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ELECTRONIC BANKING-MARKETING AND ITS IMPACT ON
ENHANCING ATTRACT CUSTOMERS
A CASE STUDY OF THE RAFIDAIN BANK IN DHI QAR
GOVERNORATE

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Abstract

The research aims to study the importance of electronic banking marketing and its role in enhancing attract customers at Al-Rafidain Bank in Dhi Qar Governorate, southern Iraq, as this bank was chosen as a field of application based on a hypothetical scheme that takes into consideration the direction of the relationship between electronic banking marketing and enhancing attracting customer. A random sample of managers working in the bank was selected as a sample for research, with (50) members of departments and division directors in all branches of the Rafidain Bank in Dhi Qar Governorate, the questionnaire was adopted as the main tool for collecting research data. In order to analyze the research data, the statistical program statistical package of social sciences (SPSS) was used, and the most important statistical tools adopted in the analysis are (frequency percentage, arithmetic mean, standard deviation, coefficient of variation, correlation coefficient, and simple linear regression). The research concluded with the most important conclusions, including the lack of diversification of digital banking services at the Rafidain Bank, Dhi Qar Branch, as well as the lack of adopting modern technology in most departments and divisions of the bank, which reflected negatively on the provision of digital banking services in terms of speed, accuracy, and cost. Furthermore, the research achieved a set of proposals, the most important of which is the increase in interest in research and development, creation of efficient electronic banking marketing channels. As well as, the development of mechanisms for electronic evaluation and follow-up in order to help customers adapt and respond to the modern electronic structure and know their satisfaction with the services provided.

INTRODUCTION

Marketing is one of the basic administrative activities in profit and non-profit organizations for its privacy in carrying out other activities on which the organization or institution is based. However, the concept of marketing has gone through multiple stages and thus progressed from the traditional concept to the recent concept based on considering customers as the organization partners. Besides, the organization must take into consideration what partners need to ensure the continuity of this partnership (Al-Hindawi et al., 2012, p. 161). The enormous technological surge in consumer life brought down the barriers between producers and customers, and communicating with them, understanding their needs, and marketing them became important. Therefore, achieving customer satisfaction, transforming their satisfaction into permanent loyalty, and enhancing their attracting requires from banks to market banking services with distinctive specifications and high accuracy.

The introduction of modern technologies and advanced software in the marketing of banking services, as well as, the continuous development of these technologies and software to keep pace with the current and accelerating development in new technologies must achieve a safe banking environment. This environment should market the services required in light of the technological and economic changes. Consequently, the importance of electronic banking marketing in making the electronic banking service is to be closer to the customer without carrying the burden and effort to obtain it. However, most of the financial and banking institutions in Iraq, including the Rafidain Bank in Dhi Qar have lacked an efficient electronic banking marketing administration that meets the needs of customers. Accordingly, the banking policy in its current position in Iraq suffers from multiple problems that cannot continue to fulfill customers' requirements for financial services and other services. Unless, there is a fundamental change in the way those services are provided, as interest in marketing electronic banking services has become, at present, one of the most important elements of success of the banking institution.

THE FIRST TOPIC: RESEARCH METHODOLOGY

• *Research Problem*

The Iraqi banking market openness to global markets in a real and wide way has become one of the things that will happen in the near future. This openness makes Iraqi banks (including Al-Rafidain Bank / Dhi Qar branch) face a real problem with the largest and most powerful global financial institutions a competitive center in the field of offering electronic banking services. These international banks enjoy distinctive privacy, advanced qualifications, and capabilities, which makes the Iraqi banks, must follow an electronic banking marketing strategy that focuses on increasing their competitiveness in providing services commensurate.

In addition, the technological developments that taking place in banking transactions to achieve electronic banking excellence on the one hand and on the other hand this strategy contributes to enhancing, attract customers. From this standpoint, the research problem is represented by the following question: How can electronic banking marketing help Rafidain Bank / Dhi-Qar Branch

to maintain existing customers and attract new customers while achieving the planned objectives and obtaining a suitable marketing patch in a competitive banking environment?

- **Research Objectives**

1. Evaluating the effectiveness of electronic banking marketing at Al-Rafidain Bank, Dhi Qar Branch.
2. Identifying the customer's attitudes and behaviors of this bank regarding the digital banking services provided and the facilities granted.
3. Identifying the obstacles facing Al-Rafidain Bank, Dhi Qar branch, from reaching a larger number of customers through its electronic channels.
4. Identifying the outlets for providing digital banking services and their suitability for the nature of customers' work.
5. Identifying whether electronic banking marketing at Rafidain Bank reduces the costs of procedural operations and achieves the required speed in providing services.
6. Identifying the financial and human capabilities that the bank possesses, and how to use it in the providing of digital banking services.
7. Identifying whether there is a tiered plan in place to start the process of introducing digital banking services according to the priorities set by the bank's senior administration.
8. Identifying the bank's readiness to compete in the field of electronic banking marketing.

- **Research Importance**

1. Highlighting the effective role of e-banking marketing in providing banking services through its modern channels in order to keep pace with the technological developments in providing banking services to achieve a competitive advantage.
2. Emphasize the effective role played by the internet in providing services of all kinds efficiently and effectively and delivering them on time to customers.
3. Encouraging the bank to diversify its services by using modern technologies to satisfy its existing customers and attract new customers.
4. Investigate the economic and security challenges and problems facing banking marketing activities in an environment of uncertainty.

- **Research Hypotheses**

The research includes two main hypotheses, which included several sub-hypotheses. The first main hypothesis stated that (there is a significant relationship between electronic banking marketing and enhancing attract customers), and this hypothesis included the following sub-hypotheses:

1. There is a significant correlation between electronic banking services and enhancing attract customers.
2. There is a significant correlation relationship between telephone banks and enhancing attract customers.
3. There is a significant correlation relationship between credibility in performance and enhancing attract customers.

The second main hypothesis stated that (there is a significant impact relationship between electronic banking marketing and enhancing attract customers), and this hypothesis included the following sub-hypotheses:

1. There is a significant impact relationship between the electronic banking service and enhancing attract customers.
2. There is a significant impact relationship between telephone banks and enhancing attract customers.
3. There is a significant impact relationship between credibility in performance and enhancing attract customers.

• ***The Spatial Boundaries and the Human Field of Research***

1- Spatial Boundaries

The banking sector was chosen as a community for research, as the Rafidain Bank / Dhi Qar was chosen as a field of application, where this bank is one of the leading banks in Iraq that adopts information and communication technology in most of the Iraqi governorates.

2- In the Human Domain

The research sample consisted of many branch managers, departments, and divisions in the aforementioned bank, whose number is (50) members, as the selection of the sample members within these job levels helps in increasing the achievement of the desired objectives of this research.

• ***Research Methodology and Statistical Tools Used in the Data Analysis***

In order to answer the research problem and verify the validity of the hypotheses, a descriptive and analytical approach was relied in the theoretical aspect. This approach is suitable for analyzing data and information related to the theoretical aspects of the research. Furthermore, this approach reaches a clear vision, considerate explanations, and logical results that help in defining the features and indicators of the field aspect for research. The field aspect focused on studying the dimensions and channels of electronic banking marketing in Al-Rafidain Bank / Dhi Qar and the bank's effectiveness in enhancing attract customers. As for statistical methods, a number of statistical tools, as well as the (SPSS) program, have been used, as follows:

1. The arithmetic means: This tool is used to find the answer level about the paragraphs of each dimension, as well as the level of the variables in the research.
2. Standard deviation: The level of relative dispersion is given through the value of the standard deviation for the answers to sample members about the arithmetic mean.
3. Coefficient of variation: It was used to understand the importance of research variables, and this coefficient can be obtained by dividing the value of the standard deviation by the value of the arithmetic mean.
4. Simple linear regression equation: This equation is used to find out the effect of the independent variable on the dependent variable.

- ***The Reliability and Validity of the Questionnaire***

The questionnaire was presented to a number of employees in the Rafidain Bank / Dhi Qar to study the accuracy of the questionnaire item wording and the degree of their suitability for the study objectives. Some of the questionnaire items were considered in light of the proposed adjustments for these employees, and to measure the accuracy of the study results. Moreover, the Alpha Cronbache equation was used, as its coefficient reached (98%), which indicates the existence of a good coherence relationship between the questionnaire items, as this percentage exceeds the statistically acceptable percentage of (60%).

- ***Previous Studies***

- 1- ***The Employing of the Marketing Dimensions to Support e-commerce Operations (Hafez and Hussain, 2017).***

This study aimed to clarify the nature of the relationship between the dimensions of electronic banking marketing and the promotion and support of e-commerce operations. It was conducted at Rasheed Bank, the Sabaa branch in Iraq. The study indicates that there is a significant correlation between banking marketing and the promotion of e-commerce operations, and the most important recommendations were that the organizations' interest in the dimensions of banking marketing to support e-commerce operations.

- 2- ***The Impact of Electronic Marketing on the Quality of Banking Services (Murad Hassan, 2010).***

This study aimed to identify the importance of electronic marketing and its impact on the quality of banking services for banks in general, and for Iraqi banks in particular. Besides, what can be achieved from these advantages and increase its competitiveness, as well as reduce costs to reach the achievement of efficiency and effectiveness in the banking business. The study concluded a set of recommendations, the most prominent of which is emphasizing the importance of applying the electronic marketing method to keep pace with advanced development of international banks in providing banking services and take advantage of this method's advantage.

- 3- ***The Effect of Banking Marketing on Achieving Competitive Advantage for Banks, a Case Study of the Algerian Popular loan (Sumaya Fangkhi, 2017).***

This study aimed to highlight the impact of banking marketing in achieving the competitive advantage of commercial banks, especially the elements of the marketing mix that represent the most important factors affecting their achievement. It was found from this study that there is little interest in the application of banking marketing in these commercial banks. Also, they recommended that the most important of which is developing marketing awareness in the bank and seeking for training courses to create competent members who can gain awareness of banking marketing and use its methods and techniques effectively and efficiently.

- 4- ***The Impact of Banking Marketing on the Behavior of the Algerian Consumer Study of (Hamidi Zekai, 2010).***

This study aimed to know the impact of banking marketing on the behavior of the Algerian consumer, as well as to identify the importance of the quality of services that attract customers and achieve their satisfaction. Furthermore, they conducted there was a gap between the banking marketing plan and the Algerian-banking circumstances, not because of the material and human potentials, but rather the problem with the Algerian banking system. These banks still rely on government departments and the treasury in developing economic and investment plans, as it has been excluded from its real role in studying the economic feasibility of investment projects, as well as its deviation from developing strategic marketing plans.

THE SECOND TOPIC: ELECTRONIC BANKING MARKETING (ESSENCE, IMPORTANCE, AND OBJECTIVES)

Countries of the world are witnessing tremendous development in technological aspects. And this technology has taken many forms that are applied according to the circumstances and areas needed by the concerned institution. Among the institutions that affect and are affected by these technological developments are the banks in the field of service provision. This technology, which includes (systems, networks, and modern tools) has become within the nature of the main bank work. These technological developments made banks work hard in order to keep pace with these technological developments in providing technological banking services and dispensing from providing services in traditional ways. The purpose of using this way is to win the largest possible number of customers. Thus, electronic banking marketing is one of the most important priorities that banks focus on in such circumstances, as it is considered one of the factors that help the banking institution to remain in the competitive market.

- ***The Essence of Electronic Banking Marketing***

- 1- The Concept of Electronic Banking Marketing***

The characteristic of developing and activating of banking work is primarily due to a successful banking marketing administration carried out by the banks. This administration (the banking marketing administration) is considered as one of the basic administrative functions that help banking institutions to identify the customer's needs and desires and meet them at the right time and place. Marketing management also plays an important and distinctive role in achieving the institution's goals and ensuring its survival through an in-depth and realistic study of the requirements for changes taking place in the banking arena. And those changes are related to technological developments or the orientations and aspirations of current and potential customers. Consequently, the banking marketing differs from what it is in industrial and commercial establishments, and this difference results from the fact that customer's behavior and the quality of the banking services provided differ from what other institutions offer (Hafez & Hussein, 2017). Increasing financial and credit needs of individuals and institutions that maid this market, and the accompanying export operations and international trade, as well as the tremendous technological developments. The need for banks has become urgent to adopt information and communication technology in providing banking services through their websites on the Internet to meet those needs

and desires and to overcome these difficulties by providing a better level of electronic banking services.

2- Definition of Electronic Banking Marketing

The opinions of writers and researchers have varied in determining a unified definition of electronic banking marketing, as there is no specific definition of marketing in general, nor of electronic banking marketing in particular. Although, it is one of the basic factors on which profit and non-profit institutions and organizations are based. The reason of this difference is due to the multiplicity of intellectual and mental perceptions of specialists in this regard, on the one hand. On the other hand, the circumstances and stages that the electronic banking marketing process is going through. But, the opinions of writers and researchers have agreed that the use of the Internet and digital technologies in providing banking services is the main focus in this type of marketing. However, electronic banking marketing is defined as “the process of communicating with customers through communication networks of various kinds as a quick, easy and less expensive means of communication for practicing all marketing activities such as advertising, selling, marketing research, product design, and pricing” (Fadela, 2010. p.74). In addition, Electronic marketing is defined as "the process of using the Internet and digital technology to achieve the marketing goals of companies and to support the modern marketing concept. Moreover, it was defined as “the use of technology to the link between the producer and the consumer, as well as the interaction of jobs provided by sellers and buyers (Abdullah, 2013, p. 181). It also means, “Managing the interaction between the organization and customers by using computers and information and communication technology to market products and achieve mutual benefits between the two parties (Oso, 2014. p.6). (Hassan, p. 314) also defined it as "a tool for interaction between the organization and the consumer in the digital virtual environment space in order to achieve mutual benefits." (Abu Zaid and Al-Dirawi, 2016, p. 18) defined it as " Represents activities aimed at achieving the appropriate satisfaction of existing customers, with the need to look for new markets through which banking services flow to prospective customers, in order to align the bank's marketing and sales objectives with the appropriate satisfaction and conviction of customers.”

It can be concluded from the above definitions that electronic banking marketing is a set of activities, events and integrated banking operations carried out by banks through the Internet and digital technology according to efficient integrated marketing strategic plans to ensure customer satisfaction on the one hand, and to achieve the main objectives of the bank on the other hand.

• *The Importance of Electronic Banking Marketing*

The importance of marketing (traditional and electronic) from being one of the basic administrative functions of all profit and non-profit institutions as well as being an economic activity that plays an important and vital role at the micro and the microeconomics level (Zekai, 2010, p. 28). The adoption of the function of marketing banking services in a digital way can help banks keep up with the tremendous and successive technological developments. It also

can help entry of banks into the digital competition market to develop and provide their existing banking services and create other banking services to increase their profitability. (Electronic banking marketing) has become very important in light of high competition, as this function is concerned with all activities aimed at searching for customers and communicating with them to provide what is best in order to gain their confidence and turn their loyalty into permanent loyalty. Therefore, it was observed that there is no bank operating in its banking activity successfully without a successful marketing administration that possesses the tools and means which enable the bank to gain new customers and achieve its set goals at the same time. Likewise, this administration acts as the main axis and the main engine for generating the incentive for creation and innovation, improvement, and development and excellence (Aweli, 2008). The importance of marketing banking services is highlighted in line with the technological developments taking place and the development of digital banking awareness of many banking institutions. It is also become argued case when completed feeling of the risk of changing the dealership by customers from one bank to another as a result of not meeting their desires in line with their aspirations and renewed needs. Thus, the importance of marketing banking services is a function with a fundamental dimension that helps to identify the needs and desires of banking customers, and to maintain the marketing area. In addition to withstanding the high competition from other banking institutions, to identify the target market and increase the market share, and to determine the promotion and distribution methods in providing the digital service (Abu Zayed & Al-Derawi, 2016, p. 18-19).

- ***Objectives of Electronic Banking Marketing***

The objectives, in general, are those results that the profit and non-profit institutions and organizations seek to achieve in the future through well-structured plans prepared for this purpose. In fact, the objectives of electronic banking marketing have varied, but they are based on one philosophy, which is to achieve customer satisfaction and maintain the permanent loyalty. The banking marketing objectives that traditional banking marketing seeks to achieve do not differ much from those objectives that electronic banking marketing aspires to achieve. Both of them seek to continue providing banking services to customers at the right time and place. Those banking services should have the required quality in the lowest possible cost. Moreover, provided electronic banking services must achieve satisfactory profits for the bank's management and maintain the marketing position in the competitive market. (Hafez & Hussein, 2017. p. 530) mentioned several objectives, including contribution to the banking, financial renewal and development process, achieving the bank's financial objectives represented in profitability and safety. Study the market to identify the current and future desires and needs of customers to meet them in line with their aspirations in the highest possible efficiency. Continuous and permanent awareness of the competing banks and the percentage of their concentration in the market to obtain a competitive position in the competitive market. Furthermore, (Hassan, p. 313) stated a number of the main objectives of banking marketing are improving the bank's reputation, achieving the bank's financial objectives. Investing money by increasing the loans, and Innovation and renewal of banking

services that respond to customers' desires. The efficiency and effectiveness of the administrative apparatus through training workers, creating a spirit of harmony and cooperation among them and developing their capabilities in dealing with customers.

- ***Elements of Electronic Banking Marketing***

The Authors and researchers have many opinions about identifying unified elements of electronic banking marketing, as banks provide various banking services that require efforts that exceed what the goods and material services provided by commercial and industrial institutions require. (Oso, quoted from Al-Astal, 2009) mentioned that the elements of banking marketing represented by (marketing databases, information security, privacy and confidentiality, administrative leadership support, research, and development).

However, (Abdullah, p. 181, quoted from Al-Bakri, 2006) sees that the basic elements of marketing are (communications, which include all ways used to communicate with customers, including the Internet. Further, the software, which includes all the technologies, software tools intended to provide digital banking services via the Internet, the markets that are represented in the online auction, direct search markets, etc.). (Hassan, p. 320) stated that there are four basic pillars of electronic banking marketing, as these pillars are divided into (information, human resources, technology, communication). Accordingly, it can be said in light of the ongoing economic, technological, social, and cultural changes and the economic openness that the world is witnessing at various levels. Banks can provide high-quality digital banking services in terms of accuracy and speed that achieve customer satisfaction when the above elements are merged into a well-dimensional digital marketing strategy (Oso, 2014. p.11).

THE THIRD TOPIC: CUSTOMERS AND THE FACTORS THAT AFFECT THEM

- ***The Concept of Customers***

Customers (individuals or institutions) are those who benefit from the banking services provided by the bank through its electronic and traditional channels, and they are the second party of banking operation besides its first party, which is the bank. Customers are the ultimate goal that banks and other institutions of various types and methods seek to gain by achieving their desires. Thus, banks must provide what is better and distinctive to customers due to the competitive advantage achieved by these institutions is dependent on the satisfaction of those customers. Therefore, the marketing department in banks must realize that there are intellectual and mental differences among customers that affect the determination of their desires and needs, as this administration must study these differences, analyze them, and make them the starting point for satisfying the desires and needs of these customers.

- ***The Importance of Attracting Customers***

The customer is the main axis to which all the organization's activities are employed to gain. It is the main source of the organization's profitability and the successful means for its growth and prosperity. Therefore, the process of attracting customers has a very important impact on achieving the main

marketing objectives that the organization seeks to achieve. Based on the foregoing, banks have realized that the method by which banking service is provided to customers is as important as the service provided. Cultural and demographic diversity among customers is challenging and that is why the banks must search for technical means and methods that keep pace with the cultural and technological development in providing service. Besides, preserving the existing customers and attracting new on the other hand, taking into account achieving the objectives of those banks in line with their vision and mission (Faris, 2013). Hence, enhancing attract customers has a very important impact for banks. It is considered the main source through which various revenues are realized, where maintaining current customers and striving hard to win others and preventing them from moving to deal with competing banks is the main axis that electronic banking marketing seeks to achieve.

- ***Requirements to Attract Customers***

The process of attracting customers and building relationships with them is one of the things that need a great effort from the first day that the customer buys the good or service from the bank. This process begins when banks take action for building a strong relationship of trust on one hand. On other hand, searching for common interests and intending to reach the starting point to initiate the formation of a solid and long-term communication relationship based on respect and appreciation is the core purpose for continuing in the market. From this standpoint, the process of attracting customers is a competitive advantage that should be the optical goal for all marketing activities and applications of the bank. The reason of that is the bank is a profitable organization that seeks to achieve profit by searching for a profitable customer instead of pursuing the traditional customer. Predicting the customer's needs and desires, adding real value, and building a strong trusting relationship is one of the basic requirements that help to maintain existing customers and attract others. Electronic that means used by banking institutions have made customers face multiple options that enable them to differentiate between provided banking services. In order to attract and motivate customers, this requires a superior dynamic in thinking and marketing strategy by banks, as well as permanent change and continuous movement in the methods, procedures and electronic marketing methods used.

- ***Factors Affecting Enhancing Attract Customers***

The expansion of attracting customers and meeting their requirements comes through an in-depth understanding and scientific analysis by banks of the internal and external environmental factors that affect behavior's customers. Along with, the trends of these customers to reach strategies capable of attracting the largest number of customers, and this understanding gives it strength and capabilities to compete to obtain the appropriate share of customers. Gaining customer satisfaction and increasing their numbers depends on a set of factors (Abdullah, 2013), including; Providing comfort, confidence, and assurance to customers by the human staff of the banks they are dealing with.

Dealing with warmth, love, and respect with customers will make them renew their dealings with those banks that offer them this advantage and the efficiency of the electronic methods used to solve common problems. Moreover, providing the required banking service rapidly around the clock, and clarify the quality of services, the benefits of obtaining them, and provide advice and guidance. Finally, providing financial consultations based on scientific foundations that help clients to make correct decisions to operate their capital to ensure their interests and objectives. (Fadila, 2010).

THE FOURTH TOPIC: THE LINK AND INFLUENCE RELATIONSHIPS OF ELECTRONIC BANKING MARKETING IN ENHANCING ATTRACT CUSTOMERS

The purpose of this part is to identify the reality and importance of the investigated variables and their sub-dimensions for Al-Rafidain Bank in Dhi Qar Governorate. The five-point Likert scale was used to assess the attitudes of the sample members' opinions, as well as to analyze the relationship and impact between them in the form that helps to test the main hypothesis on which the research pillars were built. The electronic banking marketing dimension was measured in three dimensions - according to the researcher's opinion - in line with the main idea of the research to show the impact of these dimensions in enhancing attract customers. The dimensions of the independent variable are represented by (electronic banking service, telephone banks, credibility in performance), as Table (1) indicates the arithmetic mean, standard deviations, and coefficient of variation related to the viewpoint of the investigated sample.

Table 1 The Arithmetic Mean and Standard Deviations

Item	Ratio of agreement	Arithmetic mean	Standard deviations	Coefficient of variation
Electronic banking services				
The bank offers a variety of banking services around the clock	%75	3,17	1,49	0,49
The bank is keen to provide a variety of services commensurate with the desires and aspirations of its customers	%81	3,29	1,50	0,47
The bank works to keep pace of the technological developments taking place in financial and banking transactions and is keen to present them to its customers	%79	3,23	1,50	0,48
The bank has modern technical facilities that provide competitive electronic banking services that facilitate customers' dealings with the bank	%71	3,24	1,35	0,43
The use of modern banking technologies helps streamline banking service delivery	%72	3,34	1,40	0,44
The ratio of the agreement for the total dimension of the electronic banking service	%73	3,29	0,87	0,34
Telephone banking				
Easy access to the bank and the electronic banking process through the telephone banks	%60	2,84	1,41	0,51
Being able to enter the bank's website quickly to obtain the banking service when working with electronic banking marketing	%63	2,47	1,50	0,62
The bank tries to give quick responses to requests via e-mail or other means	%60	2,90	1,57	0,56
The bank works to create and build a permanent contact with customers to present everything new to it	%63	2,49	1,4	0,58
The bank provides its customers with all the necessary information about all its services and provides it to them using modern methods of promotion	%62	2,6	1,50	0,59
The ratio of agreement for the total home bank dimension	%71	3,85	0,84	0,33
Credibility in performance				
The bank's marketing programs are credible and honest	%69	3	1,54	0,53
The bank shall work on consistency in performance in completing	%65	2,95	1,33	0,47

electronic banking transactions without discrimination				
The bank enjoys a good reputation and a respectable position in the market in terms of fulfilling promises on time	%64	2,87	1,51	0,54
The bank works clearly and transparently to provide the service in the manner promised by the customer	%66	2,94	1,46	0,51
The bank can gain customer confidence through credibility in providing information and embodying the spirit of cooperation	%60	2,85	1,46	0,53
Ratio of agreement to the total dimension of credibility in performance	%69	4	0,99	0,43
The ratio of agreement for the total dimension of the electronic banking marketing	%74	3,74	0,85	0,25

1- Electronic Banking Service

To demonstrate the overall importance of the electronic banking service dimension, the ratio of the agreement for this dimension was determined through the 5 items in Table 1, and this ratio reached (73%), which is higher than the standard ratio of agreement of (66.9%). This percentage indicates a clear indication that there is a serious effort by the bank to develop its electronic banking services to satisfy the needs and desires of its customers and work to increase their number. As well as, obtain a marketing patch in the competitive market to achieve the main objectives. This significance has been supporting the value of the arithmetic mean of the total dimension of electronic banking service amounted to (3.29), which is higher than the value of the hypothetical mean of (3), with a standard deviation (0.87) and a coefficient of variation (0.34).

2- Telephone Banking

The dimension of the telephone banks was measured in (5) items as shown in Table (1) through which it can determine the ratio of agreement on this dimension (71%). This ratio is higher than the standard ratio of agreement, which in turn is considered a good percentage, and what supports this inference is the value of the arithmetic mean of the total telephone banks dimension of (3.85), which is higher than the value of the hypothetical mean, with a standard deviation (0.84) and a coefficient of variation of (0.33). These results reflect the bank's interest in searching for electronic marketing channels that meet the customers' desires in terms of providing electronic banking services at the lowest cost and as soon as possible and in multiple places.

• *Credibility in Performance*

It is evident from Table (1) that the credibility dimension in performance has achieved a ratio of the agreement by measuring its (5) items, and this ratio reached (69%), which is higher than the hypothesis percentage of agreement. These results are consistent with the value of the arithmetic mean of the total credibility dimension in performance of (4), which is higher than the value of the hypothetical mean (3), with a standard deviation (0,99) and a coefficient of variation (0.43). In addition, this result confirms the bank's interest in the credibility factor in performance and gaining customers' approval and working to notify them that meeting their needs are among their most important priorities, and makes sure that the procedures for providing the service are accurate and fast. Furthermore, to determine the overall importance of the electronic banking marketing variable, you can refer to Table (1), as the ratio of the agreement for the total of this variable reached (74%), which is higher than the standard ratio of agreement, which is (66.9%). However, the value of the arithmetic means of the total marketing electronic banking

variable (3.74), which is also higher than the value of hypothetical arithmetic means of (3), with a standard deviation (0,85). Then, a coefficient of variation (0.25), which means that these results, with fewer possibilities, reflect the bank’s keenness and serious endeavor to provide excellent electronic banking services through its marketing channels with professionalism and credibility commensurate with the desires and aspirations of its customers.

- **Analyzing the Correlation between Electronic Banking Marketing and Enhancing Attract Customers**

Table (2) showed the values of the correlation coefficient between the independent variable (electronic banking marketing) and the dependent variable (enhancing attract customers).

Table 2 The Correlation between Electronic Banking Marketing and Enhancing Attract Customers Dealing with the Bank

Electronic banking marketing	Electronic banking service	Telephone banks	Credibility in performance	Electronic banking marketing
enhancing attract customers	*0,397	**0,455	**0,576	**0,575

* Correlation was significant at 0.05 level

** Correlation was significant at 0.01 level

Table (2) showed that the value of the correlation coefficient between the total variable of increasing the number of customers and the variable of electronic banking marketing amounted to (0.575 *), which is a strong significant positive relationship at the level of (0.01). Moreover, at the level of sub-dimensions (electronic banking service, telephone banks, electronic banking) for the electronic banking marketing variable, it has achieved a significant correlation with the variable of enhancing attract customers. These results confirm the importance and role of electronic banking marketing in supporting the process of preserving and increasing the number of customers dealing with the bank. Therefore, according to these results, the first main hypothesis of the research can be accepted, which states (There is a significant relationship between electronic banking marketing and increasing the number of customers dealing with the bank).

- **Analyzing the Impact of Electronic Banking Marketing on Enhancing Attract Customers**

Table (3) showed the results of the electronic banking marketing impact (the independent variable) through its three dimensions, mentioned above, in enhancing attract customers (the dependent variable) by using the simple linear regression method and the results are as follows:

Table 3 The Effect of Electronic Banking Marketing on Enhancing Attract Customers

Electronic banking marketing	α	β	R^2	F	Significance level
Electronic banking service	0,37	0,69	0,40	17,45	0,01
Telephone banks	0,46	0,64	0,41	16,10	0,01

Credibility in performance	0,63	0,54	0,45	19,13	0,01
Electronic banking marketing	0,37	0,76	0,49	21,28	0,01
	At significance level 0,05 = 4,20		At significance level 0,05 = 4,20		N = 49

1- Analyzing the Impact of Electronic Banking Services on Enhancing Attract Customers

Table (3) showed that the calculated (f) value amounted to (17.45), which is greater than its tabulated value of (7.60) at a significant level (0.01), with confidence limits (99%), and this indicates that there is an effect of (electronic banking service) in enhancing attract customers dealing with the bank. It was also observed from the same table that the value of the constant is ($\alpha = 0.37$), which means that the number of customers increases by (0.37) even if the dimension of electronic banking service is equal to zero. As for the value of ($\beta = 0.69$), it indicates that a change of one unit in the dimension of electronic banking service will lead to a change in enhancing attract customers by (0.67). Whereas the value of the coefficient of determination (R^2) reached (0.40) and this indicates that the electronic banking service dimension is responsible for a change of (40%) in enhancing attract customers. However, (60%) of the resulting variance is due to other random factors, not entered into the model and which cannot be controlled, as shown in the following simple linear regression equation:

$$Y = \alpha + \beta X$$

$$Y = 0.37 + 0.69X$$

Where:

α : represents the constant.

Y: represents the enhancing attract customers.

X: represents the electronic banking service.

Based on the above results, it is possible to accept the first sub-hypothesis of the research which states (there is a significant effect of electronic banking service in enhancing attract customers).

2- Analyzing the Impact of Telephone Banks on Enhancing Attract Customers

It is evident from Table (3) that the calculated (f) value reached (16.10), which is greater than its tabulated value of (7.60) at a significant level (0.01), with confidence limits (99%), and this indicates that there is an impact for (telephone banks) in enhancing attract customers dealing with the bank. It was also observed from the same table the value of the constant is ($\alpha = 0.46$), which means that the number of customers increases by (0.46) even if the dimension of telephone banks is equal to zero. As for the value of ($\beta = 0.64$), it indicates that a change of one unit in the dimension of telephone banks will lead to a change in enhancing attract customers by (0.64). The value of the coefficient of determination (R^2) reached (0.41) and this indicates that the telephone banks dimension is responsible for a change of (41%) in enhancing attract customers, while (59%) of the resultant variance is due to other random

factors not entered into the model and which cannot be controlled, as shown in the following simple linear regression equation:

$$Y = \alpha + \beta X$$

$$Y = 0.46 + 0.64X$$

Where:

α : represents the constant.

Y: represents the enhancing attract customers.

X: represents the telephone banks.

Based on the above results, it is possible to accept the second sub-hypothesis of the research which states (there is a significant effect of the telephone banks in enhancing attract customers).

3- Analyzing the Impact of Credibility in Performance on Enhancing Attract Customers

It is evident from Table (3) that the calculated (f) value reached (19.13), which is greater than its tabulated value of (7.60) at a significant level (0.01), with confidence limits (99%), and this indicates that there is an impact for (credibility in performance) in enhancing attract customers dealing with the bank. It was also observed from the same table that the value of the constant is ($\alpha = 0.63$), which means that the number of customers increases by (0.63) even if the dimension of credibility in performance is equal to zero. As for the value of ($\beta = 0.54$), it indicates that a change of one unit in the dimension of credibility in performance will lead to a change in enhancing attract customers by (0.54). The value of the coefficient of determination (R^2) reached (0.45) and this indicates that the dimension of credibility in performance is responsible for a change of (45%) in enhancing attract customers. But, (55%) of the resulting variance is due to other random factors not entered into the model and which cannot be controlled, as shown in the following simple linear regression equation:

$$Y = \alpha + \beta X$$

$$Y = 0.63 + 0.54X$$

Where:

α : represents the constant.

Y: represents the enhancing attract customers.

X: represents the credibility in performance.

Based on the above results, it is possible to accept the second sub-hypothesis of the research which states (there is a significant effect of the telephone banks in enhancing attract customers).

Based on the above, and by referring to Table (3) to know the total impact of electronic banking marketing on increasing the number of customers. The calculated (f) value is equal to (21,28), which is greater than its tabulated value of (7.60) at a significant level (0.01) with confidence limits (99%), and these results confirm the existence of an effect of the independent variable (electronic banking marketing) on the dependent variable (number of customers). At the macro level, as it was at the level of sub-dimensions, the value of the constant reached ($\alpha = 0.37$), which means that there are several customers amounted to (0.37) even if electronic banking marketing is equal to

zero. However, the value of ($\beta = 0.76$) that means a change in electronic banking marketing by one unit will lead to a change in enhancing attract customers by (0.76). The value of (R^2) has reached (0.49) and this indicates that the amount of (49%) of the variance in increasing attracting customers is a variance explained by the electronic banking marketing that entered the model, and that (51%) is a variance explained by other factors not included in the regression model. The following is the simple linear regression equation:

$$Y = \alpha + \beta X$$

$$Y = 0.37 + 0.76X$$

Where:

α : represents the constant.

Y: represents the enhancing attract customers.

X: represents electronic banking marketing.

Since electronic banking marketing at the level of its sub-dimensions and at the macro level has achieved a significant effect in enhancing attract customers dealing with the bank, this is a justification for accepting the second main research hypothesis, which states that (there is a significant impact relationship between electronic banking marketing and enhancing attract customers).

THE FIFTH TOPIC: CONCLUSIONS AND RECOMMENDATIONS

Conclusions

1. The non-diversification of digital banking services at Al-Rafidain Bank, Dhi Qar Branch, and its limitation to a specific group of services that are often insufficient to satisfy customers' desires.
2. The lack of adoption of modern technology in many departments and divisions of the bank, which was reflected in the provision of digital banking services in terms of speed, accuracy, cost ... Etc.
3. Electronic banking marketing is concerned with studying the desires and aspirations of customers, works to meet them on the one hand, and enters the competitive market to obtain a marketing patch to achieve the bank's objectives on the other hand.
4. A good understanding of customers' desires and needs, and identify the competitive advantage of other banks, enables the bank to formulate its objectives while developing a special marketing strategy to provide excellent digital banking services.

Recommendations

1. Reaching and interacting with customers, preserving them, and converting their desires to obtain banking services into real sales requires the use of efficient technological methods, programs, and devices that undertake to provide various electronic banking services.
2. Forming a wide network of relationships and contacts with customers in order to know their relation to this bank on the one hand and to understand their impressions about the perceived value through the electronic service provided on the other hand.
3. The financial and banking institutions in Iraq must undertake a set of financial and economic legislation and reforms to keep pace with electronic banking technologies in the developed world.

4. Iraqi banks, including Al-Rafidain Bank, must study the development of the technological culture of their customers, and raise the level of their electronic culture in banking transactions in order to avoid using paper money in payment and other forms.
5. Setting up mechanisms for electronic evaluation and follow-up in order to help customers adapt and respond to the electronic structure and know the extent of their satisfaction with the services provided.
6. Increasing interest in research and development and creating efficient electronic banking marketing channels to provide the required banking services in order to reach a distinguished position in the market.

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