar Safaa for Publishing and Distribution, Amman: Jordan.
3. Bezakhamy, Salima, (2015), "The Impact of E-Marketing on the Quality of Banking Services - A Case Study of the Bank of Agriculture and Development (BADR)", a master's thesis, Abdelhamid Ibn Badis University of Mostaganem, Faculty of Economics, Commerce and Facilitation Sciences, Algeria.
4. Suleiman, Sam Adnan, (2015), "The effect of e-marketing technology in improving the effectiveness of communication with customers - a field study on the offices of the Syrian Arab Airlines", a thesis submitted for obtaining a Ph.D. in Business Administration - Marketing specialization, Faculty of Economics, University Damascus, Syria.
5. Soueih, Elias, (2015), "The Role of E-Marketing in Achieving Competitive

- Advantage - A Case Study of the National Insurance Company SAA in Msila”, Master’s Thesis, Faculty of Economics, Commercial and Management Sciences, Mohamed Boudiaf University – Msila.
6. Al-Sabbagh, Nour Muhammad Walid, (2016), “The Impact of E-Marketing on Customer Satisfaction in the Telecommunications Sector” A field study on MTN and Syriatel, Master’s thesis, Syrian Virtual University.
 7. Marzoukel, Ibrahim, (2010), "The E-Marketing Strategy for Writers in Algeria", Master's Thesis, Faculty of Humanities and Social Sciences, Mentouri University.
 8. Fadela, Sheroff, (2010), “The Impact of Electronic Shopping on the Quality of Banking Services”, a case study of some banks in Algeria, Master’s thesis, Faculty of Economics and Management Sciences, Mentouri University - Constantine, Algeria.
 9. Al-Kaabi, Nima Shaliba Ali, (2006), "Knowledge in Customer Relationships Management - An Applied Study in a Sample of Private Banks in Baghdad", PhD thesis, College of Administration and Economics, Al-Mustansiriya University.
 10. Chaffey, Dave, Smith, PR (2008), “Marketing Excellence, planning and optimizing your digital marketing”, Third Edition, Butterworth -Heinemann is an imprint of Elsevier, Linacre House, JORDAN Hill, Oxford OX2 8DP, Uk..
 11. Gary Armstrong, and Kotler, Philip (2018), “Principles of Marketing”, 17th Edition, Person Education Limited, United Kingdom.
 12. Kotler, Philip & Keller, Kevin Lane, (2016), “Marketing Management”, 15th Global Edition, Pearson Education Limited, England.
 13. Kotler, Philip, Armstrong, Gary, Harris, Lloyd C. and He, Hongwei, (2020), “Principles of Marketing”, 8th European Edition, Person Education Limited, U.K.
 14. Kumar, V. and Reinartz, Werner (2018) “Customer Relationship Management”, Third Edition Springer Texts in Business and Economics.
 15. Agag, G. (2016) “A framework for B2C and B2B E-Commerce Ethics and its Effect on Customer Satisfaction”, A Comparison Study Between the UK and Egypt.
 16. Al afeef, Mahmoud A.M.A., (2014) “The Impact of E_ Marketing to Attract New Customer in the Banking sector Saudi Arabia Al Baha”, (Case Study -KSA- Al Baha city, Information and knowledge Management,(paper) Online, Vol.4, No.11.
 17. Angelova, B., & Zekiri, J. (2011) “Measuring customer satisfaction with service quality using American Customer Satisfaction Model (ACSI Model)”, International journal of academic research in business and social sciences, Vol. 1, No. 3, P:232, www.hrmars.com/journals
 18. Cheung, K. W., Kwok, J. T., Law, M. H., & Tsui, K. C. (2003) “Mining Customer Product Ratings for Personalized Marketing”, Journal of Decision Support Systems, Vol 35, N (2), P: 231-243.
 19. Goi, C. L. (2009) “A review of marketing mix: 4Ps or more. International journal of marketing studies”, vol. 1, No. (1), P: 2-15.
 20. Heskett, J. L., Sasser, W. E., & Wheeler, J. (2008) “The Ownership Quotient: putting the service profit chain to work for unbeatable competitive advantage”, Harvard Business Press, Vol 86, N, 7/8 ,P:164-170.
 21. Hong, W., & Thong, J. Y. (2013) “Internet privacy concerns: An integrated conceptualization and four empirical studies”, Mis Quarterly, Vol. 37 No. 1, p: 275-298.
 22. Hooda, S., & Aggarwal, S. (2012) “Consumer behaviour towards e-marketing: A study of Jaipur consumers”, International Refereed Research Journal, Researchers

- World, Vol 3, Issue 2(2), P:107, www.researchers.world.com
23. Jain, K., Bhakar, S., & Bhakar, S. (2014)“Effect of Communication and Personalization on Loyalty with Trust as Mediating Variable”, *Prestige International Journal of Management & IT-Sanchayan*, Vol. 3,N.(1), p:1-14.
 24. Joung, H. W., Choi, E. K., & Wang, E. (2016) “Effects of perceived quality and perceived value of campus foodservice on customer satisfaction: Moderating role of gender”. *Journal of Quality Assurance in Hospitality & Tourism*, 17(2), 101-113.
 25. Kalyanam, K., & McIntyre, S. (2002)“The e-marketing mix: a contribution of the e-tailing wars. *Journal of the academy of marketing science*”, 30(4), 487-499.
 26. Mulat, G. W. (2017) “The effects of service quality on customer satisfaction: A study among private banks in Mekelle Town”, *European Journal of Business and Management*, Vol.9, No.13, P:72-79.
 27. Son, J. Y., & Kim, S. S. (2008)“Internet users' information privacy-protective responses: A taxonomy and a nomological model”, *MIS quarterly*,Vol. 32, No. 3, p: 503-529.
 28. Tantakasem, P.,& Lee, S. M. (2008)“Service Quality and the Customer Satisfaction Chain in the Thai Retail Banking Industry. *BU Academic Review*”, 7(1), 98-109.
 29. Xu, Y., & Geodegebuure, R. (2005)“Employee Satisfaction and Customer Satisfaction: Testing the Service-Profit Chain in a Chinese Securities Firm. *Innovative Marketing*”,Vol.1,Issue2.
 30. Ashour, W. K. (2016) “The Impact of Gaza B 2 B Customer Relationship Marketing on Firm Cuccess Satisfaction, Loyalty, and Market Share”, *Case Study: Bashir Siksik Company Islamic University – Gaza*.
 31. Bazanove, Ilia ,(2017)“Customer Personalization Driven Content Management System , Master's Thesis, Desviplin: Web Intelligence and Service”, *University of Jyvaskyla*.
 32. Dhman, Z. (2011) “The Effect of Customer Relationship Management (CRM) Concept Adoption on Customer Satisfaction–Customer's Perspective. *Master of Business Administration*”.
 33. El Hinnawi, R. S. (2011). “The Impact of Relationship Marketing Underpinnings on Customer’s Loyalty”, *Case Study–Bank of Palestine*" MS Degree Thesis, *The Islamic University-Gaza*.
 34. Lee, Min Kyun, (2013) “Designing personalization in technology-based services",Thesies, *Huma-Computer Interaction Institute School of Computer Science Carnegie Mellon University Dissertation*.
 35. 35-Li,Yu-Wen, (2009) “Personalization as a Strategy to Build Customer Relationship”, *The Role of Intimacy. PACIS 2009 Proceedings*, 97.
 36. Pählman, K., & Waldenskiöld, E. (2013) “Personalized Marketing",*A Qualitative Study on Tailored Marketing Online from a Consumer's Perspective Master Thesis, School of Economics and Management, Lund University*.