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IMPACT OF E MARKETING PRACTICES ON CUSTOMER SATISFACTION: A STUDY OF SELECTED COMMERCIAL BANKS OF JORDAN

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ABSTRACT

E-Marketing is the process of marketing a product or service using the Internet. It is a process of planning and executing the conception, pricing, promotion, and distribution of products and services through Internet to facilitate exchanges and satisfy customer demands. It is also known as internet marketing, web marketing, digital marketing, or online marketing. It has many edges over traditional marketing as it is more convenient; enables businesses to reduce operational costs; provides 24X7 service to its users and reduced marketing campaign. The present paper investigates the impact of electronic marketing practices on customer's satisfaction in selected Jordanian banks. A sample of 258 customers of selected banks has been selected for the study. Data have been collected through questionnaires designed on a five point Likert scale and analyzed with the application of multiple regression. Internet and mobile banking, customer relationship management (CRM), online bill payment, and ATM service have been used as the dimensions of e marketing. The analysis of data revealed that there is a significant impact of e marketing practices on customer satisfaction in selected banks.

INTRODUCTION

In today's competitive environment, a lot of emphasis is laid on marketing which is a key function of management. A business organization performs two key functions producing goods and services and making them available to potential customers for use. The success of an organization greatly depends on how efficiently the products and services are delivered to consumers and how differently do the customers perceive the difference in delivery in comparison to the competitors. Marketing refers to the activities undertaken by a company to promote the buying or selling of a product or service. It includes the advertising, selling and delivering of products to consumers or other businesses. Marketing is a broad term which involves all the actions a company undertakes to draw in customers and maintain relationships with them. It seeks to match a company's products and services to customers who want access to those

products. The matching of product to customer ultimately ensures profitability.

Marketing is the process of planning & executing the conception, pricing, promotion & distribution of ideas, goods & services to create exchange that satisfy individual & organizational goals (American Marketing Association). Marketing is a societal process by which individuals and groups obtain what they need and want through creating, offering and freely exchanging products and services of value with others. It is the economic process by which goods and services are exchanged between the maker and the user. Furthermore, it is a total system of interacting business activities designed to plan, promote, and distribute need satisfying products and services to existing and potential customers. Marketing activities are concerned with the demand stimulating and demand fulfilling efforts of the enterprise.

Marketing is a process that allows an organization to concentrate its limited resources on the greatest opportunities to increase sales and achieve a sustainable competitive advantage. It is a method of focusing an organization's resources on a course of action which can lead to increased sales and dominance of a targeted market. Marketing includes product development, promotion, distribution, pricing, relationship management and identifies the firm's marketing goals, and explains how they will be achieved.

LITERATURE REVIEW

E-Marketing or electronic marketing is the process of marketing a product or service using the Internet (Kotler and Kotler, 2013). E marketing not only includes marketing on the Internet, but also includes marketing done via e-mail and wireless media. It is also known as internet marketing, web marketing, digital marketing, or online marketing (Budiana, Gomeze, Sherwani, and Singh, 2013). It uses a range of technologies to help connect businesses to their customers. E-marketing is a process of planning and executing the conception, distribution, promotion, and pricing of products and services in a computerized, networked environment, such as the Internet and the World Wide Web, to facilitate exchanges and satisfy customer demands (Abdullah and Al Rawashdeh, 2017). It has many edges over traditional marketing as it is more convenient and it enables businesses to reduce operational costs. Article marketing, Affiliate marketing, Video marketing, Email marketing, Blogging, and Content marketing ways in which companies can use internet for marketing (Jain, Khan, and Goyal, 2014). E-marketing is referred to those strategies and techniques which utilized online ways to reach target customers. There are millions of internet users that daily access different websites using a variety of tools like computers, laptops, tablet and smart or android phone devices. The number of internet users is increasing very rapidly so every business seems to be jumping on the internet marketing (Kotler, Bobby, Edward, and Peter, 2012).

Advantages of E Marketing

- a) Higher return on investment (ROI) than traditional marketing.
- b) Internet provides 24X7 service to its users by which customers can make relationships worldwide and customer can shop or order product at any time.
- c) E-marketing means reduced marketing campaign cost as the marketing is done through the internet. The cost of spreading message on internet is almost negligible. Many social media sites like Facebook, LinkedIn and Google plus allow freely advertise and promote your business.
- d) Customers can get up to the minute information on each visit.
- e) Easy monitoring through the web tracking capabilities help make e marketing highly

efficient. A company can make easy and instantly update its registered customers or subscribers through email.

OBJECTIVES OF THE STUDY

1. To evaluate the impact of e marketing practices on customer satisfaction in Arab Bank.
2. To find out the impact of e marketing practices on customer satisfaction in Bank of Jordan.
3. To analyze the impact of e marketing practices on customer satisfaction in Cairo Amman Bank.
4. To examine the impact of e marketing practices on customer satisfaction in Jordan Kuwait Bank.

HYPOTHESES DEVELOPMENT

H₀₁: There is no significant impact of e-marketing practices on customer satisfaction in Arab Bank.

H_{a1}: There is a significant impact of e-marketing practices on customer satisfaction in Arab Bank.

H₀₂: There is no significant impact of e marketing practices on customer satisfaction in Bank of Jordan.

H_{a2}: There is a significant impact of e marketing practices on customer satisfaction in Bank of Jordan.

H₀₃: There is no significant impact of e marketing practices on customer satisfaction in Cairo Amman Bank.

H_{a3}: There is a significant impact of e marketing practices on customer satisfaction in Cairo Amman Bank.

H₀₄: There is no significant impact of e marketing practices on customer satisfaction in Jordan Kuwait Bank.

H_{a4}: There is a significant impact of e marketing practices on customer satisfaction in Jordan Kuwait Bank.

H₀₅: There is no significant difference in customer's satisfaction in selected banks across age.

H_{a5}: There is a significant difference in customer's satisfaction in selected banks across age.

H₀₆: There is no significant difference in customer's satisfaction in selected banks across gender.

H_{a6}: There is a significant difference in customer's satisfaction in selected banks across gender.

H₀₇: There is no significant difference in customer's satisfaction in selected banks across education.

H_{a7}: There is a significant difference in customer's satisfaction in selected banks across education.

RESEARCH METHODOLOGY

The study is based on primary data collected with the help of field survey conducted in the year 2019. A well designed questionnaire set on five point likert scale has been used for collecting data. A total of 320 questionnaires have been distributed wherein 62 questionnaires have been rejected and 258 have been accepted. So, the sample size has been 258. The data collection period has been three months from January, 2019 to March, 2019. Figure 1 highlights the research model of the study. The independent proxy variables for e marketing are internet and

mobile banking, customer relationship management (CRM), online bill payment, and ATM service. However, customer satisfaction is used as dependent

variable. Moreover, multiple regression has been used to analyze the results through Statistical Package for the Social Science (SPSS) 20 version.

Table 1: Questionnaires distributed, rejected, and accepted

No.	Banks	Questionnaires		
		Distributed	Rejected	Accepted
1	Arab Bank	80	12	68
2	Bank of Jordan	80	15	65
3	Cairo Amman Bank	80	19	61
4	Jordan Kuwait Bank	80	16	64
	Total	320	62	258

Source: Primary Data

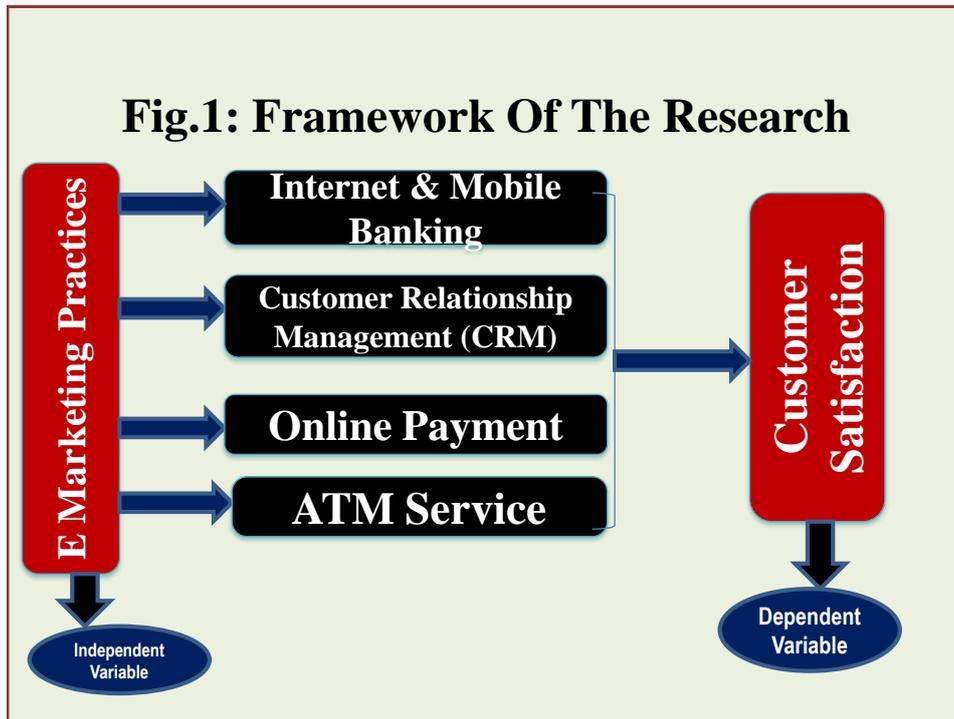


Table 2: Demographic Profile of Customers

Categories	Frequencies	%
Male	206	79.9
Female	52	20.1
Total	258	100.0
Age		
20 – 35 years	160	62
36 - 50 years	62	24
51 years and more	36	14
Total	258	100.0
Education		
Doctorate Degree & Other	49	19
Master	80	31
Bachelor	129	50
Total	258	100.0

Demographic Profile of Customers

Table 2 highlights the demographic profile of customers. The percentage of male has been 79.9% while the percentage of female has been (30.1%). *Secondly*, the percentage of customers in the category 20-35 years has been 62%, in category 36-

50 years has been 24% while 14% has been recorded in the category of 51 years & more. *Thirdly*, the percentage of customers having doctorate degree and other degree has been 19%, Moreover, 31% and 50% of customers have Master and Bachelor degree.

Fig. 2: Gender of the respondents

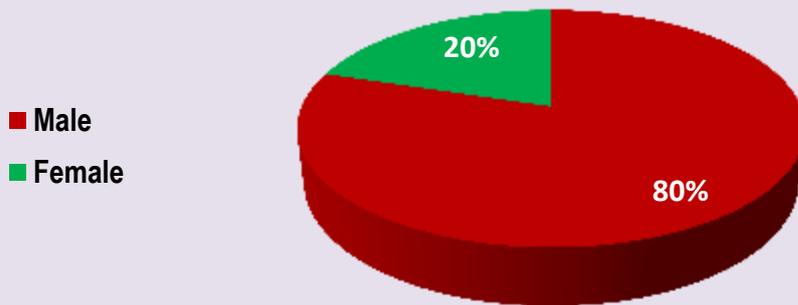


Fig. 3: Age of the respondents

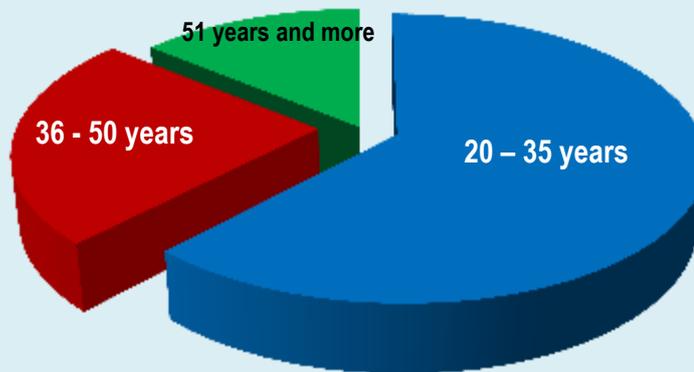
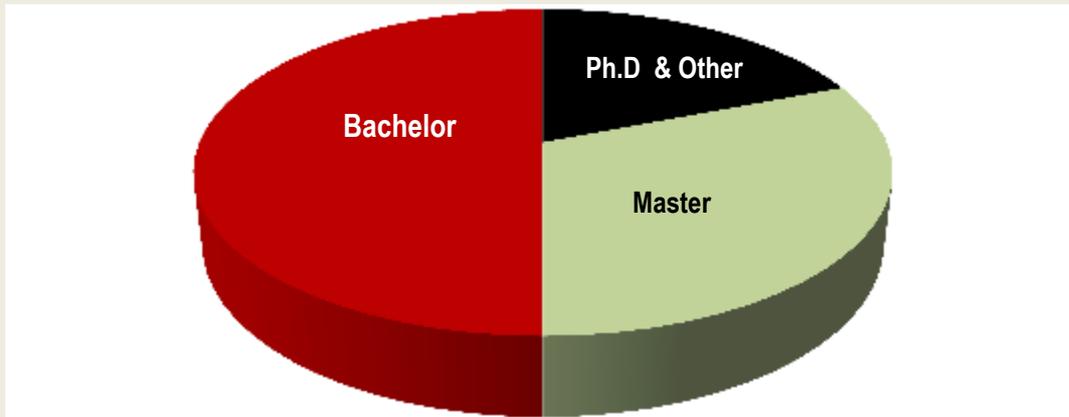


Fig. 4: Education of the respondents



HYPOTHESES TESTING

H₀₁: There is no significant impact of e marketing practices on customer satisfaction in Arab Bank.

H_{a1}: There is a significant impact of e marketing practices on customer satisfaction in Arab Bank.

Table 3: Multiple Regression Analysis [Arab Bank]

Model	R	R Square	Adjusted R Square	Standard Error	Durbin Watson
1	0.922	0.850	0.841	0.9974	1.6571

Dependent Variable: Customer Satisfaction

Source: Output of SPSS_20

Multiple regression has been used to examine the impact of electronic marketing practices on customer satisfaction in Arab Bank. Table 3 shows the values of Pearson correlation (R), R square, adjusted R square, standard error, and Durbin Watson. Adjusted R square shows the variation in dependent variable due to independent variable.

The value of adjusted R square is 0.841 which means 84.1 percent variation in customer satisfaction is explained by various independent variables of e marketing and rest of the variation (1-R²) is an unexplained variation due to other variables that are not used in this model.

Table 4: Regression Coefficients of Arab Bank

Model 1	Study Variables	Unstandardize d Beta Coefficients	t Value	P Value
X ₁	Internet and Mobile Banking	0.6124	-1.569	0.000
X ₂	Customer Relationship Management (CRM)	0.4952	1.985	0.005
X ₃	Online Bill Payment	0.5441	11.214	0.000
X ₄	ATM service	0.7566	8.227	0.000

Dependent Variable: Customer Satisfaction

Source: Output of SPSS_20

Table 4 shows the results of regression coefficients of all study variables under Arab Bank. The beta coefficient on internet and mobile banking is 0.6124. It is positive as well as statistically significant (P<0.05). Besides, the beta coefficient on CRM is 0.4952 meaning thereby one unit change in it brings 0.4952 units change in customer satisfaction.

However, the significant value corresponding to it is 0.005 (P<0.05). Furthermore, the beta coefficient on online bill payment is 0.5441 and it is positive as well as statistically significant (P<0.05). Moreover, the beta coefficient on ATM service is 0.7566 which means that one unit change in it brings 0.7566 units change in customer satisfaction. It is positive,

statistically significant ($P < 0.05$) as well as the highest among all variables. Finally, all the regression coefficients are positive and statistically significant. Hence, the null hypothesis stands

rejected and it can be said that there is a significant impact of e marketing practices on customer satisfaction in Arab Bank.

H₀₂: There is no significant impact of e marketing practices on customer satisfaction in Bank of Jordan.

H_{a2}: There is a significant impact of e marketing practices on customer satisfaction in Bank of Jordan.

Table 5: Multiple Regression Analysis [Bank of Jordan]

Model	R	R Square	Adjusted R Square	Standard Error	Durbin Watson
2	0.855	0.731	0.722	0.8908	1.4496

Dependent Variable: Customer Satisfaction

Source: Output of SPSS_20

Multiple regression has been used to examine the impact of electronic marketing practices on customer satisfaction in Bank of Jordan. Table 5 shows the values of Pearson correlation (R), R square, adjusted R square, standard error, and Durbin Watson. Adjusted R square shows the variation in dependent variable due to independent variables. The value of adjusted R square is 0.722

which means 72.2 percent variation in customer satisfaction is explained by various independent variables of e marketing and rest of the variation ($1 - R^2$) is an unexplained variation due to other variables that are not used in this model.

Table 6: Regression Coefficients [Bank of Jordan]

Model 2	Study Variables	Unstandardize d Beta Coefficients	t Value	P Value
X ₁	Internet and Mobile Banking	0.5992	8.074	0.000
X ₂	Customer Relationship Management (CRM)	0.7201	-1.559	0.004
X ₃	Online Bill Payment	0.4907	2.224	0.003
X ₄	ATM service	0.6015	7.665	0.002

Dependent Variable: Customer Satisfaction

Source: Output of SPSS_20

Table 6 shows the results of regression coefficients of all study variables under Bank of Jordan. The beta coefficient on internet and mobile banking is 0.5992. It is positive as well as statistically significant ($P < 0.05$). Besides, the beta coefficient on CRM is the highest among all variables. It is 0.7201 meaning thereby one unit change in it brings 0.7201 units change in customer satisfaction. However, the significant value corresponding to it is 0.004 ($P < 0.05$). Furthermore, the beta coefficient on online bill payment is 0.4907 and it is positive as well as

statistically significant ($P < 0.05$). Moreover, the beta coefficient on ATM service is 0.6015 which means that one unit change in it brings 0.6015 units change in customer satisfaction. It is positive and statistically significant ($P < 0.05$). Finally, all the regression coefficients are positive and statistically significant. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of e marketing practices on customer satisfaction in Bank of Jordan.

H₀₃: There is no significant impact of e marketing practices on customer satisfaction in Cairo Amman Bank.

H_{a3}: There is a significant impact of e marketing practices on customer satisfaction in Cairo Amman Bank.

Table 7: Multiple Regression Analysis [Cairo Amman Bank]

Model	R	R Square	Adjusted R Square	Standard Error	Durbin Watson
3	0.798	0.636	0.628	0.9417	1.6705

Dependent Variable: Customer Satisfaction

Source: Output of SPSS_20

Multiple regression has been used to examine the impact of electronic marketing practices on customer satisfaction in Cairo Amman Bank. Table 7 shows the values of Pearson correlation (R), R square, adjusted R square, standard error, and Durbin Watson. Adjusted R square shows the variation in dependent variable due to independent

variable. The value of adjusted R square is 0.628 which means 62.8 percent variation in customer satisfaction is explained by various independent variables of e marketing and rest of the variation (1-R²) is an unexplained variation due to other variables that are not used in this model.

Table 8: Regression Coefficients of Cairo Amman Bank

Model 3	Study Variables	Unstandardize d Beta Coefficients	t Value	P Value
X ₁	Internet and Mobile Banking	0.7241	-3.341	0.000
X ₂	Customer Relationship Management (CRM)	0.5545	12.207	0.000
X ₃	Online Bill Payment	0.4772	-1.049	0.000
X ₄	ATM service	0.6602	5.154	0.001

Dependent Variable: Customer Satisfaction

Source: Output of SPSS_20

Table 8 shows the results of regression coefficients of all study variables under Cairo Amman Bank. The beta coefficient on internet and mobile banking is 0.7241. It is positive, statistically significant (P<0.05) as well as the highest among all variables. Besides, the beta coefficient on CRM is 0.5545 meaning thereby one unit change in it brings 0.5545 units change in customer satisfaction. However, the significant value corresponding to it is 0.000 (P<0.05). Furthermore, the beta coefficient on online bill payment is 0.4772 and it is positive as well as

statistically significant (P<0.05). Moreover, the beta coefficient on ATM service is 0.6602 which means that one unit change in it brings 0.6602 units change in customer satisfaction. It is positive and statistically significant (P<0.05). Finally, all the regression coefficients are positive and statistically significant. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of e marketing practices on customer satisfaction in Cairo Amman Bank.

H₀₄: There is no significant impact of e marketing practices on customer satisfaction in Jordan Kuwait Bank.

H_{a4}: There is a significant impact of e marketing practices on customer satisfaction in Jordan Kuwait Bank.

Table 9: Multiple Regression Analysis [Jordan Kuwait Bank]

Model	R	R Square	Adjusted R Square	Standard Error	Durbin Watson
4	0.824	0.678	0.664	0.7958	1.8682

Dependent Variable: Customer Satisfaction

Source: Output of SPSS_20

Multiple regression has been used to examine the impact of electronic marketing practices on customer satisfaction in Jordan Kuwait Bank. Table 9 shows the values of Pearson correlation (R), R square, adjusted R square, standard error, and Durbin Watson. Adjusted R square shows the variation in dependent variable due to independent

variable. The value of adjusted R square is 0.664 which means 66.4 percent variation in customer satisfaction is explained by various independent variables of e marketing and rest of the variation (1-R²) is an unexplained variation due to other variables that are not used in this model.

Table 10: Regression Coefficients of Jordan Kuwait Bank

Model 4	Study Variables	Unstandardize d Beta Coefficients	t Value	P Value
X ₁	Internet and Mobile Banking	0.5342	2.365	0.000
X ₂	Customer Relationship Management (CRM)	0.6967	-1.554	0.000
X ₃	Online Bill Payment	0.5011	16.667	0.000
X ₄	ATM service	0.5924	4.558	0.000

Dependent Variable: Customer Satisfaction

Source: Output of SPSS_20

Table 10 shows the results of regression coefficients of all study variables under Jordan Kuwait Bank. The beta coefficient on internet and mobile banking is 0.5342. It is positive as well as statistically significant (P<0.05). Besides, the beta coefficient on CRM is the highest among all variables. It is 0.6967 meaning thereby one unit change in it brings 0.6967 units change in customer satisfaction. However, the significant value corresponding to it is 0.000 (P<0.05). Furthermore, the beta coefficient on online bill payment is 0.5011 and it is positive as well as

statistically significant (P<0.05). Moreover, the beta coefficient on ATM service is 0.5924 which means that one unit change in it brings 0.5924 units change in customer satisfaction. It is positive and statistically significant (P<0.05). Finally, all the regression coefficients are positive and statistically significant. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of e marketing practices on customer satisfaction in Jordan Kuwait Bank.

Ho5: There is no significant difference in customer’s satisfaction in selected banks across age.

Ha5: There is a significant difference in customer’s satisfaction in selected banks across age.

Table 11: ANOVA [Age]

	Sum of Squares	df	Mean Squares	F	Sig
Between Groups	18.284	2	9.142	4.104	0.000
Within Groups	568.016	255	2.228		
Total	586.299	257			

Source: Output of SPSS_20

One way ANOVA has been applied to examine the differences in customer’s satisfaction in selected banks across age. Table 11 exhibits the results of ANOVA. The significant value is 0.000 which is less

than 0.05 meaning thereby significant difference exists in customer’s satisfaction in selected banks across age.

Ho6: There is no significant difference in customer’s satisfaction in selected banks across gender.

Ha6: There is a significant difference in customer’s satisfaction in selected banks across gender.

Table 12: Independent sample t test [Gender]

Variables	N	Mean	SD	t	df	Sig.
Male	206	4.021	1.224	2.225	256	0.855
Female	52	1.458	1.485			

Source: Output of SPSS_20

Independent sample test has been applied to examine the differences customer’s satisfaction in selected banks across gender. Table 12 exhibits that the significant value is 0.855 which is more than 0.05

meaning thereby significant differences do not exists in customer’s satisfaction in selected banks across gender.

Ho7: There is no significant difference in customer’s satisfaction in selected banks across education.

Ha7: There is a significant difference in customer’s satisfaction in selected banks across education.

Table 13: ANOVA [Education]

	Sum of Squares	df	Mean Squares	F	Sig
Between Groups	27.503	2	13.752	6.609	0.007
Within Groups	530.685	255	2.081		
Total	558.128	257			

Source: Output of SPSS_20

One way ANOVA has been applied to examine the differences in customer’s satisfaction in selected banks across education. Table 13 exhibits the results of ANOVA. The significant value is 0.007 which is less than 0.05 meaning thereby significant

differences exists in customer’s satisfaction in selected banks across education.

CONCLUDING REMARKS

A lot of emphasis is laid on e marketing in today’s competitive environment. E-Marketing or

electronic marketing is the process of marketing a product or service using the Internet. E-marketing is referred to those strategies and techniques which utilized online ways to reach target customers. E marketing not only includes marketing on the Internet, but also includes marketing done via e-mail and wireless media. It is also known as internet marketing, web marketing, digital marketing, or online marketing. It uses a range of technologies to connect businesses to their customers. It has many edges over traditional marketing as it is more convenient and it enables businesses to reduce operational costs.

This study examines the role of electronic marketing practices on customer’s satisfaction in selected banks of Jordan. The study is based on primary data collected with the help of field survey conducted during January, 2019 to March, 2019 with the help of a well designed questionnaire set on five point likert scale. A total of 320 questionnaires were

distributed wherein 62 questionnaires were rejected. It means that the sample size has been 258. The independent proxy variables for e marketing used are internet and mobile banking, customer relationship management (CRM), online bill payment, and ATM service. However, customer satisfaction is used as dependent variable. Moreover, multiple regression and One way ANOVA has been used to analyze the results through Statistical Package for the Social Science (SPSS) 20 version. The findings highlighted that the regression coefficients of all e marketing variables in Arab Bank, Jordan Kuwait bank, Cairo Amman Bank, and Bank of Jordan are statistically significant at 95% confidence level. Table 14 highlights the summary of all Hypothesis Tested by regression and ANOVA. All hypotheses have been rejected except the sixth hypothesis. It means that there is a significant impact of e marketing practices on customer satisfaction in selected banks.

Table 14: Summary of Hypothesis Tested

No	Hypotheses	Results
Ho1	There is no significant impact of e marketing practices on customer satisfaction in Arab Bank.	Rejected
Ho2	There is no significant impact of e marketing practices on customer satisfaction in Bank of Jordan.	Rejected
Ho3	There is no significant impact of e marketing practices on customer satisfaction in Cairo Amman Bank.	Rejected
Ho4	There is no significant impact of e marketing practices on customer satisfaction in Jordan Kuwait Bank.	Rejected
Ho5	There is no significant difference in customer’s satisfaction in selected banks across age.	Rejected
Ho6	There is no significant difference in customer’s satisfaction in selected banks across gender.	Accepted
Ho7	There is no significant difference in customer’s satisfaction in selected banks across education.	Rejected

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