



## E-MARKETING FOR BANKING SERVICES IS A WAY TO REACH THE GOLDEN SUMMIT: ASSYRIA BANK IS AN EXAMPLE

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Article history:	Abstract:
<p><b>Received:</b> 21<sup>th</sup> May 2024 <b>Accepted:</b> 14<sup>th</sup> June 2024</p>	<p>This study aimed to measure the extent of electronic marketing's awareness of the banking services of Assyria Bank and its role in reaching the golden summit by focusing on the accompanying electronic banking services as a field of modern marketing knowledge, given the high standardization of banking services in their content. Banking management must look for other means and methods through which it can compete and obtain better results. If it is difficult for banking service to be, in its essence, one of the areas of competition and to highlight the golden or relative summit, then the quality of this service and the method of providing it may be the only area of competition. All of Assyria Banks were studied using a comprehensive survey method.</p> <p>The researcher concluded that the majority of the research sample's opinions depend on their own websites on the Internet to introduce themselves and their affiliated branches, in addition to introducing customers to their modest traditional and electronic services, which are still at the beginning of the road and which are limited to some electronic plastic cards, <b>The talking bank, the cellular bank, automated teller machines and express transfers.</b></p>

**Keywords:** marketing, e-marketing, services, banking, golden summit.

**INTRODUCTION :** In a clear challenge to the banking industry, Bill Gates said, "Banks are dinosaurs facing extinction." If we look closely at the changes that have occurred over the past two decades, we find that computers, information technology, and business networks have combined to replace labor-intensive businesses and activities, in production and service institutions. Therefore, the sudden and rapid transformation in trade, shifting from the reliance on labor-intensive activities to capital-intensive activities, has become a feature of this era after the emergence of the World Wide Web, the Internet, which has become one of the most important means of electronic marketing strategy. Because of its reliance on digital technology, the Internet and digital technology have changed the marketing processes, while their main principles remain constant. Digital marketing uses the Internet and information technology to increase and improve the traditional marketing functions, and influence the attitudes and trends of customers in an attempt to reshape them, thus directing their decisions that determine the nature of their behavior. So, this increased their power and bargaining power, opening wide horizons for marketers to establish direct relationships with their customers at the lowest costs (Urban, 2004, PP: 355-356).

This decade will witness huge leaps in the global communications system, with its costs continuing to decline. This will lead to a radical change in the way the individuals and institutions do their work, and the way the money and information are transferred. This development will certainly lead to a decline in the human role in financial services, and to a significant growth in electronic products, remote financial services, and the Internet-based payment system.

The banking industry in its current state cannot continue in this case, because the banks that made their profit in the past from collecting money, preserving it, and lending it, will face a situation in which there will be no money to collect and preserve, when they move to a cashless society, where the regular money will disappear. It will be replaced by electronic money, and banks will not need to collect and protect funds. Thus, the aspects of banks that we are accustomed to, such as fortified buildings, iron bars, and armored transport vehicles, will disappear, and dealings will not be personal, but rather through computers from anywhere, at any time (Aqal, Mufleh, 2006, p. 73)



## THE FIRST SECTION: RESEARCH METHODOLOGY:

**First: The problem of the study and its elements:** The opening of the Iraqi banking market to global markets is coming and inevitable, and this openness will put the banks in an unprecedented confrontation with institutions that are larger, more experienced, and more capable of providing customers with endless options of financial services and their providers. Facing the challenge of competition requires Iraqi banks to focus on increasing their competitiveness to reach the golden summit by reorganizing their products and delivery channels to face a dynamic market.

This purpose can be achieved by answering the following questions:

1. What is the relationship between the electronic services that the bank provides to its customers via electronic plastic cards and the bank's profitability (increasing return on investment)?
2. What is the statistical relationship between the electronic services that the bank provides to its customers via the Internet, reducing the transaction costs and increasing the number of customers dealing with the bank?
3. What is the relationship between the electronic services provided by the bank via phone and mobile phone as well as excellence in providing what is different or the difference in the method of submission?

**Second: Objectives of the study :** This study aimed to examine the vital role played by the electronic marketing of banking services at the level of supporting the bank's entity, its survival, and its continuity. As a result, other data and considerations emerged, such as the quality of service, the method of dealing with the public, and after-sales services, as important criteria in customers choosing the bank and its services that govern the individual's choice of the bank, who deals with him. These methods and standards have their own costs. Does the expected return from them cover these costs in the long term to achieve a return on investment?

**Third: The importance of study:** The importance of this study lies in knowing the basic benefits that the customers are looking for and prefer to have in banks, so that these banks can provide and offer them to the customers on the Internet to ensure their quality, in addition to helping the commercial banks in capturing the interest of customers and attracting them to deal with, through their awareness of the impact of marketing. Electronic banking services focus on the quality of banking services, linking them to the demographic factors of customers, working to grow and develop them, and contributing to providing a database that helps the commercial banks achieve competitive advantages that aid them in making their marketing decisions in particular and administrative decisions in general.

The lack of studies related to the impact of electronic marketing on the quality of banking services prompted the researcher to conduct this study and reach the most important points that the customers are looking for, which could make them shift their dealings with the banks that deal in the traditional method to those that deal in the electronic method in order to adapt to and keep up with future developments.

**Fourth: Study hypotheses** Based on the two identified study problem questions, the following hypotheses can be formulated:

### First hypothesis:

**H01:** There is no statistically significant relationship between the electronic services that the bank provides to its customers via electronic plastic cards and the bank's profitability (increasing return on investment).

### Second hypothesis:

**H02:** There is no statistically significant relationship between the electronic services that the bank provides to its customers via the Internet, reducing the transaction costs, and increasing the number of customers dealing with the bank.

### The third hypothesis:

**H03:** There is no statistically significant relationship between the electronic services provided by the bank via phone and mobile phone as well as excellence in providing what is different or different in the method of presentation.

## THE SECOND SECTION: THE THEORETICAL FRAMEWORK

### The first requirement: The theoretical framework

#### First: Banking service and its marketing characteristics

Banking service is defined as a set of operations with an utilitarian content inherent in a group of tangible (real) and intangible (unreal) elements perceived by individuals or institutions through their connotations



and utilitarian value that constitute a source of satisfaction of their current and future financial and credit needs that constitute at the same time. It is a source of the profitability of the banking service, and the content of the banking service is characterized by the intangible elements prevailing over the tangible elements. These two groups of elements are embodied in two basic dimensions: The utilitarian dimension and the attribute dimension (Mualla, Naji, 2001, p. 26).

The first dimension is the set of direct material benefits that the customer seeks to obtain through the purchase of banking service.

As for the second dimension, it is represented by the set of characteristics and the characteristics that characterize the direct utilitarian content of service, if the first dimension is related to the customer himself. The second dimension is related to the banking service itself and expresses its level of quality as well as raises it to the level of the customer's expectations and perceptions. This comprehensive view of the banking service has important repercussions on the approach used to market and sell it. While, the tangible utilitarian dimension has practical implications in the field of selling the banking service, where the seller of this service must highlight the basic benefits in its content and link it to the customer's system of needs as an input to convince him to buy it. The attribute dimension has practical implications in the field of promotion (which is a part of the service marketing process), as who ever promotes the banking service must highlight its characteristics in order to be able to express its quality.

### **Second: Electronic banking marketing**

Electronic banking marketing is considered a field of modern marketing knowledge that has received great attention from writers and researchers, due to the intense specialization that characterizes this field and a degree of cognitive intersection among a group of scientific knowledges, such as marketing, cognitive science, finance, and behavioral sciences.

In view of the vital role that the electronic banking marketing plays in supporting the bank entity, its survival and its continuity, the management in banks has realized the importance of this role, especially with the characteristics that characterize the banking services that are almost unique to other services, as the data and considerations have emerged as a result. Studies and research have proven that it governs an individual's choice of the bank he deals with. Other considerations, such as the quality of service, the way of dealing with the public, and after-sales services, emerged as important criteria in customers choosing the bank and its services (Moalla, Naji, 2007, p. 6).

The banking industry has recently witnessed a significant progress in allowing the bank customers to conduct the banking operations through the electronic communication networks. It is expected that these operations will spread widely in the coming period, especially in the light of continuous development in the field of technology for the banking operations. **Electronic banking operations are intended to provide.** Banks provide traditional or innovative banking services through the electronic communication networks, the access to which is limited to participants in accordance with the membership conditions determined by the banks (Janabihi, Mahmoud, and Janbahi Mamdouh, 2005, p. 224).

### **Third: Advantages of electronic banking marketing**

The digital age and the digital revolution led to the development of communications, which affected the way to receive and send information, advertise commodity and service products, and the way they are marketed. Telephones, faxes, computers, and laser and color printers have become essential components for performing the operations related to the electronic banking marketing, which is characterized by the following features: (Elisa A. 2004, PP: 12-15).

1. **Reduced costs:** The performance of banking institutions' work and marketing activities through the Internet has led to the reduced costs due to the lack of need for investment infrastructure, and the reduction of logistical obstacles, which has made it equal between large and small banking institutions in that each of them offers what it has through this network or other technological means.
2. **Quality and speed of customer service:** Banking institutions that provide their services to customers via the Internet and other technological means are distinguished from other competing institutions, which reduce the costs and physical effort expended by customers in obtaining banking service or searching for information regarding financial matters.
3. **Helping the client compare and contrast the huge number of available alternatives and make the final selection decision.**
4. **Increasing productivity:** Answering the customers' technical questions regarding its services through its website increases the productivity of electronic banks at the lowest costs and least possible effort.

### **Fourth: Electronic banking marketing via the Internet**



There is a set of basic tools and means that are used in marketing online banking services, including:

1. **The website:** Initially, it must be said that the website is an effective promotional tool for electronic business in general and marketing of banking services in particular, but this website also needs promotion in order to succeed in performing its other promotional and marketing functions effectively (Kotler and Armstrong, 2004). P:86)
2. Search engines: Customers and those seeking banking services usually search for banking institutions or request additional banking services through search engines spread on the Internet. These engines lead the customers to their research goals by providing them with a large number of available alternatives, and the electronic customer chooses from them what suits him (Post & Anderson, 2006, p. 287)
3. **Electronic advertising:** The movement of advertising activity via the Internet is constantly improving and developing, the volume of this activity increases year after year, and the number of banking institutions that rely on this channel to publish their advertisements and promote their various services and ideas is rapidly increasing (Abu Farah, 2004, p. 281). The online advertising has many advantages, including the high ability to target very wide segments of customers in local and global markets, and the ease of gaining and attracting large numbers of audience recipients to whom the advertisement is presented. Banking institutions should choose appropriate and famous sites through which to publish their electronic advertisements.
4. Advertising sponsorship: Under this pattern, the site administration allows an organization that wishes to advertise itself to sponsor this site or part of it, that is, to sponsor one of its corners that is mostly related to its activity, and the advertisement appears in the form of a banner (Naseer, 2004). , p. 373).
5. **E-mail:** E-mail can be used in banking operations to send documents to be attached to letters or to receive documents to be received. This is done by securing the documents electronically and sending them as an attachment (Post & Anderson, 2006, p. 102).
6. Electronic catalog: The electronic catalog can be used in marketing to the banking institutions by sending catalogs (on-line), which are often printed, in the form of CDS, or video, and contain the material that the banking institution wants to inform its customers about (Winer, 2004, p. 314).
7. Telephone communication: Telemarketing includes outgoing and incoming calls to the banking institution to attract new customers, communicate with existing customers, serve them, and answer their questions over the phone. Telephone communication helps reduce the marketing costs, attract new customers, and increase their level of satisfaction with it (Kotler, 2004, P 549) and (O'Connor & Galvin, 2004, p. 296).

**Fifth: Electronic banking operations:** The most important of these operations are:

1. Electronic money: Electronic money is known as a set of protocols and digital signatures that allow the electronic message to actually replace the exchange of traditional currencies, so it is the electronic equivalent of traditional money and therefore it is the electronic means of payment (Al-Junaihi, Mahmoud and Al-Junaihi Mamdouh, 2005 (pp. 47-50).

2. Magnetic plastic cards: These are prepaid cards in which the financial value is stored. These cards can be used to pay over the Internet and other networks, and they can also be used to pay at traditional points of sales (Point of Sales). (Cox, and Koelzer, 2004, p: 91). Cards, regardless of their names - despite the common name as a credit card - are divided into three types:

- **Debit Cards.** This card is linked to current accounts from which the value of purchases is deducted when the card is used. The use of the card depends on the customer's account balance with the bank, as the card is rejected if the transaction amount exceeds the customer's available account balance (Awad E., 2002, p: 225).

- **Charge Card:** This card grants its holder a non-renewable monthly credit from the card-issuing bank. At the end of each month, the total withdrawals are credited to the cardholder's customer account, and the cardholder is obligated to pay the full value to ensure the continued use of card (Kasht, Ibrahim et al., 2005, p.:223).

- The Credit Card is a card that allows its holder to pay the card withdrawals in monthly payments, while collecting monthly interest on the unpaid amounts, after taking into account the grace period, which may reach (51) days, and the credit limit is renewed (the ceiling specified by the bank) as much as payments are made to the card account within the credit limits (Kasht, Ibrahim et al., 2005, p. 223).

**3. Software electronic money:** It is a smart card that can be installed on a personal computer or is a floppy disk that can be inserted into the floppy disk slot so that the financial value is transferred (from or



to it) over the Internet. The smart card is equipped with an accounting chip and is capable of storing data equivalent to five hundred times what a magnetic plastic card can store.

**4. Electronic Checks:** Electronic Checks are the equivalent of the traditional paper checks accustomed to deal with. The electronic check is a documented and secured electronic message that the issuer of the check sends to the recipient of the check (the holder) to approve it and submit it to the bank so that the bank transfers the financial value of the check to the account of the check holder and then cancels the check. It is returned electronically to the recipient of the check (the bearer) as evidence that it has been cashed (Strauss, J. and Others, 2006, p: 181).

**5. Smart Card:** Smart Card is a card that contains a microprocessor that allows money to be stored through security programming. It can interact with the rest of the computers and does not require authorization or confirmation of the validity of the card in order to transfer money from the buyer to the seller. (Turban, E. et al., 2004, p: 497).

**6. Mobile Banking (WAP).** The WAP banking service is considered one of the latest technologies provided by banks. It allows the bank's customers to access their bank accounts and conduct their transactions via cell phones easily and safely, anywhere and 24 hours a day. It also allows them to benefit from many services such as the financial transfer. Between accounts within the bank, money is transferring to another customer in the bank, paying bills, knowing the transactions that took place on the account, inquiring about the balances of their current, savings, and deposit accounts, obtaining a summary account statement, requesting a check book, and requesting a credit card. In addition to the services provided by electronic banks through the short message service (SMS), there are the automated teller machine service and the speaking bank service through the bank's phone banking, (Kasht, Ibrahim, 2005, pp. 243-245) and (Joseph, P. T., 2004, p: 290).

#### Seventh: Forms of electronic signature

**1. Signing using an electronic pen:** This means transferring the handwritten electronic signature on the document to the file to which this document is to be transferred using a scanner device. This method is unsafe and represents a lack of trust, as the recipient can keep this signature on the document.

**2. Signature using intrinsic properties:** This type of signature depends on the chemical and natural properties of individuals and is represented by the electronic fingerprint, personal fingerprint, scanning the human eye, verifying the level and tone of the voice, the properties of the human hand, recognizing the human face, the personal signature and the digital signature (the face), (Mahmoud, Al-Junabihi Mamdouh, 2005, p. 71).

#### The second requirement: The Golden Summit:

**First: The concept of the golden summit:** At present, all organizations face intense and different competitive forces in all markets because it is difficult to find the work and control the markets on their own without the presence of competing organizations, whether these organizations offer similar products or alternative products. Therefore, the organizations those who want to succeed, excel, and withstand their competition or keep up with them must find a competitive advantage that distinguishes them from other organizations.

The golden summit is defined as the ability to provide products and services more efficiently and effectively than other competitors within the markets in order to achieve the customer satisfaction, (Al-Sumaidaie and Youssef, 2011, 243). It is also defined as the ability to create better value for its customers and profitable profits for itself. Differentiation in known advantages, cost, and functional advantages are added to the organization's position in this industry, and that it is the leader in cost or excellence, (Al-Sumaidai and Youssef, 2011, 243). It is also known as the distinguished skill, technology, or resource that provides the organization with results, values, and benefits for customers that exceed what competitors provide, or confirms its distinction and difference from these competitors and from the point of view of customers who accept this difference and distinction, it brings them more benefits and values that exceed what they offer, (Ahmed, 2009, 318). It is also known as an attempt to achieve outstanding performance through a differentiation strategy to provide a maximum customer value in a unique way from competitors, or through a cost leadership strategy, whether at the broad level in the industry or at the narrow level of one of the markets used, or through a focus strategy, (Al-Ribaawi, et al., 2010, 227). It is also defined as the organization's ability to formulate and implement strategies that place it in a better **position** relative to other organizations working in the same activity and to achieve the golden summit through better exploitation of technical, material, organizational and informational resources in addition to the capabilities and competencies possessed by the organization, (Al-Salami, 1998, p. 104).



## Second: The importance of the golden summit

The importance of the Golden Summit can be determined as follows:

1. It is the basic weapon to confront the challenges of the market and the corresponding organization.
2. Because it represents a standard and determines successful organizations from others, it represents a standard towards the organization's tendency to occupy a limited position in the market by obtaining a larger market share than its competitors.
3. The importance of the Golden Summit in the world increases today with the increasing intensity of competition between organizations, to the extent that different organizations have had to distinguish themselves by usurping new ground in the commercial market, and this undoubtedly concerns all business organizations looking to prove their presence everywhere, (Al-Taie and Al-Abadi, 2009, p. 348)

**Third: The dimensions of the golden summit:** What is meant by the dimensions of the golden summit is the characteristics that the organization chooses and upon which it is based, in order to provide products and meet the demands in the market, so that it can, through one or more of these characteristics, achieve the golden summit over competitors, and the organization can be distinguished when it is unique to a certain extent, or more than the following four golden summit dimensions:

1. **Low cost:** It is the golden peak that organizations seek to achieve in order to sell their products at a lower price than competitors, obtain the largest amount of profits, and enable the organization to compete with others, either on the basis of offering its products at a reasonable price or three times the price while providing additional services of great complexity. It is necessary to make the optimal use of human resources and benefit from information to evaluate the performance in a way that contributes to reduce the waste of time and used materials, accuracy in completing the work, avoiding errors, and determining the best way to perform the work. Conditions have been set to reduce the cost, which are continuity, maintaining quality, continuous improvement, and conditions for challenging standards. This is what prompts the management to use modern methods that reduce the cost of the system, (JIT production on time).
2. **Quality:** Some organizations seek to produce products of high quality that the competing organizations cannot keep up with. The concept of quality is the degree of suitability of the design characteristics of the product or service to the function and use, as well as the conformity of the product or service to the specifications of a design where the customer desires a value greater than what he plans to spend, which is reflected in the search for the best quality. In addition to price, the importance of quality since the 1980s in determining this decision has outweighed its comparison with price. Quality has a positive effect on the organization's profitability, even if it does not lead to an increase in market share when the cost of achieving it is less than the cost of making it. Quality is divided into three dimensions:
  - **Quality of design:** The organization informs the customers the characteristics of the product according to their needs.
  - **Quality of conformity:** Conformity with the design without defects.
  - **Quality of service:** Compatibility with the customers' wants and desires.
3. **Time:** It is a source of competitive advantage, especially when introducing a new product or service, as the time plays an important role in organizations where the life of the product is short. It is expressed in both the speed of delivery and the reliability of delivery. The concept of each of these two dimensions is as follows:
  - **Speed of delivery:** It is the organization's ability to work faster and deliver the required product or service in a way that satisfies customers, and it can use the computer to achieve this.
  - **Delivery reliability:** It is the extent to which the organization adheres to the specified delivery date, which creates a new impression among the customers compared to competitors.
4. **Flexibility:** It has become the decisive competitive dimension in the markets of the present and future after the customer's desire for change and diversity has increased, as well as the means of satisfying it. **It is defined as the rapid response to change in customer demand, as well as increasing the customer satisfaction in the delivery faced by reducing the time. It is explained as the ability to make a change in the market position that depends on the innovations in design and sizes, (Al-Ani 2004, 45).**

## THE THIRD SECTION: THE PRACTICAL ASPECT OF THE STUDY:



**Study population and study procedures:**

**A. Study population:** Ashur International Investment Bank was established in 2005 as a private joint stock company within the private sector. It is an investment bank that provides banking services to commercial institutions and individuals in Iraq, and it has nine branches inside Iraq.

**B. Study tools:** The researcher designed a questionnaire to survey the opinions of bank managers and those working in providing electronic banking services through a five-point Likert scale. (48) questionnaires were distributed, with an average of three questionnaires for each bank, including one questionnaire for the bank manager and two for those working in providing electronic banking services. (40) questionnaires were recovered, with a percentage of (83%).

**Study Results and Discussion**

The results of the study, which aimed to verify the effectiveness of the system of marketing strategies that Ashur Bank can adopt, will be presented and discussed to influence the behavior of patient consumers and beneficiaries in the local and Arab markets to make the decision to choose the appropriate service over other services. Then, the study questions will be answered after testing the hypotheses that have been put to the test through statistical methods

**First hypothesis:**

**H01:** There is no statistically significant relationship between the banking services that the bank provides to its customers via magnetic electronic plastic cards and the bank's profitability (increasing return on investment).

**H11:** There is a statistically significant relationship between the banking services that the bank provides to its customers via magnetic electronic plastic cards and the bank's profitability (increasing return on investment).

To test this hypothesis, tests have been conducted, and the results are shown in Tables (1) and (2).

**Table (1):** Results of descriptive statistics for the independent variable related to electronic plastic cards

The result	Sig. (2-tailed)	t	Average frequency	Expressive deviation	Arithmetic mean	Independent variable	
Reject nihilism	.000	19.122	.79	.58	3.96	Magnetic electronic plastic cards	1

**Table (2):** ANOVA analysis results and coefficients for electronic plastic card

The result	Sig.	t	F	R <sup>2</sup>	df	Independent variable	
Reject nihilism	.000	24.30	586.84	.82	1	Magnetic electronic plastic cards	1

The results of the analysis of descriptive statistics presented in Table (1) portray that the responding sample agreed on the importance of providing banking services to customers via magnetic electronic plastic cards. The average frequency of the responses of the sample members was (0.79) for responses that ranged between neutral and strongly agree, which is a high percentage and increases, about (0.50). It indicates a high degree of approval.

The results of the One-Sample t-test analysis also evinced that the significance of the value of the statistical test (t) for providing banking services via magnetic electronic plastic cards is (0.000), which is less than its significance level (0.05), (P).

It is clear from the values presented in Table (2) that the coefficient of determination R<sup>2</sup> explained as a percentage (0.82) of the change in the ability of magnetic electronic plastic cards to win new customers increases the bank's profitability and has a positive impact on the bank's golden summit. There is a statistically significant relationship between the degree of the bank's adoption of new means of providing banking services via magnetic electronic plastic cards and the increasing in its competitiveness. The result of the analysis indicates a significant value (F) of (.000), which is less than (0.05), and based on the statistical decision. The null hypothesis of a statistically significant relationship is rejected.



It is also noted that there is a relationship between the degree of the bank's adoption of magnetic electronic plastic cards and the increase in its competitive ability, by comparing the moral significance of the value of (t), which is (.000), which is less than (0.05). Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted because there is a statistically significant relationship.

**Second hypothesis:**

**H02:** There is no statistically significant relationship between the banking services that the bank provides to its customers via the Internet, reducing transaction costs, and increasing the number of customers dealing with the bank.

**H12:** Is there a statistically significant relationship between the banking services that the bank provides to its customers via the Internet, reducing transaction costs, and increasing the number of customers with the bank?

To test this hypothesis, tests have been conducted, and the results are listed in Tables (3) and (4).

**Table (3):** Results of descriptive statistics for the independent variable related to online banking services

The result	Sig. (2-tailed)	t	Average frequency	Expressive deviation	Arithmetic mean	Independent variable	
Reject nihilism	.000	23.58	.76	.39	3.80	Online banking	2

**Table (3):** ANOVA analysis results and coefficients onlinebanking services

The result	Sig.	t	F	R <sup>2</sup>	df	S. of Square	Independent variable	
Reject nihilism	.000	14.46	209.02	.62	1	2.47	Online banking	2

The results of the descriptive analysis in Table (3) indicate that the responding sample agrees on the importance of the bank adopting a method of providing banking services to its customers via the Internet. The average repetition rate of the sample members' responses was (0.76), which is more than (0.50). It indicates a high degree of approval.

The results of the One-Sample t-test analysis also manifested that the significance of the statistical test value (t) for the Internet reached (.000), which is less than its significance level (0.05), (P).

It is clear from the values presented in Table (4) that the coefficient of determination R<sup>2</sup> elucidates (0.62) of the change in the bank's ability to increase its competitiveness. There is a statistically significant relationship between the degree of its adoption of the Internet to serve its customers, reduce transaction costs, and increase the number of customers dealing with the bank, thus increasing its competitive ability. The result of the analysis indicates a significant value (F) of (.000), which is less than (0.05), and based on the statistical decision that rejects the null hypothesis and accepts the alternative hypothesis of the existence of a statistically significant relationship.

It is noted that there is a relationship between the use of the Internet and the increase in competitive ability, by comparing the moral significance of the (t) value of (.000), which is less than (0.05).

**ANALYSIS AND DISCUSSION THE STUDY RESULTS**

1. Based on the results of the statistical test of the study hypotheses, there is a statistically significant correlation among the bank's uses of magnetic plastic cards to serve its customers and attract new customers, thus increasing its profitability and competitiveness.
2. Banking services are provided by the bank via the Internet and reducing the transaction costs for both the service provider and the recipients, thus increasing the number of its customers and increasing its competitiveness.
3. There is a statistically significant correlation between the degree of the bank's adoption of innovative means in providing banking services via telephone and mobile phones and the bank's difference in providing various services or the difference in the method of providing the service, which increases its competitive ability.

**GENERAL RECOMMENDATIONS**





In the light of study results, a number of important recommendations can be made to Bank Ashur, which are summarized as follows:

1. The necessity of expanding the provision of electronic banking services to include C2B and C2C.
2. Using targeted marketing programs to introduce the customers to the latest electronic services provided by the bank.
3. Attention must be paid to applying the concept of customer orientation, which includes studying the needs and desires of customers in providing banking services in a customized manner that matches their needs and desires and is compatible with their perceptions (perceived value).

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