The Extent of the Impact of the Dimensions Supporting Electronic Marketing on Consumer Behavior and its Reflection on Profitability: An Applied Study on a Sample of Bank Customers Rafidain-Iraq

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Abstract

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

Keywords: Supporting dimensions marketing Electronic, and behavior Consumer, Profitability, Rafidain Bank.

1. Introduction

E-marketing is not just a branch of marketing in general, but it represents the nature of the technological era in which we live now, and all recent statistics prove beyond doubt that e-marketing is no longer a luxury, but has become a major element in any marketing strategy within

the organization, most notably the marketing of banking services. in conclusion, it can be said that e-marketing in banks represents an important strategic option in developing banking marketing activities. The world is witnessing a huge revolution in the field of information and communication technology, especially at the end of the second millennium and the beginning of the third millennium, as this awareness has brought about fundamental changes that have affected all countries of the world, especially developed countries, and have become inevitable for the requirements of creativity and quality that resulted from the results of globalization, and also included all economic and social fields. in work environments, specifically (marketing), it has become an inevitable reality and an inevitable necessity that we impose on all institutions, and the work and production environment of all kinds to re-engineer traditional marketing functions and the necessity of replacing them with new tasks, as it is a field that is constantly evolving and always comes up with something new. E-marketing is not just a branch of marketing in general, but it represents the nature of the technological era in which we live now, and all recent statistics prove beyond doubt that e-marketing is no longer a luxury, but has become a major element in any marketing strategy within the organization, most notably the marketing of banking services. In conclusion, it can be said that e marketing in banks represents an important strategic option in developing banking marketing activities.

2. Methodology Search

First: The research problem

consumer behavior has become an important and fundamental point, and occupies a leading position for organizations. This is due to scientific and technological progress that has led to an increase in the number and variety of products available in the market, in addition to the presence of competition and alternative products. This diversity of tastes has made consumer behavior an important focus for all marketing strategies. Consequently, it has become the starting and ending point for production, marketing and other activities in organizations. Accordingly, specialists pay great attention to identifying these strategies and studying consumer behavior and knowing his needs and desires, with the aim of achieving satisfaction and fulfillment for him and encouraging him to make a purchase decision. this concept competes with the existence of relationships between the factors to which he is exposed and the various psychological processes that occur within him and the behavioral patterns that arise from that. Since consumer behavior constitutes an aspect and part of this behavior, it has received great attention and has been widely studied and explored by Marketing book it can be raised: The next main question: is there a relationship between the dimensions supporting e-marketing and consumer behavior and their impact on profitability ?Second: The importance of research

regarding the practical importance of the study, it is linked to the openness of the Iraqi banking market to global markets, and the resulting unprecedented confrontation with larger, more experienced and capable financial institutions that provide their customers with endless options of financial services, which together impose on Iraqi banking institutions the necessity of increasing their competitiveness and reorganizing their products and marketing channels. Therefore, it is expected that the results of this study will contribute to identifying the extent to

which Iraqi banks, especially governmental ones, adopt electronic marketing technology and its mechanisms and the extent to which the bank benefits from penetrating the Iraqi banking market by knowing the extent to which managers in these institutions are aware of the importance of electronic marketing in influencing the credit behavior of the Iraqi customer and attracting his savings.

Third: Research objectives

The study seeks to achieve the following objectives:

1-StudytechniqueSupporting dimensions to market electronic banking services as an advanced civilized method in the field of providing banking services, and to identify the most important difficulties facing its application in Iraq and the competitive advantages it achieves that enhance customer satisfaction.

Study of banking customer behavior in Iraq.   2-

3- it seeks to Studying the extent to which electronic marketing technology can influence the financial and banking behavior of Iraqi customers, in order to develop mechanisms to develop it and increase its effectiveness.

4- To understand effect the relationship between the adoption of e-marketing technology and the financial and banking behavior of the Iraqi customer, on the bank's profitability.

Fourth: Research hypotheses

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

-Hypothesis First: -no, There is relationship statistically significant for supporting dimensions for electronic marketing on consumer behavior and its impact on profitability.

-Hypothesis Second: -no, there is relative importance to the dimensions supporting electronic marketing. on consumer behavior and profitability.

Fifth: Methods of collecting research data

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

Scientific (theoretical) sources: in this first type, the researcher has tended to cover the theoretical aspect through many sources represented in scientific references (theses and dissertations, magazines and periodicals available in libraries, studies and books in Arabic and English, as well as by relying on the international communications network (the Internet).

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

Sixth: Research community and sample

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

3. The Frame Theoretical study E-marketing

1-Marketing concept the banker Electronic

The use of modern technology, especially the Internet, is of great importance in marketing banking services. The Internet allows customers all over the world to conduct banking transactions in an environment free of barriers, which provides new and advanced business opportunities at low costs. Despite the multiplicity and diversity of e-marketing concepts, they agree on the use of Internet technology and digital technologies to achieve marketing goals. (Al-Jarjari, 2014).

First: stages to E-marketing

The e-marketing course consists of four basic stages she:

1. Preparation stage: determining the needs and desires of consumers in target markets and the nature of competition requires rapid access to data and information via the Internet using the marketing research approach. With the help of in specialized centers for marketing research operating on the Internet, in addition to traditional means and procedures for collecting data and information.

2. Communication stage: The process of communicating with the customer via the Internet to inform him about new products that are being launched in the market. This stage includes the following operations: (Suwaidan, Haddad, 2003)

A-Attract attention: Through it, various means are used to attract the consumer's attention to the organization's products. The most important of these tools are advertising activities and e-mail.

B-For-Providing the necessary information: At this stage, the consumer is provided with the necessary data and information to help him build his own opinion about the new product.(Al-Shabli, 2014)

C-stir desire: at this stage, the focus is on arousing consumer desire through an effective presentation and delivery process using media technology. Multiple.

D-Action and behavior: (like buying) mechanism for operations Past The consumer's reaction should be embodied in the conviction of the product offered via the Internet and that he should be enthusiastic about making a purchase decision.

3. Exchange stage: This stage represents the exchange process between the seller and the buyer, where the organization (seller) provides the required products in the appropriate quantities and times, and the buyer pays the required price either using credit cards online or direct cash payment upon delivery.

4. Dimension-sales: The organization should not be satisfied by procedure the sales process, but it is necessary to maintain effective relationships with the buyer. The marketing process does not stop at gaining and attracting new customers, but it is necessary to retain these customers, through Communication with the buyer takes place through virtual communities, chat rooms, and e-mail to provide him with all the latest news about the product and provide a list of questions. Recurring, in addition to support and update services.(The Sosy, 2015)

Second: Dimensions supporting electronic marketing

1- Attraction: it is the basis of consumer interaction as it requires them to voluntarily increase their interactive application (visiting the website) and includes attracting customers to the application, creating an audience, saving the brand in memory, and paying attention to advertisements. Marketers can attract customers through advertisements on websites, advertising windows, or related links. Simmons, 2007), and other companies may resort to using methods of attraction through the company's association with a group of charitable works or customer loyalty programs or producing environmentally friendly products for the purpose of attraction (Chaffey & Guillet, 2011). the attraction dimension is related to improving the website's ranking in search engine results such as Yahoo, Google, where websites are ranked based on the words entered by the user in the search request, and (Jones, 2015) sees it as a process that affects the visibility of the website or web page in the natural or unpaid (organic) search results of the search engine. (Munizu, 2013) believes

2- Absorption: or content marketing, which is viewed by (Al-Sumaidi and Youssef, 2011) as the involvement of users in participation, interest, and achieving interaction or completing procedures or businesses, and absorption is a major factor in creating demand and includes generating interest and absorption, creative programming, interactive content, using the resulting content, and practical capabilities. In the absorption stage, many digital marketing applications collapse in a short period because they are uninspiring and have weak main content or poor presentation, while other applications may be advanced. it has two aspects: (first) creative programming for interactive media, (second) providing valuable content to customers. it is believed that (Shanthkumari, 2013) Some companies may resort to creating real interaction between customers who are similar in the required services or by creating a virtual community of benefit to deliver useful information to both parties with the aim of increasing the customer base and sales.

2. Consumer Behavior

First: The concept of consumer behavior

Consumer behavior is the actions that result from a person as a result of his exposure to an internal or external feeling and a desire to obtain a product that satisfies his needs and desires. Consumer behavior is the process by which consumers choose, purchase, and use goods, services, ideas, or experiences to satisfy their desires. (Solomon & et.al, 2009).

Second: types Consumer Behavior Study

Three types of consumer purchasing behavior can be distinguished based on their relationship with the product, as follows:

1. Routine purchasing behavior: This is the simple behavior that occurs when the consumer buys products related to his daily life, such as food.

2. Limited purchasing behavior: This is the purchasing behavior directed towards products with unfamiliar brands but within a familiar product category.

3. Intensive purchasing behavior: This is the purchasing behavior directed towards purchasing products for the first time, which requires intensive efforts to collect information from several sources and compare different brands before making a decision. Final purchasing decision. (Carpenter, 2009)

Third: Dimensions of consumer behavior

A. Dimension Learning (Obeidat , 2008) (Mayers,2001)

Learning occurs through information that individuals obtain, experience, training, and understanding, and it develops over time, as the experiences of young people are completely different from those of older people .time as it is also known as the effect of experience on subsequent behavior, as most consumer behavior is Learned behavior, not innate, Learning is the acquisition of knowledge, and it is a continuous process throughout an individual's life, while others see learning as behaviors that result from accumulated experiences. it is also defined as the changes that occur in an individual's behavior as a result of accumulated experience or a change in current behavioral patterns, as learning is reflected in behavior as a result of the interaction of influences, incentives, environmental factors, and reactions.

four. Dimension Directions

Internal tendencies of an individual that include behavioral, cognitive, and emotional aspects. these internal tendencies appear in the form of behavioral responses toward the components of the environment surrounding the individual. these tendencies may be positive or negative, and they affect in a consistent manner how the individual views what surrounds him, whether it is preferred by him or the opposite. From the above, we conclude that trends are a set of feelings, emotions, and tendencies present in the individual that determine his behavior toward people, things, and ideas.,(Jalab,2011),

4. The field framework of the study

First: Description and diagnosis of the variable Independent (Dimensions supporting electronic marketing)

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

1-Dimension attraction

the table shows (1) the relative weight of this dimension of the dimensions supporting electronic marketing is low, as it reached about (95.5%), which means that the attraction dimension is one of the pillars of the success of electronic marketing, in achieving its desired goals, especially in the field of electronic tools that attract customers and help them join the bank and deal with it, as the relative weight of this paragraph reached about (98.4%), as shown in Table (1).

Statistical description of the study sample's answers about the dimension of attraction

Relative weight	Arithmetic mean	Paragraph	T
95.6	4.78	The method of exchanging data between the company and its customers	1
96.2	4.81	Promote its services through the website	2
97.6	4.88	Double advertising feature	3
98.4	4.92	Attractive electronic tools that facilitate the search for applications and services.	4
98.2	4.91	Programs that attract customers and help them join them	5
92	4.60	Highly attractive advertising windows	6
90.4	4.52	Brand Reminder Feature	7
95.4	4.77	Average distance	

2-Dimension absorption

The relative weight of this dimension of support for electronic marketing was (93.5%), less than the attraction dimension by about (1.9%), and therefore it is no less important than it. the fourth paragraph of it (offers, diagnostic advantages and gifts through digital applications) occupied the forefront of the paragraphs of this dimension with a relative weight of (96.6%), while the sixth paragraph of it (various methods for creating a large and diverse audience in the virtual world) came in last place with a relative weight of (90.8%), as shown in the table (2).

Statistical description of the study sample's answers regarding the absorption dimension.

Relative weight	Arithmetic mean	Paragraph	T
95.5	4.78	Distinctive electronic content	1
94.8	4.74	Innovative interactive interfaces	2
96.2	4.81	An application that facilitates electronic seat reservations	3
96.6	4.83	Offers, incentives and gifts through digital applications	4
92.4	4.62	Apps with useful information	5
90.8	4.54	Various methods to create a large and diverse audience in the virtual world	6
91.6	4.58	Forums and discussion pages via digital applications	7
89.6	4.48	Ability to deal with the application in multiple languages	8
93.5	4.68	Average distance	

Second: Statistical test of the impact of dimensions supporting electronic marketing on electronic marketing.

in order to test the effect of the five dimensions supporting e-marketing on the relative importance of e-marketing from the point of view of the respondents, the researcher uses regression analysis according to the following model:

$$y = a_{ij} + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5 + e_i$$

Y: The relative importance of e-marketing

a_{ij} : fixed limit

X1…X5: The relative importance of the five dimensions supporting e-marketing

e_i : random error

the results of the statistical test are shown in the table (3) all dimensions supporting electronic marketing have an impact on the success of electronic marketing at a significance level ranging between (0-40%), and their effects differed between them, as the attraction and retention dimensions came at the forefront of the dimensions affecting electronic marketing, as the response of each of them was to support electronic marketing (1.849, 1.465) respectively, as shown in table (23), as for the education dimension, its response was the least in influencing electronic marketing by (0.894) and the coefficient of determination for the model is (76%), which shows that the independent variables explain (76.7%) of the change in the relative importance of electronic marketing, while the value () for the model reached (4.485) at a significance level of (3%).F With these results, we reject the null hypothesis and accept the alternative hypothesis, which indicates the existence of a statistically significant effect of the dimensions supporting electronic marketing on the success of electronic marketing in achieving its goals. Table (3) Results of the statistical test of the impact of the dimensions supporting electronic marketing

Morale level	Calculated value of test t	Response value B	Arithmetic mean	Variables
2.5%	0.15625	1,849	4.77	X1
2.5%	0.12586	1,256	4.68	X2
		4.25		Arithmetic mean
		76.7		coefficient of determination R2
		4,485		value F Calculated
		3%		Morale level

Third-descriptive analysis and statistical testing of consumer behavior and the extent to which it is affected by the interactive relationship between e-marketing and banking service efficiency This section includes the following paragraphs:

Statistical description of the study sample members' answers on the consumer behavior axis

The following is an explanation of the description and diagnosis of the study sample's answers regarding the dimensions of consumer behavior:

-Dimension learning

The arithmetic mean of the learning index was (4.174), the relative weight was (83.48%), and the standard deviation was (0.702). This means that the majority of the sample members believe in the importance of this index, Dimension changes in individual behavior that arise from the accumulated experience of the individual. This can be explained through the results shown in the table (4) my agencies:

A-The arithmetic mean of the paragraph (C1) (4.357) and the relative weight (87.14%) and the standard deviation (0.723) which indicates that the answers of the study sample members were strong on this paragraph, and this indicates the customer's tendency to choose services about which he has accurate and comprehensive information.

B-As for the paragraph (C2) I got an arithmetic mean of (4.329) with a relative weight of (86.57%) and a standard deviation of (0.675), which indicates that the answers of the study sample members were strong on this paragraph, i.e. possessing accumulated knowledge about products contributes to saving the consumer time and effort to obtain them.

C-The arithmetic mean of the paragraph was (C3) (3.929) with a relative weight of (78.57%) and a standard deviation of (0.748), which confirms that the answers of the study sample members were homogeneous on this paragraph, i.e. the consumer prefers to deal with laboratory agents about whom he has good knowledge.

D-The arithmetic mean of the paragraph (C4) (4.229) with a relative weight of (84.57%) and a standard deviation of (0.543), which shows that the answers of the study sample members were strong on this paragraph, i.e. repurchasing the factory's products increases the consumer's experience with its products.

E-The paragraph had (C5) The arithmetic mean was (4.014) with a relative weight of (80.29%), and the standard deviation was (0.732), which indicates that the answers of the study sample members were homogeneous on this paragraph, i.e. consumer behavior changes according to developments and the modernity of information about the available products.

F-As for the arithmetic mean of the paragraph (C6) It reached (4.186), with a relative weight of (83.71%), and a standard deviation of (0.687), which indicates that the answers of the study sample individuals were strong on this paragraph, i.e. consumer behavior is determined according to his previous experiences with the laboratory's products.

From the above it is clear that paragraph (C1) obtained the highest arithmetic mean, so it is the most enriching for the indicator, while paragraph (C3) obtained the lowest arithmetic mean, which shows that it has the least contribution and importance to this indicator.

Table (4) Statistical description of the study sample's answers about the learning dimension

Standard deviation	Relative weight	Arithmetic mean	Paragraph	T
0.723	87.14	4.36	Consumers tend to choose products about which they have accurate information.	1
0.675	86.57	4.33	Having accumulated knowledge about products saves the consumer's time and effort in obtaining them.	2
0.748	78.77	3.93	Consumers prefer to deal with laboratory agents they have knowledge about.	3

0.543	84.57	4.23	Repurchasing lab products increases consumer experience with their products.	4
0.732	80.3	4.01	Consumer behavior changes according to new developments and up-to-date information about products.	5
0.687	83.71	4.19	Consumer behavior is determined by their previous experiences with laboratory products.	6
0.702	83.5	4.17	Average distance	

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0.702	83.5	4.17	Average distance	

We note from the table (6) The following:

1-   The dimension of education ranked first in its relative importance to the study sample's answers, as it obtained an arithmetic mean of (4.174).

2-   The trend dimension ranked second in its relative importance to the study sample's answers, as it obtained an arithmetic mean of (4.079).

Fourthly-The impact of the interactive relationship between the elements of electronic marketing and the efficiency of banking services on consumer behavior:

to demonstrate the impact of the interactive relationship between the elements of electronic marketing and the efficiency of banking services on consumer behavior, the researcher uses the following regression analysis model:

$$CB = ai + B_1\,EM + B_2\,QBS + B_3\,EM * QBS + ei$$

Whereas:

CB: Represents consumer behavior

EM: Electronic Marketing

QBS: Banking Service Efficiency

It is worth noting that the researcher checked the validity of the data before using the model, as he conducted the following tests:

1-   Test for normal distribution of data:

The researcher uses this test (Lillefers Test for Normality) to find out whether the distribution of the original community from which the sample was drawn is normal or not. This test depends on the arithmetic mean and standard deviation of the individuals' answers, by testing the following hypothesis:

Ho: The answers of the study sample drawn from the original community have a normal distribution at a significance level of (5%). The test was conducted based on the following model:

$$T = \text{Sup} \times IF \times (x) - S \times (x)$$

Whereas:

Sup: represents the largest vertical difference or distance between () and ().$F \times (x)S \times (x)$

$:F \times (x)$Represents the test distribution function of the sample.

The test result showed that the largest difference or distance between$F \times (x)$And ()$S \times (x)$It was (56%), which is less than the tabular value, which indicates that the distribution of the study sample was normal at the 5% level.

2-   Autocorrelation test:

In this regard, the researcher uses the Pearson test to calculate the autocorrelation coefficient between the independent variables of the model to verify the absence of a correlation between the independent variables. Table No. (7) Test results confirming the absence of autocorrelation between the independent variables, which means the validity of the model to test the hypothesis. Autocorrelation test results

Variable	EM	QBS	EM*QBS
EM	1	0.121*	0.203*
QBS	0.121*	1	0.193*
EM*QBS	0.203*	0.193*	1

3-   Multiple Collinearity Test:

in continuation of the previous two tests, the researcher verified the absence of linear coupling between the explanatory variables of the test model, considering that the regression model depends on the hypothesis of the independence of those explanatory variables, by calculating the permissible of variation (Tolerance) for each variable, and then, finding the variance inflation factor (VLF), if the permissible variance factor is less than (1), this indicates that there is no problem of multicollinearity between the variables, and if the value of the (VLF) factor is less than (1), this means confirming that there is no problem in using the data for statistical testing. The table shows (8) Rate that test. Linear couple test results

Variable	VLF	Tolerance
EM	1.471	0.657
QBS	1.323	0.716
EM*QBS	2.095	0.549

Dimension verifying the validity of the data for use in the form, the researcher entered the data into the program. SPSS to find an effect between the independent variables and the dependent variable. the results showed that the value of the coefficient of determination R^2 was (81.4%), which indicates that the independent variables explain (81.4%) of the value of the dependent variable, which is a very good percentage for accepting the results of the model. as for the F value of the model, it reached (4.251) at a significance level of (0.05%).he effect of the variable of electronic marketing weighted by the efficiency of banking services on consumer behavior was much greater than the effect of each of them individually, as the value of (B3) was about (1.456), while the value of (B1) was about (0.652) and the value of (B2) was about (0.356), although the value of (T) for three variables was significant at a significance level of (0.05%), which means accepting the hypothesis.

Regression test results for the hypothesis Table (8)   level of significance

Variable	B	T test	مستوى المعنوية
EM	0.652	0.2815	5%
QBS	0.356	0.2314	5%
EM*QBS	1.456	0.2015	5%
R^2 = 81.4			
F = 4.251			
Sing = 0.05%			

-Analysis of the change in the bank's profitability as a result of adopting the e-marketing policy:

The value of the return on investment rate, which is measured by dividing the net profit before taxes by the total capital invested in the bank, reflects the profitability of the bank, which indicates the efficiency of the bank's management to employ the available financial resources in the manner and way that achieves positive results, the impact of which is reflected in the market value of the bank. The return on equity indicator is also one of the important indicators of the efficiency of managers' performance, and is measured by dividing the net profit Dimension taxes by equity. Thus, the researcher measured these two indicators for the bank for two time groups. The first group is before adopting the e-marketing policy, which is the specified period from 2012-2016, while the second group is Dimension adopting the e-marketing policy, which is specified from 2017 to 2021, in order to make a comparison to measure the impact of e-marketing with profitability, that there is a significant growth in the rate of return on investment as a result of adopting the e-marketing policy, and that this growth was taking an upward trend, which

reflects the impact of e-marketing on consumer behavior and motivating them to deal with the bank, as indicated by the increase in the deposit index in the period of the second group compared to its division in the period of the first group, in addition to the size of banking facilities and investments.

Table (9) Rafidain Bank's Investment Rate of Return Index

The years	The first group		2014	2015	2016	The second group		2019	2020	2021
	2012	2013				2017	2018			
The indicator	4.11	4.22	4.23	4.25	4.27	4.42	4.68	5.11	5.68	6.65
Annual growth rate %	***	2.6	0.24	0.5	0.5	3.5	5.9	9.2	11.2	17.1

As shown in the table, the annual growth rate in the return on investment index for the year 2021, i.e. four years Dimension adopting the e-marketing policy, the return rate has increased by (17.1) and an increase over the year 2020 by (0.97%). When compared to the year 2012, it is noted that the increase amounted to (13.01%). To further investigate the impact of e-marketing on the bank's profitability, the researcher measured the following indicators:

A-Credit facilities to total assets ratio.

B-Credit facilities to total deposits ratio.

C-Capital adequacy ratio is measured by dividing equity by total assets.

Table (33) shows the size of the change in the bank's financial performance, which is largely due to the impact of electronic marketing on consumer behavior.

Table (9) Percentage change in the average financial performance indicators of the bank

Indicators	Credit facilities to total assets %	Credit facilities to total deposits %	Capital adequacy %
Average indicator for the first group	55.3	57.4	33.6
Average indicator for the second group	76.2	82.8	25.4
Change %	27.43	44.25	23.8

it is noted from the capital adequacy ratio that it decreased in the years of the second group, in the years of adopting the e-marketing policy by (23.8%) compared to what it was in the second group, which means an increase in the percentage of deposits that allowed the bank to expand banking facilities to total assets by (27.43%) and the percentage of banking facilities to total deposits by (44.25%). This is evidence of the bank's ability to attract consumers, whether they are depositors or investors, which was positively reflected in the bank's profitability and raised the rate of return on investment, as well as the rate of return on equity, which is shown, as shown in the table (10) the significant growth in it when compared to the average rate of return on equity for the years of the first group.

Growth rate of return on equity, Table (10)

8.42	Average return on equity for the first group years

| 13.17 | Average return on equity for the years of the second group |
| 56.41 | Change % |

5. Conclusions and recommendations:

Conclusions.

1. The bank uses a direct distribution strategy represented by direct sales exhibitions, which in turn leads to providing the service at the appropriate place and time to influence consumer behavior.

2. The bank adopts a service strategy that includes benefits, presentation method, and brand to influence consumer behavior.

3.There is a high degree of agreement on the axis of electronic marketing as a whole, (84.76%), and we conclude from this that Internet companies use electronic marketing extensively.

4. There are statistically significant differences at the significance between the averages of the study sample responses on the axis of electronic marketing attributed to the variables (age, company), while there are no statistically significant differences at the significance level between the averages of the study sample responses on the axis of electronic marketing attributed to the variables (gender, academic qualification, years of experience, job title, specialization).$\alpha \leq 0.05\alpha \leq 0.05$

5. There is a high degree of agreement on the competitive advantage axis, as it received a relative weight of (84.91%). We conclude from this that Internet service providers are interested in enhancing competitive advantage, as the results indicated that companies use the latest technologies to maintain the quality of service, and always seek to reduce the percentage of defects in their services, and work to attract individuals with academic qualifications and practical efficiency.

There is a strong direct relationship between the service provided and enhancing the competitive advantage of Internet service providers.

Recommendations:

1-   Increasing the bank management's interest in customer behavior in general through its dimensions (motives, perception, learning, attitudes), and consumer motives are the most important of these dimensions as they are a catalyst for making purchasing decisions.

2-   Conducting training courses for the bank's departments provided by relevant banks, which contributes to greater clarity of marketing strategies and how they affect consumer behavior.

3-   it is very important for the bank to give special importance to the promotion strategy, as it is responsible for conveying the bank's message to customers. it is the tool that draws the complete image of the bank and presents it to customers, thus motivating them to purchase the bank's services rather than others.

4- The researcher recommends that the management of Rafidain Bank, represented by the branches of the research sample, focus on marketing mix strategies as the main factor influencing the bank's activities and the services it provides to influence consumer behavior and motivate them to purchase services.

5- The necessity for banks to provide their customers with research sample applications specific to the bank, in coordination with mobile phone companies, that include offers and information about the services provided by the bank.

6- The researcher recommends that the management of Rafidain Bank, represented by the branches of the research sample, focus on marketing mix strategies as the main factor influencing the bank's activities and the services it provides to influence consumer behavior and motivate them to purchase services.

7- Increasing the bank management's interest in customer behavior in general through its dimensions (motives, perception, learning, attitudes), and consumer motives are the most important of these dimensions as they are a catalyst for making purchasing decisions.

8- Conducting training courses for the bank's departments provided by relevant banks, which contributes to greater clarity of marketing strategies and how they affect consumer behavior.

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