The Role of Electronic Marketing in Supporting Quality as a Competitive Precedent (An Applied Study in a Sample of Iraqi Banks)

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The research aims to study electronic marketing and quality, as a competitive precedent consistent with environmental variables. It also aims to demonstrate the role of electronic marketing, in supporting quality consistently with the rapid and successive changes accompanying the business environment, so that products and services can meet the needs and desires of customers better than competitors. Two hypotheses are put forward: (1) provide the requirements for implementing e-marketing in Iraqi banks, (2) that e-marketing can help support quality. E-marketing appears a competitive strategy consistent with the modern business environment. The research sample comprised employees of the Rafidain Bank and the Rashid Bank, being administrators, accountants, auditors and financial analysts. The data related to the fiscal year ending December 31, 2019. A questionnaire was designed and distributed to employees. A set of statistical methods was used to analyse the data collected. The most important conclusion is that electronic marketing can support quality and thus help in verification; a competitive advantage.

**Key words:** Electronic Marketing, Competitive Advantage, Iraq

**Introduction**

The global markets witnessed intense competition between business organisations aiming to expand their market share. This competition took various forms and methods, given the development of internet networks. The organisations tried to take advantage of these methods to achieve their marketing goals of spreading on a large scale, so competition became global
rather than local. The globe is shaped by websites created for it on the Internet, putting out information about its products and services. Through them organisations seek to influence consumers’ behaviour and attract their purchasing decisions. E-marketing strategy represents an application of information technology. The field of tourism, as it aims to re-mix in an electronic form, to increase what it gets from consumer features and benefits, more effective planning and marketing mix, as well as innovation exchanges contribute to both consumers and the goals of the organisation's needs. The electronic marketing mix represents a group of marketing elements, namely: the electronic product, electronic distribution, pricing and electronic promotion, in which the Internet is used as a medium for dealing with consumers. This is to achieve companies’ global and local goals, as well as serving consumers with the lowest costs, effort, time, and with the highest possible quality; better than what competitors offer.

Research Problem

Rapid and successive developments accompany the modern business environment. In light of global competition, the research problem can be expressed through the following question: Does electronic marketing help support quality as a competitive strategy, consistently with the requirements of the modern business environment?

Research Objectives

The research aims to study the knowledge bases of both electronic marketing and quality, as a competitive precedent consistent with the environmental variables. The research also aims to demonstrate the role of electronic marketing in supporting quality, consistently with the rapid and successive changes accompanying the business environment, so that products and services can meet the needs and desires of customers, better than competitors.

Importance of the Research

The importance of the research comes from the importance of its variables. Those variables are represented in electronic marketing and quality, as a competitive precedent consistent with environmental variables. The philosophy of electronic marketing is to transform the platforms of the virtual world into a realistic market. It does so, by setting a marketing strategy based on the delivery of commercial advertisements and different products and services, with the quality that is consistent with customer needs and requirements.

Research Hypotheses

The research is based on two basic assumptions: (1) provide the basic requirements for implementing the e-marketing strategy in Iraqi banks, (2) e-marketing can help support
quality as a competitive strategy, consistent with the requirements of the modern business environment.

Research Sample

The sample of the research is a group of workers in the Rafidain Bank and Al-Rashid Bank. It includes administrators, accountants, auditors and financial analysts, for the financial year ending on 31 December 2019.

Theoretical Framework for Research

The Concept and Importance of Electronic Marketing

The term ‘e-marketing’ started with a development that accompanied technology in general. In 1971 Ray Tomlinson sent the first e-mail. It was the first step in establishing a system for exchanging information using electronic devices and programs, to establish a new era that saves money, time and effort. The beginning of the 1990s saw the term e-marketing, with the emergence of the server and client architecture, and the increase in the popularity of personal computers. Companies began developing and using customer relationship management software that enabled marketing companies to possess a tremendous amount of information about their customers’ needs. This allowed companies to determine their priorities from the world. Suit them, track them and build strong relationships with them (Wardership, 2014: 36-38). At the beginning of the first decade of the twentieth century, and the birth of tablets and the spread of the Internet on a larger scale, customers began looking for goods that they intended to purchase online away from sales representatives. This reinforced the need for companies to find electronic solutions to market their products. Today, most companies follow e-marketing strategy and rely on it, in whole or in part. The term e-marketing has become widely used, and scientists expect its use to continue to grow in the coming years because of the effort, time and money it provides to the company and customer (Sweeney, 2011:10).

E-marketing is seen as the process of marketing various products or services via the Internet. It aims to deliver these products or services to customers. Companies can benefit from this process to deliver a message about themselves or conduct a search via the Internet. The importance of e-marketing arises in marketing from the Internet, as an effective way to determine the market to be targeted, in addition to aiding the study of the requirements of the marketing sector (Reynolds, et al., 2004: 314).

Thus, electronic marketing is the marketing that uses modern technology to promote products. It is where the virtual market is transformed into a tangible physical reality. This
marketing is important in modern, comprehensive, marketing strategy, and it seeks to reach its goals through the Internet. In this article, we will talk about the importance and many benefits of this type of marketing, in addition to the most important companies that have succeeded in electronic marketing (Summer, 2009: 48). This indicates that electronic marketing is the exploitation and employment of various electronic media, with the aim of promoting a company's products and services. E-marketing philosophy is based on transforming virtual world platforms into a real market, by setting a marketing strategy based on the delivery of commercial advertisements and products to the customer. The marketing strategy seeks to use TVs, tablets and displays, and social media platforms such as Facebook, Instagram and other important means of electronic marketing today, considered very popular with social media, which provides the ability to target more precisely, through the ad-targeting process (Bolson & Urban, 2015: 28).

Electronic marketing strategies have certain features which can be illustrated as follows (Albert & Sanders, 2012: 1258):

1- **Expectation**: E-marketing is based on achieving what is expected of others, and if performance is not evident, this will reduce the company's credibility.

2- **Accessible**: E-marketing strategies should be easily accessible, or may require a little learning to be easily accessible and thus achieve the desired goals.

3- **Reasonable Prices**: E-marketing strategies are affordable, which facilitates their adoption even for start-ups with low incomes.

4- **Value**: E-marketing strategies have high potential returns compared to their cost.

5- **Sensitivity to time trend**: E-marketing strategies are greatly affected by time. Therefore work on them over a long period would increase the company's strength. Profit accelerates by increasing the speed of participation, during a specific period, so that customers’ needs can be met within that time.

Amazon has succeeded in electronic marketing. It is a global, American company that markets products through the Internet. Its income reached $89 billion in late 2014. E-Bay reached an income of $18 billion in a year, 2014. That same year, Trip Advisor reached annual sales of $1.5 billion (Reynolds, et al., 2004: 315). The importance of e-marketing can be illustrated by the following points (Wardership, 2014: 36-38):

1. **Continuity of sales at all times**: As the sale is not related to specific dates, it is possible to market products at all times without stopping. That means the ability to reach target customers during their spare time and during their work, in addition to knowing their requirements accurately.
2. The ability to reach geographically remote customers: E-marketing is not limited to a specific area, but extends far and includes many categories of customers, according to their needs.

3. Low marketing cost: Planning to establish a store to display products is one investor concern, given the high cost required by the store as it introduces supply rents, expenses, and stores. These matters disappear in e-marketing. Showcasing the right product for the buyer, by learning about the patterns of buyer behaviour, helps to create a specific file of products or services, for each group of customers. This increases purchase rates.

4. Continuation of the relationship between the marketer and buyer after the first purchase: This indicates that the buyer has started forming a special relationship with the marketers. This relationship is consolidated by marketing new products through advertising e-mails, helping to repeat the purchase process in future.

The Concept of Quality and Its Importance for Companies as a Competitive Precedent

Quality has become the primary field of competition in global markets, in light of the many changes that accompanied the creation of the modern manufacturing environment. To improve quality, economic units seek to measure existing quality, to then disclose its improvements; views abound regarding the definition of quality (Reynolds, et al., 2004: 314), as follows:

1. Customer’s entrance: Juran views quality, according to this entry, as an appropriate measure, and this makes quality closer to the customer using it. The American Quality Control Association has defined quality as a set of characteristics of the manufactured product or service provided, that meets customer needs at the time of purchase or during use (Horngren, et al., 2006: 660).

2. Manufacturer's Entrance: Grosby conforms quality to needs and requirements. This makes quality closer to production and its characteristics. Thus, quality is only conforming to specifications that represent goals or permits. The goals represent the ideal value of the product, allowances are acceptable as are deviations from these values (Summer, 2009: 49).

From the foregoing multiplicity of views, it becomes clear that there is no single definition of quality. The researcher views the quality as driven by the customer and that includes all the meanings of quality; i.e. its transition from specialised concepts interested in conforming with specifications and standards to the comprehensive meanings that deal with quality as a strategic goal of economic units which strive to achieve it (Garrison, et al., 2006: 65).

As for the importance of quality as a competitive precedent, it has become a strong competitive weapon that economic units use in light of the modern manufacturing
environment, to appeal to their customers and gain them; the importance of quality can be explained as follows: (Heizer & Render, 1996: 79-80).

1- Costs and market share: The high quality of products can lead to an increase in market share and a saving in costs. This affects profitability, as improving quality leads to an improvement in the company's reputation, which leads to an increase in its market share.
2- The reputation of the economic unit: The high quality of the company's products helps it improve its reputation and enables it to draw its policy accordingly, by producing new products or expanding existing products.
3- Compensatory claims: In the event that the company produces poor quality products, it is subject to legal accountability before the courts, as a result of the damage resulting from these products when used by customers.
4- International results: Quality has become a global affair in light of the many technological developments in recent years. If the company wants to compete globally, it must produce high-quality products at an acceptable price. In addition, poor products harm both the economic unit and society, as this has serious effects on the balance of payments.

There are several factors related to quality, as follows (Garrison, et al., 2006: 66):

1. Rank: The rank relates to the difference in the degree, value, or arrangement between goods or services with a single function. For example, a 24-point printing device and a laser printing device have the same function of printing computer outputs, but the laser printing device is ranked higher than the other. Its printing is clearer and faster, and economic units produce different products in terms of rank, according to the needs of customers and their purchasing power.
2. Design Quality: The goal of design quality is to obtain an accurate and appropriate design that is consistent with customer expectations and within the chosen grade level. Thus, the product will be of high design quality, if it includes the required characteristics and works according to customer expectations but within the limits of this rank. Therefore, the colour laser printer that competes in the high-ranking printer market must be able to print with full clarity. The faded colour printer is of lower design quality. Therefore the cost related to its design quality is an opportunity cost as a result of lost sales.
3. Conformity quality: The product may have a high rank and high quality of design as well. However, it may be less in terms of overall quality in the event of defects or problems in manufacturing. The quality of conformity means the degree of conformity of products actually manufactured to design specifications, and free from defects and problems which may affect its appearance and performance. For example, the colour laser printer can be well-designed, but it may be of low match quality, in the case that the units
produced and sold to customers are manufactured in a rushed way that results in repeated failures of the product after its sale.

(Horngren) and others believe that the economic unit must first design products which meet customers’ needs, through design quality, and then it must meet these design specifications through the quality of conformity (Horngren, et al., 2006: 661), and Figure (1). It demonstrates that failure in design quality and conformity quality impacts both actual performance and customer needs, as failure in conformity quality will negatively affect actual performance. Either failure in design quality will lead to a failure to meet customer needs.

**Form 1.** Failure in design quality and conformity and their impact on customer needs and actual performance

![Diagram](source)

**Source:** (Horngren, et al., 2009: 692).

The importance of electronic marketing in improving quality and achieving competitive advantage:

In light of the many changes that accompanied the modern manufacturing environment in terms of scientific and technological development, the information revolution, communications, globalisation, the emergence of economic blocs and global organisations, changing the tastes, needs and behaviours of customers and the increasing intensity of competition between economic units and others, the activities of these units have become directed towards the customer to meet his needs and expectations and concern with quality as a strong competitive weapon that achieves a set of advantages, the most important of which is reducing costs, increasing and improving both productivity and profitability, enhancing competitive position, and obtaining customer satisfaction and loyalty (Crowe & Cheng, 2016: 35).

The economic unit consists of a number of strategies. There are production strategies, marketing strategies, quality strategies, financial strategies, and others, according to the activities of the economic unit and its functions. Quality as a set of plans developed in the long run would achieve the goal of raising the required level of quality, or it is a set of criteria set to achieve desirable levels of quality (Shahbazipour, 2007: 35).
Therefore, quality improvement has become one of the most important strategic factors that affects companies’ activities and success, in light of an environment characterised by numerous and successive changes (Maher, 1997: 497). The quality strategy seeks to reduce costs and improve the quality of products in these companies, and also improve their overall performance. The quality strategy helps achieve the strategic goals that relate to all the strategies in the company, and there is a relationship between the quality strategy and the marketing strategy in the company, a relationship that can be clarified through the framework presented by (Brynnum) and as shown in the following (Brynnum, 2006: 13):

1- The quality strategy is part of the production policies and must conform to the general strategy of the economic unit. The quality strategy may be in itself a general strategy for the economic unit, as it is relied upon in all aspects of activity within the economic unit.

2- The quality strategy is determined by the operating cost, the customer's ability to purchase, and the extent of the change in the cost function, to a change in the product specifications. This is known as operating economics, and the level of quality in economic units is determined by the availability of equipment, machinery, and available technology.

3- The quality strategy must be specific and known to workers, administrators, suppliers, as well as customers. This strengthens the relationship between the economic unit and other parties.

4- There are four basic types of quality control that should be implemented to achieve the objectives of the quality strategy. They are control over the inputs necessary for production, control of production during actual production and during the various stages of its process, and control of final production before delivering products to customers, and control of product quality during customers’ actual use.

5- All parties involved in production must be informed of the standards laid down for basic specifications for product design, and their requirements.

6- The necessity of obtaining accurate and prompt feedback about the result of each type of quality control practised to help remedial actions, to avoid errors and problems and reconsider the established quality strategy.

Thus, the quality strategy is one of the important strategies in the company. It can be defined as a set of decisions and plans related to quality set by higher management with the participation of all individuals working, to achieve the goals and work to implement these decisions. This requires costs including the quality costs, an important and integral part of any quality program when achieving the goals of this strategy, with the need to review and amend it from time to time, to keep pace with developments in the environment (Shahbaziopour, 2007: 36).
There are several dimensions of product quality through which the customer's needs and expectations can be met, and in a manner that satisfies him. These dimensions are as follows (Khanna, et al., 2008:4):

1. Performance: A set of basic operational characteristics of the product that will meet customers' needs and expectations, as to how the job and its features are performed.
2. Features: Additional features of a product that help in performing its basic functions.
3. Reliability: The product may work well during a certain period of time, under stable conditions.
4. Conformity: The degree to which the product conforms to the explicit standards or specifications.
5. Durability: The amount of benefit a customer receives from a product during its useful life.
6. Serviceability: The ability to quickly and efficiently repair a product when a problem occurs in its use, as well as the availability of spare tools at a low cost.
7. Aesthetic: A set of characteristics that the customer prefers, such as shape, sound, colour.

Perceived quality: The image or impression of the customer regarding the product generated through his reputation, as quality is seen as the degree of harmony between customers’ expectations of economic unit products and their awareness of these expectations (Slack, et al., 2004: 596).

E-marketing helps provide products that can meet customers’ needs, through the quality of design, and then meets these design specifications through the quality of conformity (Brynum, 2006: 14). Failure in the quality of design and conformity impacts both the actual performance and the needs of customers. As the failure in conformity quality will negatively affect the actual performance, either failure in the quality of the design will lead to failure to meet customer needs. Therefore, the customer views the quality as a set of product characteristics that will meet one’s needs and expectations, in addition to its conformity with specific specifications and standards.

The Applied Side of Research

Research Society and Sample

The researched community consisted of workers in the Rafidain Bank and the Rashid Bank. They were administrators, accountants, auditors and financial analysts, for the data relating to the fiscal year ending December 31, 2019. In total 103 questionnaires were distributed and 94 forms were retrieved as valid for analysis. The researcher relied on personal interviews with individuals for the research sample. The questionnaire was designed in a form that is consistent with the research objectives and hypotheses. The questionnaire included an
introduction that showed the nature of the research and the general (demographic) questions of the research sample, in addition to the questions for the Far test. The research questions and questions were formulated in the questionnaire, so that the answer is converted to quantitative values on the Five Point Likert Scale. It takes the range from 1 to 5. The scale level and its degrees can be explained as follows:

<table>
<thead>
<tr>
<th>Scale level</th>
<th>Totally agree</th>
<th>Agreed</th>
<th>Neutral</th>
<th>I do not agree</th>
<th>I totally disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

The researcher used the following statistical methods:

1- The mean is attributed to the maximum value of the Likert scale of five degrees: If the mean exceeds three degrees of the scale area, the study is acceptable; that is, if it has a percentage higher than 60%, in addition to the use of percentages and standard deviation.

2- One-Sample T-test: It aims to show that the relationships between the variables of the study are real and not due to chance. It does so by inferring about the arithmetic mean of the statistical community and indicating its statistical significance, as the calculated T is compared with the tabular if the calculated is greater than the tables are accepted. The study can then be generalised to the statistical community.

Results of distributing the questionnaire and analysing the demographic characteristics of the individuals in the research sample:

Table 1 shows the results of distributing the questionnaire lists to the individuals in the research sample.

<table>
<thead>
<tr>
<th>Statement</th>
<th>the number</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distributed questionnaires</td>
<td>103</td>
<td>100%</td>
</tr>
<tr>
<td>Recoverable and analysable questionnaires</td>
<td>94</td>
<td>91.26%</td>
</tr>
<tr>
<td>Non-refundable questionnaires</td>
<td>9</td>
<td>08.74%</td>
</tr>
</tbody>
</table>

Source: prepared by the researcher.

It is noted from Table 1 that the questionnaires distributed among the individuals of the research sample number 103 questionnaires. Of them, 94 forms that are statistically analysed have been retrieved. The percentage of these forms reached 91.26%, the non-returned forms amounted to 9 non-analysable forms, or 8.74%.

The demographic characteristics of the individuals in the research sample can also be analysed through Table (2):
Table 2: Analyse the demographic characteristics of the individuals in the research sample

<table>
<thead>
<tr>
<th>Variable</th>
<th>Classification</th>
<th>The number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>From 30 to 40 years old</td>
<td>23</td>
<td>24.47%</td>
</tr>
<tr>
<td></td>
<td>From 41 to 50 years old</td>
<td>56</td>
<td>59.57%</td>
</tr>
<tr>
<td></td>
<td>Over 50 years old</td>
<td>15</td>
<td>15.96%</td>
</tr>
<tr>
<td>Sex</td>
<td>male</td>
<td>75</td>
<td>79.79%</td>
</tr>
<tr>
<td></td>
<td>female</td>
<td>19</td>
<td>20.21%</td>
</tr>
<tr>
<td>Qualification</td>
<td>BA</td>
<td>69</td>
<td>73.40%</td>
</tr>
<tr>
<td></td>
<td>M.A.</td>
<td>20</td>
<td>21.28%</td>
</tr>
<tr>
<td></td>
<td>Ph.D.</td>
<td>5</td>
<td>05.32%</td>
</tr>
<tr>
<td>Years of Experience</td>
<td>10-5years</td>
<td>20</td>
<td>21.28%</td>
</tr>
<tr>
<td></td>
<td>15-11years</td>
<td>29</td>
<td>30.85%</td>
</tr>
<tr>
<td></td>
<td>Over 15 years old</td>
<td>45</td>
<td>47.87%</td>
</tr>
</tbody>
</table>

Source: prepared by the researcher

It is evident from Table (2):
1. There are 24.47% of respondents who are between 30-40 years of age, and 59.57% of them are aged 41-50 years. The rest of them are over 50 years old.
2. The percentage of males for the individuals in the research sample reached 79.79%, and the percentage of females has reached 20.21%.
3. The percentage of students holding a bachelor’s degree in the research sample reached 73.40%, Masters 21.28%, and PhD 5.32%. This means that they are qualified to understand the subject.
4. Years of experience for the individuals in the research sample, the largest percentage of the category over 15 years, was 47.87%.

Presentation of the Results of the Field Study and Hypothesis Testing

This paragraph presents the responses of the research sample, to show the role of electronic marketing in supporting quality as a competitive precedent, consistent with the various environmental changes, as follows:

First: The results of the first hypothesis test, which states: (Provides the basic requirements for implementing the e-marketing strategy in Iraqi banks). To answer this hypothesis, the researcher extracted the arithmetic averages, percentages, and standard deviations for each of the paragraphs or variables related to the first research hypothesis, shown in the following table:
Table 3: Arithmetic Averages, Percentages, and Standard Deviations of the Sample Answers for the First Hypothesis

<table>
<thead>
<tr>
<th>Paragraphs</th>
<th>Arithmetic mean</th>
<th>Percentage</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iraqi banks have the necessary technological means to implement electronic marketing mechanisms, with the possibility of developing these methods in line with other technological developments.</td>
<td>4.259</td>
<td>85.18%</td>
<td>0.557</td>
</tr>
<tr>
<td>The human cadres working in Iraqi banks are qualified to work effectively and efficiently in order to implement the e-marketing strategy in the best possible way.</td>
<td>4.324</td>
<td>86.48%</td>
<td>0.566</td>
</tr>
<tr>
<td>The bank management is concerned with the subject of electronic marketing and strives to develop its own strategy in order to achieve the bank's goals efficiently.</td>
<td>4.788</td>
<td>95.76%</td>
<td>0.626</td>
</tr>
<tr>
<td>The bank is not exposed to serious risks that could hinder the application of electronic marketing mechanisms, and if you are exposed to these risks, there is a possibility to avoid them and solve their problems.</td>
<td>3.456</td>
<td>69.12%</td>
<td>0.452</td>
</tr>
<tr>
<td>The bank can keep pace with what competitors are doing by applying modern mechanisms related to electronic marketing, and working to excel and outperform competitors competently.</td>
<td>4.212</td>
<td>84.24%</td>
<td>0.551</td>
</tr>
<tr>
<td>Customers understand the importance of electronic marketing and the benefits related to cost and time, in addition to providing banks with confidence in this matter.</td>
<td>3.295</td>
<td>65.90%</td>
<td>0.431</td>
</tr>
<tr>
<td>Overall average</td>
<td>4.056</td>
<td>81.12%</td>
<td>0.531</td>
</tr>
</tbody>
</table>

**Source:** prepared by the researcher

It is clear from the above table that the paragraph (Iraqi banks possess the necessary technological means to apply electronic marketing mechanisms, with the possibility of developing these methods in line with other technological developments) obtained an arithmetic mean (4.259) with a percentage (85.18%) and a standard deviation (0.557), either Paragraph (The human cadres working in Iraqi banks are qualified to work effectively and efficiently in order to implement the e-marketing strategy in the best possible way). It has an average of (4.324) a percentage (86.48%) and a standard deviation (0.566), while the
paragraph (concerned with bank management on the subject of electronic marketing and striving to develop Ulster It has its own crown in order to achieve the bank’s goals efficiently. Its average was 4.788 percent (95.76%) and standard deviation, (0.626). Also, in relation to the paragraph (the bank’s non-exposure to serious risks that could hinder the application of electronic marketing mechanisms, if exposed for these risks, there is a possibility to avoid them and solve their problems), the researcher measured an arithmetic mean (3.456) with a percentage (69.12%) and a standard deviation (0.452), either. I a mean was obtained (4.212) with a percentage (84.24%) and a standard deviation (0.551). Causes of the clause (customers realise the importance of electronic marketing and the benefits related to cost and time, in addition to providing banks with confidence in this matter) resulted in an average of (3.295), with a percentage (65.90%), a standard deviation (0.431), and finally, the mean. The arithmetic of all variables of the first hypothesis has reached (4.056) with a percentage (81.12%) and a standard deviation (0.531). This indicates acceptance of this hypothesis, in terms of providing the basic requirements for applying the e-marketing strategy. To test this hypothesis, the (T) test was used for one sample (One Sample T-test). The results are as shown in Table (4).

<table>
<thead>
<tr>
<th>The difference in SMA</th>
<th>The average Arithmetic average</th>
<th>The level indication</th>
<th>Degree Freedom</th>
<th>T value Calculated</th>
<th>deviation normative</th>
<th>The average arithmetic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper 1.855</td>
<td>1.459</td>
<td>1.657</td>
<td>93</td>
<td>7.681</td>
<td>0.531</td>
<td>4.056</td>
</tr>
</tbody>
</table>

Source: prepared by the researcher

It is clear from the above table that there is a statistical indication of the availability of the basic requirements, for implementing the e-marketing strategy in Iraqi banks, depending on the calculated value of (T) of (7.681) which is a statistically significant value at the level of significance (α <0.001). This indicates acceptance of the hypothesis. It can be said that the basic requirements for implementing the e-marketing strategy are available in Iraqi banks. Thus, after analysing the results of the first hypothesis, the following has been reached:

1- Iraqi banks have the necessary technological means to implement electronic marketing mechanisms, with the possibility of developing these methods in line with other technological developments.

2- The human cadres working in Iraqi banks are eligible to work effectively and efficiently, to implement e-marketing strategy in the best possible way.

3- The bank management is concerned with the subject of electronic marketing and strives to develop its own strategy, to achieve the bank’s goals efficiently.

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4- The bank is not exposed to serious risks that could hinder the application of electronic marketing mechanisms.

5- The bank can keep pace with what competitors are doing, by applying modern mechanisms for electronic marketing, and working to excel and compete well with competitors.

6- Customers realise the importance of electronic marketing and the benefits related to cost and time, in addition to providing banks with confidence in this matter.

Second: The results of the test of the second hypothesis, which states: (Electronic marketing can help support quality as a competitive strategy consistent with the requirements of the modern business environment). To answer this hypothesis, the researcher extracted the arithmetic averages, percentages, and standard deviations for the answers of the members of the research sample. The paragraphs of the second hypothesis are shown in the following table as to Mathematical Averages, Percentages, and Standard Deviations for the sample answers for the second hypothesis.
Table 5: Mathematical Averages, Percentages, and Standard Deviations for the sample answers for the second hypothesis

<table>
<thead>
<tr>
<th>Paragraphs</th>
<th>Arithmetic mean</th>
<th>Percentage</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-marketing helps in improving performance by providing a set of basic operational characteristics of the product that will meet customers' needs and expectations or how the job and its features are performed.</td>
<td>4.202</td>
<td>84.04%</td>
<td>0.549</td>
</tr>
<tr>
<td>E-marketing helps in improving reliability by increasing the likelihood of a product working well during a specific period in light of the fixed conditions in a manner that meets the needs and requirements of customers.</td>
<td>4.877</td>
<td>97.54%</td>
<td>0.638</td>
</tr>
<tr>
<td>E-marketing contributes to improving conformity by matching the product to the specified standards or specifications as well as the product's suitability to customer requirements.</td>
<td>3.885</td>
<td>77.70%</td>
<td>0.508</td>
</tr>
<tr>
<td>Electronic marketing contributes to improving durability by increasing the amount of benefit a customer receives from a product during its useful life.</td>
<td>3.351</td>
<td>67.02%</td>
<td>0.438</td>
</tr>
<tr>
<td>E-marketing helps to improve the serviceability of the service and address the existing problems quickly and efficiently and in a way that helps in achieving customer satisfaction.</td>
<td>4.768</td>
<td>95.36%</td>
<td>0.624</td>
</tr>
<tr>
<td>E-marketing helps improve perceived quality by improving the customer's perception of the product generated through its reputation, and increasing the degree of harmony between customers' expectations and their awareness of these expectations.</td>
<td>4.332</td>
<td>86.64%</td>
<td>0.567</td>
</tr>
<tr>
<td>Overall average</td>
<td>4.236</td>
<td>84.71%</td>
<td>0.554</td>
</tr>
</tbody>
</table>

Source: prepared by the researcher

It is clear from the previous table that the paragraph (e-marketing helps in improving performance by providing a set of basic operational characteristics of the product that will meet customers' needs and expectations or how the job and its parameters are performed) has obtained an average of (4.202) with a percentage (84.04%) and standard deviation (0.549).
The paragraph (e-marketing helps to improve reliability by increasing the possibility of the product working well during a certain period in light of the stability of the conditions in a way that meets the needs and requirements of customers) obtained an average of (4,877), with a percentage (97.54%) (and a standard deviation (0.638). The paragraph (For e-marketing to improve conformity by matching the product to the specified standards or specifications as well as the product's suitability to customer requirements) received an average of (3.885) a percentage (77.70%) and a standard deviation (0.508). The paragraph (e-marketing contributes to improving durability) By increasing the amount of benefit the customer gets from the product during his production life (she got an average of (3,351) by a percentage (67.02%) and a standard deviation (0.438)), either paragraph (e-marketing helps to improve the serviceability of the service and address existing problems quickly and the required efficiency and in a way that helps in achieving satisfaction) obtained a mean (4.768), with a percentage (95.36%), and a standard deviation (0.624). For the paragraph (e-marketing helps improve the perceived quality by improving the customer's experience towards the product generated through its reputation, and increasing the degree of harmony between expectations of the customers and their awareness of these expectations) obtained an arithmetic mean (4.332) with a percentage (86.64%) and a standard deviation (0.567). Finally, the mean for all variables of the second hypothesis reached (4.236) with a percentage (84.71%) and a standard deviation (0.554). This indicates the acceptance of this hypothesis. Further, the relationship between its variables is positive and influential. To test this hypothesis a (T) test was used for one sample, and Table (6) shows its results.

**Table 6:** The results of (One Sample T-test) for the answers of the individuals of the sample searching for the second hypothesis

<table>
<thead>
<tr>
<th>The confidence interval is 95% for the difference Arithmetic average</th>
<th>The difference in SMA</th>
<th>Degree indication</th>
<th>Degree Freedom</th>
<th>Degree Freedom</th>
<th>The normative deviation</th>
<th>The average Arithmetic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper</td>
<td>Lower</td>
<td>1.386</td>
<td>1.254</td>
<td>0.000</td>
<td>93</td>
<td>9.678</td>
</tr>
</tbody>
</table>

**Source:** prepared by the researcher.

It is clear from the data of the above table that there is a statistical significance between electronic marketing and quality support as a competitive precedent, by relying on the calculated value (T) of (9.678). That is a statistically significant value at the level of significance (α <0.001). This indicates acceptance of the hypothesis. Second, it can be said that electronic marketing can help support quality as a competitive strategy, consistently with the requirements of the modern business environment. After analysing the results of the second hypothesis, the following has been reached:
1- E-marketing helps improve performance. It does so by providing a set of basic operational characteristics of a product or service that will meet the needs and requirements of customers and their expectations, or how the job and its features are performed in accordance with these needs or requirements.

2- E-marketing helps to improve reliability, by increasing the likelihood that a product will work well during a specific period in light of the constant conditions, in a way that meets the needs and requirements of customers.

3- E-marketing contributes to improving conformity, by matching the product to the requisite standards or specifications, as well as the product's suitability to the requirements, needs and desires of customers.

4- Electronic marketing contributes to improving durability by increasing the amount of benefit a customer obtains from a product during its useful life or making use of the service as expected.

5- E-marketing helps to improve the serviceability of the service and address the existing problems quickly and efficiently, and in a way that helps in achieving customer satisfaction and thus obtaining their loyalty.

6- Electronic marketing helps to improve perceived quality by improving the customer's perception of the product generated through its reputation with customers in general, and increasing the degree of harmony between customers' expectations and their awareness of these expectations in a manner that meets their needs as required.

Conclusion and Recommendations

Conclusion

After analysing the results of the research and testing its hypothesis, the following conclusions can be presented:

1- E-marketing is the process of exploiting and employing various electronic media to promote company products, and the e-marketing philosophy is to transform virtual world platforms into a real market by setting a marketing strategy based on the delivery of commercial advertisements to the customer.

2- The importance of e-marketing comes through the continuity of sales at all times and places, and the continuity of the relationship between the company and the customer upon meeting the customer's needs as required.

3- Quality has become the main issue for competition in global markets, in light of the many changes that accompanied the modern manufacturing environment.

4- Electronic marketing helps in providing products that can meet the needs of customers through design quality, and then meets these design specifications through the quality of conformity.
5- Electronic marketing can support quality and thus help achieve a competitive advantage in a manner that is commensurate with the changes and developments accompanying the modern business environment.

**Recommendations**

After reviewing the findings, the researcher recommends the following:

1- Paying attention to the e-marketing strategy and applying it well, to transform virtual world platforms into a realistic market, by setting a marketing strategy based on delivering commercial advertisements, products and services to the customer at the lowest cost and fastest time possible.

2- Focussing on quality as a competitive strategy, because of its importance in providing products and services that can meet the needs and desires of customers better and faster than competitors.

3- Focussing on achieving the required quality when implementing the e-marketing strategy, with compatibility between the quality strategy and the e-marketing strategy, in line with the general strategy of the company, and in a manner that helps achieve the desired goals of the company.

4- Training workers of economic units to use technology correctly, to implement e-marketing as required in order to achieve the desired goals.

5- Educating customers on the importance of electronic marketing, because of its great importance in the continuity of the purchase at all times, the lack of marketing cost, and the continuity of the relationship between the company and the customer.
REFERENCES


