

Original Research Article

The Relationship between Electronic Marketing and Consumer Behavior "An Applied Study on a Sample of Customers of Al-Rafidain Bank – Iraq"

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Abstract: The current research aims to understanding the relationship between e-marketing and consumer behavior through study applied to a sample of Rafidain Bank customers, and the current research focuses on surveying the opinions of a sample of customers dealing with Rafidain Bank in three Iraqi governorates (Babil, Karbala, and Najaf), numbering (325) Customers. the researcher examined, through a set of hypotheses, the effects of the independent variable, which is electronic marketing, on consumer behavior, and consequently the effects of the latter on the bank's profitability. A questionnaire was designed to survey the opinions of the individuals in the aforementioned research sample, according to a scale to be respected the quintet, and these phrases included five axes distributed between the study variables, demographic information of the study sample, elements of electronic marketing, elements supporting electronic marketing, indicators of the efficiency of banking services, and finally consumer behavior. The descriptive analysis resulted in tables that displayed the initial statistical results and analytical results that address the research hypotheses, whether negative or positive. the study reached the following conclusions the most important of which is that The dimensions of consumer behavior are arranged as follows: education, attitudes, perception, motives, and finally, the study proved the existence of a strong relationship between the independent variable and the mediator on the bank's profitability clearly, so the recommendations were confirmed that this relationship should be under the attention of the relevant parties in the upper and middle management and that they should take it into account when working on developing the marketing mix strategies for banking services at Rafidain bank to enhance its pioneering role in banking work at the level of Iraq and the world.

Keywords: Electronic marketing, consumer behavior, Rafidain Bank.

INTRODUCTION

The world is witnessing a huge revolution in the field of information and communication technology, especially at the end of the second millennium and the beginning of the third millennium, as this awareness has brought about fundamental changes that have affected all countries of the world, especially developed countries, and have become inevitable for the requirements of creativity and quality that resulted from the results of globalization, and also included all economic and social fields. in work environments, specifically (marketing), it has become an inevitable reality and an inevitable necessity that we impose on all institutions, and the work and production environment of all kinds to re-engineer traditional marketing functions and the necessity of replacing them with new tasks, for innovative concepts of the world of marketing, because the Internet has not changed and continues to change the face of the business environment. and the money was (for electronic marketing), which is an activity carried out on the Internet in order to market a product, service or content in order to reach the target customer in order to achieve the highest level of sales and then achieve the highest level of profits. although the field of electronic marketing is a relatively new field, it has witnessed great growth and development over the past few years. moreover, it is a field that is constantly evolving and always comes up with something new-marketing is not just a branch of marketing in general, but it represents the nature of the technological era in which

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we live now, and all recent statistics prove beyond doubt that e-marketing is no longer, but has become a major element in any marketing strategy within the organization, most notably the marketing of banking services. In conclusion, it can be said that e-marketing in banks represents an important strategic option in developing banking marketing activities.

The First Topic: Research Methodology

First: The Research Problem

The study of human behavior has gained great importance throughout the ages, due to its importance in understanding it and identifying the factors that affect it. This is due to the influence of many different factors on the behavior of individuals, such as countries, regions, gender, customs, traditions, laws, custom, civilization, and others. Behavior is usually defined as the activity that emerges from a living organism because of its relationship with specific environmental conditions, and this is evident in its continuous attempt to modify these conditions to suit its life needs and to ensure its survival and competition. This concept competes with the existence of man as a living organism seeking to explain the relationships between the factors to which it is exposed and the various psychological processes that occur within it and the behavioral patterns that arise from that. Since consumer behavior constitutes an aspect and part of this behavior, it has received great attention and has been widely studied and explored by marketing books. It can be raised, the next main question: is there a difference between e-marketing and consumer behavior and does it emerge? A set of sub-questions that reflect the research problem:

- What is the relative importance of the elements of electronic marketing as a whole for Rafidain Bank customers?
- What is the nature of the relationship between Rafidain Bank's adoption of e-marketing technology and customer consumer behavior?

Second: The Importance of Research

The importance of the study in its scientific and practical aspects, its scientific importance comes from the novelty of the topic it addressed, which imposed itself on global banking activity. By employing information technology, global banks were able to penetrate the banking market and attract customer savings, and then increase their market share. The competitive advantages achieved by adopting electronic marketing technology for banking services have become one of the main features of the global financial and banking renaissance, and the best evidence of this is the establishment of the SWIFT system for global financial and banking communications. These advantages have awakened a strong motivation among researchers in the Western world to study the most important features and problems related to adopting electronic marketing technology.

Third: Research Objectives

The study seeks to achieve the following objectives:

1. Shedding highlighting the technology of electronic marketing for banking services as an advanced civilized method in the field of providing banking services, and identifying the most important difficulties facing its application in Iraq and the competitive advantages it achieves that enhance customer satisfaction.
2. Study of banking customer behavior in Iraq
3. Study the extent to which electronic marketing technology can influence the financial and banking behavior of the Iraqi customer, in order to establish mechanisms to develop it and increase its effectiveness.
4. Check effect the relationship between the adoption of e-marketing technology and the financial and banking behavior of the Iraqi customer, on the bank's profitability.

Fourth: Research hypotheses

In order to achieve the research objectives, the researcher relied on the following main hypotheses:

Hypothesis First: - No, there is relationship statistically significant for electronic marketing elements on consumer behavior.

The Second Hypothesis: - It varies the impact between consumer behavior and e-marketing elements.

Fifth: Methods of Collecting Research Data

There are a number of sources related to collecting data and information that researchers can resort to follows:

Scientific (Theoretical) Sources: I have Work hard the researcher in this first type covers the theoretical aspect through many sources represented in scientific references (theses and dissertations, magazines and periodicals available in libraries, studies and books in Arabic and English, as well as relying on the international communications network (the Internet).

Practical (Primary) Sources: in order to achieve the research objectives and test its hypotheses, the researcher relied on the second type of data and information a questionnaire was prepared, which is a tool for collecting data and information regarding the study variables.

Sixth: Research Community and Sample

The research community included a sample of Rafidain Bank customers to embody the research problem and search for solutions to it. As for the sample that represents part of the research community, in terms of characteristics and qualities, and it is resorted to in studying all units of society. The researcher used its data to generalize the results to society as a whole. The research sample was chosen according to the random method targeting a group of employees in the departments and units of the company, where the researcher distributed the questionnaire to the researched sample so that they could answer it by (325) questionnaire and all of them were retrieved. Dimension the data was unpacked, it was found that there were (7) that were not valid for analysis. Thus, the total number of questionnaires valid for analysis became (318) a questionnaire according to the data they provided through their answers to the research questionnaire.

The Topic Second: The Frame Theoretical Study E-marketing

1-The Concept of Electronic Marketing

He is knowing all the activities carried out through the Internet to attract and retain customers to achieve the desired profits. as for Mahmoud Wardina's concept, it went to the digital one that adopted digital means (the Internet and social media) to develop methods of marketing operations through communications and exchanges to attract new customers as well as retain existing customers while enhancing the brand (Mahmoud, Wardina, 2012:80), "Electronic marketing is based on the principle of interactivity, which refers to the ability to address or send a message to an individual and receive that individual's responses in a way that leads to establishing the concept of customer orientation and establishing direct relationships with him with the aim of identifying his real needs and satisfying them, in a way that achieves customer satisfaction." (Mohammed, 2009: 132).

First: The Stages of Electronic Marketing

The e-marketing course consists of four basic stages. She:

1. **Preparation Stage:** determining the needs and desires of consumers in target markets and the nature of competition requires rapid access to data and information via the Internet using the marketing research approach. With the help of in specialized centers for marketing research operating on the internet, in addition to traditional means and procedures for collecting data and information.
2. **Communication Stage:** The process of communicating with the customer via the Internet to inform him about new products that are being launched in the market. This stage includes the following operations:
 - A. **A-attract Attention:** Through it, various means are used to attract the consumer's attention to the organization's products. The most important of these tools are advertising activities and e-mail.
 - B. **B-Providing the Necessary Information:** At this stage, the consumer is provided with the necessary data and information to help him build his own opinion about the new product.
 - C. **C-stir Desire:** At this stage, the focus is on arousing consumer desire through an effective presentation and delivery process using media technology. Multiple.
 - D. **D-Action and Behavior:** (Like buying) mechanism for operations past the consumer's reaction should be embodied in the conviction of the product offered via the Internet and that he should be enthusiastic about making a purchase decision.
3. **Exchange Stage:** This stage represents the exchange process between the seller and the buyer, where the organization (seller) provides the required products in the appropriate quantities and times, and the buyer pays the required price either using credit cards online or direct cash payment upon delivery.
4. **Dimension-Sales:** The organization should not be satisfied by procedure The sales process, but it is necessary to maintain effective relationships with the buyer. The marketing process does not stop at gaining and attracting new customers, but it is necessary to retain these customers, through Communication with the buyer takes place through virtual communities, chat rooms, and e-mail to provide him with all the latest news about the product and provide a list of questions. Recurring, in addition to support and update services (Youssef, 2004, 137-138).

The Dimensions of e- marketing

- A. **Product:** Electronic products are products that can be exchanged and distributed completely automatically over the internet, without the need for any physical distribution, as the entire buying and selling process can be completed from home or organization, regardless of geographical boundaries, such as buying medical consultations from a doctor abroad or at home, or buying software, movies, magazines, pictures, information and other electronic products, physical goods and services over the Internet, which are characterized by their non-material nature and service in some aspects, despite their electronic trading (Khaled, 2014:15).
- B. **Pricing Superiority:** The online pricing strategy should be consistent with the organization's core business principles, strategic objectives and promises to consumers, with ongoing market data collection, market testing to determine effective prices, and competitive pricing systems; as doing business online and e-commerce provides the organization with the opportunity to build a pricing strategy that can achieve its goals and enhance its growth, profits and market share, and benefit from the flexibility of online pricing in determining accurate and effective prices through rapid and

low-cost market research. On the other hand, market research and online marketing can be used to make accurate estimates of sales fluctuations due to price changes (Kurts, 1992: 190).

- C. **Distribution:** Carrying out the distribution process using electronic means leads to eliminating the distances between the product and the customer. Instead of having a financial market site, there is now a space market site. Space/market the shift to the space market will highlight a new type of intermediaries called electronic knowledge intermediaries. Software, as a digital product, has many advantages in light of electronic distribution operations (Noor, 2014:67).
- D. **Promotion:** Promotion in e-commerce is essential and works to attract many visitors to the company's website, which leads to stimulating the purchase process and also leads to increasing customer loyalty to repeat visits over and over again. It must be ensured that customer loyalty results from the company's products and services and not only Customer loyalty results from the company's products and not only loyalty resulting from the promotional and marketing process. The promotion process is carried out in several different ways, including price reductions, giving free samples to try, or giving discounts of a certain percentage when purchasing large quantities (Khaled, 2014:18).

2. Consumer Behavior

First: The Concept of Consumer Behavior

Consumer behavior is defined as the actions and dispositions of individuals in obtaining, using or consuming goods and services in an economic manner, including the decisions that precede and determine those actions. Consumer behavior is the actions that result from a person as a result of being exposed to an internal or external feeling and a desire to obtain a product that satisfies his needs and desires. Consumer behavior is the process through which the consumer chooses, buys and uses goods, services, ideas or experiences to satisfy his desires it is clear from the previous definitions that consumer behavior represents the individual's response to internal and external influences that lead him to make purchasing decisions (Solomon *et al.*, 2009).

Second: The Importance of Studying Consumer Behavior

Studying consumer behavior is of great importance to organizations in several aspects:

1. Understanding customer needs and desires: Studying consumer behavior helps the organization understand what customers want and what influences their purchasing decisions, which enables the organization to develop products and services that had better meet those needs.
2. Improving marketing strategies: Knowing consumer behavior helps the organization design and implement more effective marketing strategies, such as determining appropriate pricing, promotion, and distribution.
3. Increase Market Share: Understanding Buying Behavior for customers it helps the organization to attract new customers and retain existing customers, which leads to increasing the organization's market share.
4. Developing products and services: Knowing customer expectations and preferences helps the organization develop new products and services or improve existing ones to meet customer needs.
5. Demand forecasting: Studying consumer behavior helps the organization forecast demand for its products and services, which helps in better production and operational planning (Al-Sarna, 2001: 318).

Third: Dimensions of Consumer Behavior

- A. **Motive Behavior:** Here the consumer chooses a particular store to deal with because of the facilities it provides such as parking, lighting, and freedom of movement, ease of product display, delivery services, and a variety of product assortments - which is what supermarkets usually offer. The Some people consume products for social reasons rather than for functional benefits, such as the consumer's sense of pride or self-esteem if other people express a positive opinion about the new product they have purchased (Abu Nabaa, 2010: 99-100).
- B. **Cognitive Behavior:** Perception is defined as the process by which an individual selects, organizes, stores, explains, and gives meaning to sensory stimuli and a coherent picture of the world around him. It is also defined as the process by which an individual interprets the various stimuli received and forms a picture of the world around him (Xardel, *et al.*, 2004:53).
- C. **Learning Behavior: (Obeidat, 2001: 109):** Learning occurs through information that individuals obtain, experience, training, and understanding, and it develops over time, as the experiences of young people are completely different from those of older people. time as also known as the effect of experience on subsequent behavior, as most consumer behavior is Learned behavior, not innate. Learning is the acquisition of knowledge, and it is a continuous process throughout an individual's life (Suwaidan and Haddad, 2003: 155) while others see learning as behaviors that result from accumulated experiences. It is also defined as changes that occur in an individual's behavior as a result of accumulated experience or a change in current behavior patterns, as learning is reflected in behavior as a result of the interaction of influences, incentives, environmental factors, and reactions (Mayers, 2001: 96).
- D. **Behavior Trends:** An individual's internal tendencies that include behavioral, cognitive, and emotional aspects. These internal tendencies appear in the form of behavioral responses to components of the individual's surrounding environment. these tendencies may be positive or negative, and they affect in a consistent way how the individual views what is around him, whether it is preferred or not. The opposite. We conclude that attitudes are a set of feelings,

emotions and tendencies present in the individual that determine his behavior towards individuals and things ideas (Jalab, 2011).

The Topic Third: The Framework Field Study

First: Description and Diagnosis of the Variable Independent (E-marketing)

The variable includes independent for study (E-marketing) in the questionnaire on four implicit dimensions, where he did the researcher used the computer to extract the arithmetic mean, standard deviation, coefficient of variation and importance index, and the results were as shown in the Table (1).

Table 1: Results of the research sample members' answers on dimensions E-marketing

Monotonous	Relative weight	Standard deviation	Average Answers	Paragraph	The number
1	88	0.869	4.4	Service Provided	1
3	83	0.981	4.15	the price	2
4	82.8	0.873	4.14	Promotion	3
2	86	0.769	4.3	distribution	4

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

We note from the results of the table (1) That level E-marketing I have the bank from a point of view customers it came at a high importance index. Higher in the middle of my account for the price his ability (4.15). This result is confirmed by the standard deviation value of (0.981) The coefficient of variation value indicates low dispersion in the answers of the sample members, there is convergence in their views regarding the level of practice. E-marketing before Bank customers Where we notice that Dimension promotion he came in the rank Second, followed by Dimension service provided, followed by the last one Dimension distribution.

The First Dimension: Descriptive Analysis and Testing of the First Hypothesis for the Service Element:

The table shows (2) The arithmetic mean, standard deviation, coefficient of variation, and importance index for all paragraphs of the dimension. First, Dimension conducting statistical analysis of the data collected through the questionnaire.

Table 2: Results of the research sample members' answers to the paragraphs with an element Product Service

Rank	Relative weight	Standard deviation	Arithmetic mean	Paragraph	The number
9	83.24	0.875	4.16	Providing the service electronically contributes to the speed of completing the sales process.	1
10	81.76	0.926	4.9	Providing the service electronically contributes to increasing the quality of the service provided.	2
2	91.76	0.871	4.59	The company's management is interested in solving and following up on the service problems facing customers.	3
8	85.15	0.864	4.26	The company provides many electronic services. E-Service through its website to meet customers' needs.	4
5	90.4	0.926	4.52	The company provides advanced service to its customers and beneficiaries.	5
1	91.91	0.915	4.60	The company aims to constantly develop its service products.	6
7	87.21	0.895	4.36	The company provides additional free services to its customers and beneficiaries.	7
6	87.50	0.875	4.38	The company provides its services in different forms to suit the tastes and needs of customers.	8
3	91.62	0.917	4.58	The company provides its services at all times, including official holidays and festivals.	9
4	90.44	0.965	4.52	The company is distinguished by its ability to innovate and renew methods of providing services.	10

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

The table shows (2) Statistical description of the sample members' answers to the service element provided within the e-marketing axis. the results show that all paragraphs of this element have a relative weight of (81-91%). the paragraph (the bank aims to develop its service products on an ongoing basis) came in first place with a relative weight of (91.91%), then the paragraph (the bank's management is interested in solving and following up on the problems of receiving the service that customers face) came in second place with a relative weight of (91.76%), while the paragraph (Providing the

service electronically contributes to the speed of completing the sales process) came in the penultimate place with a relative weight of (83.24%), and the paragraph that states (Providing the service electronically contributes to increasing the quality of the service provided) came in last place with a relative weight of (81.76%). as for the relative weight of the paragraphs of this element, it was (88%), as shown in Table (8), which means accepting the hypothesis for this element of e-marketing.

The Second Dimension: Price Element

The table shows (3) The arithmetic mean, standard deviation, coefficient of variation, and importance indicators for all paragraphs of the dimension. The second is Dimension conducting statistical analysis of the data collected through the questionnaire.

Table 3: Results of the research sample members' answers to the paragraphs price element

Rank	Relative weight	Standard deviation	Arithmetic mean	Paragraph	The number
3	86.32	0.967	4.32	The information available to customers electronically helps them know the price of the services provided by the company.	1
8	61.47	0.924	3.75	The company provides the opportunity to pay subscription costs in installments for its customers.	2
7	78.68	0.918	3.94	The company takes into account people with limited income when pricing its services.	3
4	85.15	0.975	4.26	The company provides its services to customers at competitive prices compared to other companies.	4
1	88.68	0.897	3.94	The company reviews its service prices from time to time.	5
6	79.26	0.935	3.97	The company provides electronic payment methods to its customers.	6
5	84.12	0.928	4.21	The company offers promotions and campaigns for its services provided at low prices.	7
1	88.68	0.894	4.42	The company provides several ways to facilitate the bill payment process.	8

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

The table shows (3) statistical description of the paragraphs of the price dimension within the e-marketing axis, which reveals the answers of the study sample individuals regarding the paragraphs of this dimension, as the two paragraphs (the company reviews the prices of its services from time to time) had a relative weight ranging between very good and average, and the paragraph (the company provides several ways to facilitate the process of paying bills) came in first place with a relative weight (88.68%) at a degree of a greed. Between the paragraph (the company takes into account low-income people when pricing its services) came in the penultimate rank with a relative weight of (78.68%), while the paragraph that states (The company provides the opportunity to pay subscription costs in installments for its customers) came in the eighth and last rank among the paragraphs Dimension the price within the e-marketing axis with a relative weight of (61.47%). and Based on the previous analysis, we accept the hypothesis regarding the price element, as Table (3) shows that its relative weight is (81.5%), with a very good rating.

The Third Dimension: With the Promotional Element

the table shows (4) the arithmetic mean, standard deviation, coefficient of variation, and importance indicators for all paragraphs of the dimension. third, Dimension conducting statistical analysis of the data collected through the questionnaire.

Table 4: Results of the research sample members' answers to the paragraphs Promotion

Rank	Relative weight	Standard deviation	Arithmetic mean	Paragraph	The number
7	83.82	0.867	4.39	E-promotion is less expensive than traditional promotion methods.	1
8	83.09	0.945	4.15	E-promotion is more attractive to customers than traditional promotion methods.	2
2	90.74	0.878	4.52	The company publishes its own advertisements on the website.	3
9	76.03	0.913	3.8	The company uses popular sites to publish its advertisements (such as news sites, for example).	4

Rank	Relative weight	Standard deviation	Arithmetic mean	Paragraph	The number
1	92.79	0.924	4.64	The company communicates with its customers by calling via mobile phone or sending short messages.	5
4	88.97	0.887	4.45	The company uses social media to survey and interact with its customers.	6
3	89.26	0.947	4.47	The company displays promotional materials (photos, videos, texts, etc.) on its social media pages.	7
10	70.74	0.951	3.52	The company provides its customers with smartphones with a special application for the company that contains all services and advertising campaigns.	8
11	65.29	0.893	3.27	The company sends its promotional campaign messages via email to its customers on a regular basis.	9
5	87.35	0.914	4.37	The company provides sufficient information about itself, its website and its services through its showrooms (points of sale).	10
6	82.65	0.924	4.13	The company offers incentives to its old customers by giving them discounts.	11

Source: Prepared by the researcher Based on the outputs of the program (SPSS V.23)

The table shows (4) for paragraphs Dimension promotion within the axis of electronic marketing, and the results show that the paragraphs of this dimension ranged between agreed and completely agreed. according to the opinions of the study sample, the paragraph (the company communicates with its customers by calling via mobile phone or sending short messages) came in first place with a relative weight of (92.79%), while the paragraph (the company publishes its own advertisements on the website) came in second place with a relative weight of (90.74%), which means the importance of electronic tools and means in the promotion process, while the sample believes that the paragraph (the company provides its customers who hold smart phones with a special application for the company that contains all services and advertising campaigns) came in the penultimate place in the promotion dimension with a relative weight of (70.74%). as for the paragraph (the company sends its promotional campaign messages via e-mail to its customers continuously), it received a relative weight of (65.29%), which shows that promotion via e-mail has become no longer Enjoys Customers care as much as they care about social media.

The Fourth Dimension: Distribution Element

The table shows (5) the medium Arithmetic mean, standard deviation, coefficient of variation and importance indices for all paragraphs of the dimension Four, Dimension conducting statistical analysis of the data collected through the questionnaire.

Table 5: Results Research sample individuals' answers to paragraphs distribution

Rank	Relative weight	Standard deviation	Arithmetic mean	Paragraph	The number
6	85.00	0.849	4.25	Electronic distribution contributes to creating a positive image of the company.	1
7	78.97	0.911	3.95	Electronic distribution contributes to reducing service costs.	2
5	86.91	0.849	4.35	It is easy to contact the company through its website.	3
1	88.97	0.911	4.45	The company's website is designed to help it appear in search engine results such as Google.	4
3	88.24	0.897	4.41	The company is interested in designing its website to facilitate the customer's access to services.	5
4	87.65	0.927	4.38	The company gives top priority to the services it provides to its visitors and guests.	6
2	88.68	0.913	4.44	The company seeks to reach large and new markets.	7

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

Based on the opinions of the study sample, the paragraph The company's website was designed in a way that helps it to be present in the search results of search engines such as (Google) came in first place within the distribution dimension in the electronic marketing axis with a relative weight (88.97%), which means the bank's interest in the necessity of reaching the largest segment of the target audience by appearing in the search engine results, followed by the paragraph (the company seeks to reach large and new markets) with a relative weight (88.68%). on the other hand, the paragraph (Electronic distribution contributes to creating a positive image of the company) came in sixth and penultimate place with a relative

weight (85.00%), while the paragraph (Electronic distribution contributes to reducing service costs) came in last place Dimension distribution within the electronic marketing axis with a high degree of availability and a relative weight (78.97%).

Second: Description and Diagnosis (Dimensions of Consumer Behavior)

The variable includes the follower for study (Consumer Behavior) in the questionnaire, there are four implicit dimensions, where the researcher used the computer to extract the arithmetic mean, standard deviation, coefficient of variation, and importance index. The results were as shown in Table No (6).

Table 6: Results of the answers of the research sample members on dimensions Consumer Behavior

Arrangement	Weighted arithmetic mean	Dimensions
Fourth	3.974	MotivesY1
The Third	4.012	perceptionY2
The First	4.174	LearningY3
The Second	4.079	DirectionsY4

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

We note from the table (6) what Comes:

1. The dimension of education ranked first in its relative importance to the study sample’s answers, as it obtained an arithmetic mean of (4.174).
2. The trend dimension ranked second in its relative importance to the study sample’s answers, as it obtained an arithmetic mean of (4.079).
3. The dimension of perception ranked third in its relative importance to the study sample’s answers, as it obtained an arithmetic mean of (4.012).
4. The motive dimension ranked fourth and last in terms of its relative importance to the study sample’s answers, as it obtained an arithmetic mean of (3.974).

We conclude that learning and accumulated experience contribute to changing consumer attitudes towards products, ideas and people and make them well aware of what motivates them to make decisions and determine their purchasing behavior.

The First Dimension: Dimension the Motives

The table shows (7) the arithmetic mean, standard deviation, coefficient of variation, and importance index for all paragraphs of the first dimension, Dimension conducting statistical analysis of the data collected through the questionnaire.

Table 7: Results of the research sample individuals’ answers to the paragraphs Dimension the motives

Standard deviation	Relative weight	Arithmetic mean	Paragraph	T
0.983	81.43	4.071	Consumer need for laboratory products is the main driver of purchase.	1
0.976	75.71	3.79	The variety and diversity of the laboratory's product range is an important incentive for purchase.	2
1.162	64	3.2	Consumers' decision to buy factory products is due to encouraging local products.	3
0.931	81.14	4.06	Consumers prefer to buy products that give them social status.	4
0.691	88.29	4.41	The consumer seeks to buy products that suit his desires and tastes.	5
0.753	86.29	4.31	The consumer desires to obtain products that satisfy his material and psychological needs.	6
1.007	79.49	3.97	Average distance	

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

The weighted arithmetic mean of the motivation index was (3.974), while the relative weight was (79.48%), and the standard deviation was (1.007). This means that the majority of the sample members believe in the importance of this index, i.e. that motivations are a latent force that stimulates behavior to satisfy the need.

This can be clarified by the results shown in Table (7) as follows:

- A. The arithmetic mean of the paragraph (C1) (4.071) and the relative weight was (81.43%) and the standard deviation was (0.983), which indicates that the answers of the study sample members were homogeneous on this paragraph, i.e. the consumer’s need for the bank’s services is the main motive for dealing with the bank.

- B. Paragraph (C2) on an average of (3.786) and a relative weight of (75.71%) and a standard deviation of (0.976), which shows that the answers of the study sample members were homogeneous on this paragraph, meaning that the diversity and multiplicity of the range of banking services is an important motive for dealing with it.
- C. The arithmetic mean of the paragraph was (C3) (3.2) The relative weight was (64%) and the standard deviation was (1.162), which indicates that the answers of the study sample members were homogeneous on this paragraph.
- D. The arithmetic mean of the paragraph (C4) (4.057) and the relative weight was (81.14%), and the standard deviation was (0.931), which indicates that the answers of the study sample members were homogeneous on this paragraph, the consumer prefers to obtain services that achieve his goals.
- E. The paragraph had (C5) Arithmetic mean (4.414) with a relative weight of (88.29%), and a standard deviation of (0.691), which shows that the answers of the study sample individuals were strong on this paragraph, i.e. the consumer seeks to obtain the services that Fits with his financial goals.
- F. As for the arithmetic mean of the paragraph (C6) it reached (4.314), while the relative weight reached (86.29%), and the standard deviation (0.753), which indicates that the answers of the study sample members were strong on this paragraph, i.e. the consumer wants to obtain services that satisfy his material and psychological needs.it is clear from the above that paragraph (C5) obtained the highest arithmetic mean, so it is the most enriching for the indicator, while paragraph (C2) obtained the lowest arithmetic mean, so it is the least contributing and important to this indicator.

The Second Dimension: Dimension Realization

The table shows (8) the arithmetic mean, standard deviation, coefficient of variation, and importance index for all paragraphs of the second dimension, Dimension conducting statistical analysis of the data collected through the questionnaire.

Table 8: Results of the research sample members’ answers to the paragraphs Dimension realization

Standard deviation	Relative weight	Arithmetic mean	Paragraph	T
0.767	81.43	4.071	The purchase process is preceded by collecting information about the products.	1
0.798	79.4	3.971	He depends Perception The consumer is aware of the amount and accuracy of information available about products.	2
0.681	80.57	4.029	The consumer selects the information that is important to him in making a purchase decision.	3
0.648	79.71	4	The promotional method used in the laboratory affects the increase Perception Consumer	4
0.812	78.3	3.91	The consumer interprets the information obtained about the factory and its products in light of the mental image of them.	5
0.965	82.00	4.1	Good packaging of factory products contributes to generating Perception The consumer has a good opinion of the product.	6
0.783	80.24	4.012	Average distance	

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

The arithmetic mean of the perception index was (4.012), while the relative weight was (80.24%), and the standard deviation was (0.783), which indicates that the majority of the sample members believe in the importance of this index, as perception is a process through which individuals choose, and organization, and interpret information to form a meaningful picture of the world around them.

This can be clarified by the results shown in Table (8) as follows:

- A. The arithmetic mean of the paragraph (C1) (4.071) and the relative weight was (81.43%) and the standard deviation was (0.767), which indicates that the answers of the study sample individuals were homogeneous on this paragraph.
- B. Paragraph (C2) on a mean of (3.971) and a relative weight of (79.43%) and a standard deviation of (0.798), which indicates that the answers of the study sample individuals were homogeneous on this paragraph, i.e. it depends on Perception The consumer is responsible for the amount and accuracy of information available about the services.
- C. The arithmetic mean of the paragraph was (C3) (4.029) and the relative weight (80.57%) and the standard deviation (0.680), which confirms that the answers of the study sample members were homogeneous on this paragraph, i.e. the consumer chooses the information that interests him in making a decision to deal with the bank.
- D. The arithmetic mean of the paragraph (C4) (3.986) with a relative weight of (79.71%) and a standard deviation of (0.648), which shows that the answers of the study sample members were homogeneous on this paragraph, i.e. the promotional method used in the bank affects increasing the consumer’s awareness of its services.
- E. The arithmetic mean of the paragraph was (C5) (3.914), the relative weight (78.29%), and the standard deviation (0.812), which indicates that the answers of the study sample members were homogeneous on this paragraph, i.e. the consumer interprets the information obtained about the bank and its services in light of the mental image of them.

F. As for the paragraph (C6) I got an arithmetic mean of (4.1), with a relative weight of (82%), and a standard deviation of (0.965).

The Third Dimension: The Learning Dimension

The table shows (9) the arithmetic mean, standard deviation, coefficient of variation, and importance index for all paragraphs of the third dimension, Dimension conducting statistical analysis of the data collected through the questionnaire.

Table 9: Results of the research sample members' answers to the evaluation paragraphs Dimension learning

Standard deviation	Relative weight	Arithmetic mean	Paragraph	T
0.723	87.14	4.36	Consumers tend to choose products about which they have accurate information.	1
0.675	86.57	4.33	Having accumulated knowledge about products saves the consumer's time and effort in obtaining them.	2
0.748	78.77	3.93	Consumers prefer to deal with laboratory agents they have knowledge about.	3
0.543	84.57	4.23	Repurchasing lab products increases consumer experience with their products.	4
0.732	80.3	4.01	Consumer behavior changes according to new developments and up-to-date information about products.	5
0.687	83.71	4.19	Consumer behavior is determined by their previous experiences with laboratory products.	6
0.702	83.5	4.17	Average distance	

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

The arithmetic mean of the learning index was (4.174), the relative weight was (83.48%), and the standard deviation was (0.702). This means that the majority of the sample members believe in the importance of this index, Dimension changes in individual behavior that arise from the accumulated experience of the individual. This can be explained through the results shown in Table (9) as follows:

- A. The arithmetic mean of the paragraph (C1) (4.357) and the relative weight (87.14%) and the standard deviation (0.723) which indicates that the answers of the study sample members were strong on this paragraph, and this indicates the customer's tendency to choose services about which he has accurate and comprehensive information.
- B. As for the paragraph (C2) I got an arithmetic mean of (4.329) with a relative weight of (86.57%) and a standard deviation of (0.675), which indicates that the answers of the study sample individuals were strong on this paragraph, i.e. possessing accumulated knowledge about products contributes to saving the consumer time and effort to obtain them.
- C. The arithmetic mean of the paragraph was (C3) (3.929) with a relative weight of (78.57%) and a standard deviation of (0.748), which confirms that the answers of the study sample members were homogeneous on this paragraph, i.e. the consumer prefers to deal with laboratory agents about whom he has good knowledge.
- D. The arithmetic mean of the paragraph (C4) (4.229) with a relative weight of (84.57%) and a standard deviation of (0.543), which shows that the answers of the study sample members were strong on this paragraph, i.e. repurchasing the factory's products increases the consumer's experience with its products.
- E. The paragraph had (C5) The arithmetic mean was (4.014) with a relative weight of (80.29%), and the standard deviation was (0.732), which indicates that the answers of the study sample members were homogeneous on this paragraph, consumer behavior changes according to developments and the modernity of information about the available products.
- F. As for the arithmetic mean of the paragraph (C6) it reached (4.186), with a relative weight of (83.71%), and a standard deviation of (0.687), which indicates that the answers of the study sample individuals were strong on this paragraph consumer behavior is determined according to his previous experiences with the laboratory's products. From the above it is clear that paragraph (C1) obtained the highest arithmetic mean, so it is the most enriching for the indicator, while paragraph (C3) obtained the lowest arithmetic mean, which shows that it has the least contribution and importance to this indicator.

The Fourth Dimension: Dimension Directions

The table shows (10) the arithmetic mean, standard deviation, coefficient of variation, and importance index for all items of the fourth dimension, Dimension conducting statistical analysis of the data collected through the questionnaire.

Table 10: Results of the research sample members' answers to the paragraphs Dimension directions

Standard deviation	Relative weight	Arithmetic mean	Paragraph	T
0.708	83.7	4.19	Trends play a major role in a consumer's purchasing decision.	1
0.741	82.6	4.13	Consumer attitudes change when they get accurate information about products.	2
0.623	88	4.4	The high quality of the factory's products contributes to the formation of positive consumer attitudes.	3
0.9	76.56	3.83	Consumer sentiment influences their evaluation of the laboratory and its products.	4
0.884	79.43	3.97	Consumer beliefs contribute to building a positive attitude towards the factory and its products.	5
0.97	79.14	3.96	Consumer attitudes are influenced by inclinations towards the factory and its products.	6
0.83	81.57	4.8	Average distance	

Source: Prepared by the researcher based on the outputs of the program (SPSS V.23)

The arithmetic mean of the attitudes dimension was (4.079), with a relative weight of (81.57), and a standard deviation of (0.830), which shows that the majority of the sample members believe in the importance of this indicator, Dimension which the person has fixed positive or negative evaluations, and the inclination towards something or an idea.

This can be clarified by the results shown in Table (10) as follows:

- A. The arithmetic mean of the paragraph (C1) (4.186) and the relative weight (83.71%) and the standard deviation (0.708), which shows that the answers of the study sample individuals were strong on this paragraph, i.e. trends play a fundamental role in the consumer's purchase decision.
- B. Paragraph (C2) on an arithmetic mean (4.129), relative weight (82.57%) and standard deviation (0.741), which indicates that the answers of the study sample individuals were strong on this paragraph, i.e. that consumer attitudes change when they obtain accurate information about products.
- C. The arithmetic mean of the paragraph was (C3) (4.4) and the relative weight (88%) and the standard deviation (0.623), which shows that the answers of the study sample individuals were strong on this paragraph, i.e. the high quality of the factory's products contributes to forming positive attitudes among the consumer.
- D. The arithmetic mean of the paragraph (C4) (3.829) and the relative weight (76.57%), and the standard deviation (0.90), which confirms that the answers of the study sample members were homogeneous on this paragraph, i.e. the consumer's feelings affect his evaluation of the factory and its products.
- E. The paragraph had (C5) Arithmetic mean (3.971), relative weight (79.43%), and standard deviation (0.884), indicating that the answers of the study sample individuals were homogeneous on this paragraph, consumer beliefs contribute to building a positive attitude towards the factory and its products.
- F. As for the arithmetic mean of the paragraph (C6) It reached (3.957), the relative weight (79.14%), and the standard deviation (0.970), which indicates that the answers of the study sample members were homogeneous on this paragraph, i.e. consumer attitudes are affected by their inclinations towards the factory and its products.

From the above, it is clear that the paragraph has the highest arithmetic mean, so it is the most enriching for the indicator, while paragraph C4 has the lowest arithmetic mean, so it is the least contributing and important to this indicator.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

1. The product or service strategy indicator came in first place in terms of ranking and importance, which indicates the bank's interest in this strategy as it represents the basis of the marketing process, as there is no other strategy without the service strategy, which is the heart of the marketing process, meaning the bank focuses on the service strategy and adopts the marketing orientation towards the product or service.
2. Interest in the distribution strategy appeared in terms of arrangement and importance, as it represents the delivery of service production to consumers at the appropriate time and place.
3. The promotional strategy index ranked third in terms of ranking and importance in the bank's interests, as it works to introduce consumers to the factory and its products.
4. The price strategy index ranked fourth in terms of ranking and importance in the laboratory's interests, as it determines price targets and discounts to attract new consumers.

The statistical results showed a significant correlation between marketing mix strategies and consumer behavior as follows:

1. The bank uses a direct distribution strategy represented by direct sales exhibitions, which in turn provides the service at the right place and time to influence consumer behavior.
2. The bank adopts a service strategy that includes benefits, presentation method, and brand to influence consumer behavior.
3. The price strategy ranked third, indicating that the bank relies on this indicator to determine its price targets and price cuts to influence the behavior of existing consumers and win new ones.
4. The promotion strategy index came in fourth place, as the bank uses direct contact with consumers to deliver its message to them.

Recommendations:

1. The necessity of working diligently to raise awareness of the importance of electronic marketing represented by the elements of the electronic marketing mix (service provided, price, promotion, distribution) and keeping pace with technological development in the field of banking work, especially with regard to electronic marketing, due to its positive effects of great importance in enhancing the bank's competitive advantage and helping it maintain its position in the market.
2. It is of utmost importance that the banks in the research sample are constantly aware of the emerging needs of customers and respond quickly by providing services capable of meeting and satisfying these needs.
3. Banks are fully prepared to provide customers with the opportunity to adopt electronic payment methods using credit cards, such as (Visa, Master, Card) and assist customers in paying the costs in installments.
4. Working on promoting the services provided by banks on popular social media websites that are visited by a large number of visitors, such as popular news and sports websites.
5. The necessity for banks to provide their customers with research sample applications specific to the bank, in coordination with mobile phone companies, that include offers and information about the services provided by the bank.
6. The necessity for the research sample banks to run intensive marketing campaigns via search engines (Google) and work on continuous communication with customers through the main social media sites (Twitter, Facebook, LinkedIn, Instagram).

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