

The impact of the electronic marketing strategy upon the institutional performance in banks : A case study on Bank Al-bilad, Al-hamdaniya branch, in Jeddah city



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Abstract. This study aims to provide a theoretical approach about the electronic marketing to identify the impact of the electronic marketing strategy in improving the institutional performance. The importance of this study, from the theoretical aspect, is that electronic marketing and its strategies have become one of the most discussed topics nowadays in terms of the public and private sectors. Discussing this topic let increase of paying attention and improve of the efficiency of the institutional performance to know the competitive capacity development, so, it have become rare to find most of the organizations have concerned with electronic marketing and its strategies, while the importance of the study, from the scientific aspect, is the extent results reached, which will help us to make the best benefit in the banking field. The two researchers have designed their questionnaire and distribute it among random samples consisted of (10) items. They also used SPSS program to examine the data. The study reached the most important findings: there is an impact of Statistical signification on level (0.05) for the strategy of electronic marketing, in general, in relation to the institutional performance. One of the most important recommended issues is paying attention to electronic marketing strategies in the banking field; providing the best services to the customers through the electronic marketing and finally, adding some improvements and modern techniques to the electronic marketing in the banks.

Keywords: Electronic marketing, strategy, competitive capacity, performance, efficiency, services, costumers, techniques, banks, quotation, production, promotion, delivery, Statistical Analysis Package

1- Introduction:

Most institutions and commercial organizations adopt the strategy of electronic marketing for its different products. This is the best way to achieve profits and it is lower in cost. The institutional performance needs focusing in the unique elements which distinguish between the facility and the others which is considered the central point of the evaluation, therefore, it includes financial and non financial indices. Many commercial organizations aim to adopt the strategy of electronic marketing for the services which are provided by them to achieve its goals which help them to improve the institutional performance for the facility. The electronic marketing is defined as : the efforts exerted by the company to

notify the buyers, communicate, promote and sell its products and services on the internet [3]. Internet gives an opportunity to choose the proper market and to make a continuous improvement in producing services and increasing the usage of the digital technology making it easy to change special sides of the business works quickly [8]. Electronic marketing has many levels such as network marketing, marketing through electronic display, wireless marketing, using the study hard derives [7]. Electronic marketing passed through several stages : the preparation stage which is the study of the market through identifying the needs and desires of consumers to offer its commodity or the service which it can produce as required, then the communication stage : which is using different means of communication to communicate with the customer and at the same time, to promote the organization's products through different means of communication through many stages, such as : the stage of attracting the attention, stage of providing the necessary information, stage of agitation, stage of acting and identifying behavior. After this stage, the stage of exchange : the sage of saying and agreement between the organization, the seller and consumer. Finally, the post-sale stage : providing technical support, attracting new customers and keeping them under the existing competition through creating chat rooms or virtual communities in the electronic means, and providing the buyer with all new things, in addition to providing support and update services Through using the strategies of electronic marketing [2].

Strategy of the electronic marketing is defined as : the ideal using of various resources through technology in order to reach certain goals to improve the performance and providing the continued competitive benefits [3], while the elements and components of the strategies related to the electronic marketing are including four major elements [1] such as the production strategy : which consists of number of products which are produced by the company, for the purpose of meeting the consumer's desires. Promotion strategy : is a group of marketing efforts which is related to providing consumer with the information about the special features of the commodity or the service or special idea. The elements of such strategy contains strategy of sales activation, strategy of electronic advertisement, then, strategy of pricing which is related to the decisions which the organization takes it to obtain earnings and profits . Finally, strategy of delivery which consists of activities and means which is providing speed in securing the requested orders till consumer reaches it [1]. The

institutional performance is defined as : achieving the organized goals through using sources efficiently and activity. Therefore, the institutional performance depends on unique elements which distinguish between the facility and other facilities, which is considered the backbone of the evaluation, so, it contains financial and non financial indicators and measures tangible and intangible assets. It also contains the broad sides for the institutional performance which based on the strategies, processes, human resources and systems. [5]. The elements of the institutional performance are characterized by strategy, goals, organizational structure, measurement and management, [4]. The institutional performance is linked to many concepts attached to success and failure of organizational efficiency, organizational effectiveness, then, strategy of success, [4]. The basic skills for developing the institutional performance depend on getting the alternatives, the capacity of conscious analysis, overall vision, the arbitral, the proper evaluation and capacity for future remote sensing and creative thinking. The types of the institutional performance are represented in economic performance, social performance, institutional performance, financial performance. [5]. The financial indicators include the institutional performance because it is considered a translation for measuring the operational result, while the non financial indicators evaluate and develop the environment of the external institution, the environment of internal supervision and sustainability for the companies in usage.[6]. This study is considered as an analysis of the effect of the Electronic Marketing strategy in the institutional performance. The two researchers have designed a questionnaire of the achieved goals of the study and reaching the results of the development of the ability of the institution to compete in its commercial domain. A random sample had been chosen to implement the study and analyze it statistically by using SPSS program. Among the most important findings that achieved by the study is that there is a statistical impact in the level of (0.05) for the marketing strategies in general in (the dependent variable) of the institutional performance which includes (the financial and non financial indicators) according to the elements of the independent variable (the electronic marketing strategy), which is the strategy of pricing, production, promotion and delivery. Among the most important achievements that the two researchers have achieved is : looking after the electronic marketing strategy in the banking field through providing the best services for the customers of bank, in addition to, conveying the modern techniques, providing a marketing data base and information that help the customers meeting their needs, helping them taking a decision relating to the bank matters and creating the trustfulness and serenity in the relationship with the customers.

2. Literature Review

The world has witnessed an enormous and accelerated revolution of the technological inventions in the information and telecommunication field which contributes to increase the effectiveness of the institutional performance in the commercial and professional institutions to provide the customers with essential services through the sale and purchase process via internet which has been known as the electronic marketing concept which based on the marketing

information systems, where the electronic marketing is regarded as one of the electronic business sorts which is widespread around the world. The electronic marketing is characterized by the speed of performance. This speed of performance encouraged the institutions to head to the electronic marketing in order to benefit from this enormous development in the field of the information and telecommunication technology to participate in developing the institutional performance level, getting the satisfaction of the customers, guaranteeing an effective and successful marketing and economizing efforts, time and funds.

Study of both [9] : This study focused on the effect of electronic marketing and the sales of the investment insurance focusing on the internet in the present, where the insurance companies play an essential role in improving the economic indicators. Using new and creative ways in trade affairs such as the electronic marketing plays an important role in succeeding these organizations. This paper has studied the effect of the Electronic Marketing on life and the sales of insurance investment. This research tries to answer the question whether the electronic marketing affects the sales of life and investment insurance or not. The research community consists of managers, experts and employees of the insurance companies in Tehran, Iran. To answer the question of the research, they suggested one main hypothesis and three more sub-hypotheses and the relation between "electronic marketing", life and sales of investment insurance", and it had been examined by providing a conceptual pattern. Pearson has used correlation test and variance analysis to evaluate and analyze the hypotheses. The findings refer that there is a statistical relationship between the "electronic marketing", "life and the sales of investment insurance". This significant relationship was confirmed in all three dimensions of the electronic marketing, including the usage of internet in marketing activities concerning the costumers, in addition to, using internet in marketing activities concerning the distribution channels and marketing researches on life and sales of investment insurance. This study shows the effect of electronic marketing on insuring life and investment, but this study focused only on the insurance companies and didn't link the aforesaid to the performance of trade institutions. It didn't discuss the strategies required by the electronic marketing. It didn't also focus on the services types which should be provided by the electronic marketing, in addition to, it didn't focus on modern techniques which should be provided to grant the activism and success of electronic marketing.

Study of [12] entitled : "Building a strategic and instructive general principles for Electronic Marketing"

This study aims to build a marketing strategic plan for attract customers to obtain their loyalty through building good methodologies and techniques with focusing on Electronic Marketing strategic principles that could be used for most organizations. Such strategy consists of several Sequential steps. The instructive principles focus and consider most of the issues that the company may face, and the researcher confirms on the importance of the study that that most companies are moving toward Electronic Marketing in an attempt to obtain customer loyalty through offering high quality products/ services at a competitive cost and focus on building strategic plan, takes in mind the issues with long and short-term. This

study reviews of general principles to go to marketing via the Internet "Electronic Marketing", however it did not mention the necessary strategies of pricing, production, promotion, conduction, and linked to the organization performance, in addition to not focus on improving modern necessary techniques provided the effectiveness and success of Electronic Marketing in banking.

Study of [11] entitled : (**Understanding the effects of moving towards the market and Electronic Marketing on the performance of tourist service**) This study aims to use the mutual relationship between moving towards market and Electronic Marketing for the investigation of alternative mechanisms which contribute in the performance of tourist services, the direct and indirect effects of market orientation have been examined on the performance by using the structural equation modeling was applied to a sample of 216 of tourism companies found on the market orientation of contribution in performance through a twin mechanism that contributes directly or indirectly, through the Electronic Marketing, the practical results indicate that the academics and managers should be considered of the interrelationship among the multiple sources of the competitive advantage upon searching for explanations for the services performance, especially, tourist services, which are the first study to know the authors, to investigate the mutual relationship between market orientation and Electronic Marketing on performance of the service in the frame of travel and tourism services. After reviewing this study we found the Electronic Marketing is important in the field of tourism, however, it did not mention the necessary strategies for Electronic Marketing, in addition to ignore focusing on improving the necessary modern techniques that should be provided for effectiveness and success in the Electronic Marketing in banking.

Study of (Ibrahim, 2010) entitled : "**Book Electronic Marketing strategy in Algeria**" This study aimed to focus on the real status of book Electronic Marketing to the Algerian publishers. The comprehensive survey approach has been applied. One of its most important results is leading the publisher to use the Internet, to exploit these facilities to access the field of the e-commerce world, in addition to the study focuses on the continuous of developing either technique or services of the website. The study also shows that the strategy of Electronic Marketing focuses on the presenting services to customers through the Internet; it focuses on the intellectual production organizations only, and ignored the necessary strategies for Electronic Marketing in banking.

Study of (Al-Sabeey & Al-Gahlamy, 2010) entitled : "**The activity of the Electronic Marketing assessment in Saudi companies**" This study aimed to tackle the Electronic Marketing through assessing its activity in Saudi companies, the study reached that Saudi companies have great importance and realization of the Electronic Marketing concept, some of the Electronic Marketing motivations for companies are : growth of profits, growth of commercial value, trademark promotion, increasing customers retention rate, and supporting the mental picture of the companies; the first actual practices of Electronic Marketing is making a website, display of the production, then use the e-mail , The study also recommended that promoting the usage of Electronic Marketing and increasing its advantages in Saudi companies. This study

shows the knowing of the Electronic Marketing activity in Saudi Arabia, and the extent of commercial organizations acceptance to it, and the beneficiaries satisfaction from this orientation, this study focused -generally- on the organizations, however, it did not connect the institutional performance in commercial organizations with this, and also did not mention the necessary strategies for Electronic Marketing. The study also ignored the types of necessary services that should be provided through Electronic Marketing. In addition, it did not focus on modern technologies to be provided for effectiveness and success in the Electronic Marketing in banking.

Study of (Ayesh, 2008) entitled : "**The effects of applying the total quality management on the institutional performance**" This study aimed to recognize the relationship nature between the total quality management components and its grade, and the institutional performance of those banks. The researcher has used the descriptive analytical approach to verify the study purposes. the study concluded that there is no difference on the total quality dimensions in their effect of improving institutional performance. However, the focus field dimension is differ at the Palestinian Islamic Bank and the Islamic Arab Bank, in favor of the Palestinian Islamic Bank, and the study recommended that to work on applying and generalizing of the total quality management banking operations. After reviewing the study that it focused on the effects of applying the total quality management on the institutional performance, but did not connect the institutional performance with Electronic Marketing, or the use of information and communication technologies, in addition to focus generally on the organizations, but did not mention the strategies for Electronic Marketing.

Study of (Al-Saedy, 2005) entitled : "**Strategic planning and its relationship to the institutional performance effectiveness**" This study aimed to discover the standards of the strategic planning success of information technology companies that affect on their productivity performance, the descriptive approach has been applied by using scanning method, one of the study results is the existence of checking and assessment to the company level as a whole, and on the main management level to ensure that the activities going on according to the Strategic Planning, the study recommended to polarizing of managerial competencies and administratively qualified for work in the information technology sector. After this study reviewing, we shall learn the strategic planning and its relationship with the effectiveness of the institutional performance, focused on polarizing managerial competencies in the information technology sector, and focused generally on the organizations and did not mention the necessary strategies for Electronic Marketing. The study also did not focus on the types of banking services through Electronic Marketing, in addition to did not focus on providing the necessary modern technologies for effectiveness and success in the Electronic Marketing in banking.

Study of (Lages, Carmen and Lages, Luis Filipe and Rita, Paulo, 2004) entitled :

"The relationship between Electronic Marketing strategy and the performance : a conceptual frame in the web context" This study focused on contingency theory by

suggesting a conceptual frame can connect five factors inside the companies which are : The internal powers, External powers, The company performance on the Internet network in the past, the company current performance on the Internet, and the Electronic Marketing strategy that depends on four main variables namely : Web Design, Online promotion network, Online prices network, and Online relationship management network with the customers. This study also called for depending on this frame with its five factors to determine the extent of the internal and external network power in sync with the last performance level in the past, in addition to clarifying its effect on the Electronic Marketing network, onto the performance of Internet network which leads to defining the strength and weakness points as well as increasing the competitive capability among companies to get the highest market share in the company field. Through this study that provides a conceptual frame that gives companies the ability to define the strength and weakness points, in addition to attach it with the General performance of the company by using the Certified Information Technology Network. On the other hand, this study neither takes in consideration the necessary strategies of the Electronic Marketing nor focuses on the banking services sorts through Electronic Marketing.

Study of (Hadad and Goda, 2002) entitled : "The Electronic Marketing and its effects on the banking services quality" This study aimed to identifying the extent realization of commercial bank customers in Jordan for the meaning and importance of the Electronic Marketing and its role in supporting the relationship between the banks and its customers. the Electronic Marketing effects on banking services quality, the demographic factors effects on understanding the banking services quality, the researcher used the analytic descriptive approach for achieving research goals, the research resulted in there is a relationship among : (the availability of database for marketing and the banking service quality, the study, development and the banking services quality, and the protection available in business banking and the banking services quality). This research reviews the necessary of using the Electronic Marketing in banking; it focused on the banking service quality in Jordan, ignored : the necessary strategy for Electronic Marketing and the variety of banking service through the Electronic Marketing, and improving the modern necessary techniques that should be provided to the effectiveness and success of the Electronic Marketing in banking.

Study of (Al-khayal, 2002) entitled : "The effected factors in the adoption of consumers for the shopping via the Internet in the Arab Republic of Egypt" This study aims to identify the importance level of effected factors on the shopping adoption process via the Internet according to the adopters viewpoints and the availability, and to learn about the demographic advantages for both of the adopters and non-adopters for the online shopping, to determine whether there is a prominent differences between them, but the study resulted in there is no moral differences between the adopter realization towards the importance of the effective factors upon the online shopping, and its availability. There are moral differences between the online shopping adopters according to some

demographic advantages : (Gender, educational level, job, and the average family income), while there are no moral differences between the adopters and non-adopters according to the other demographic advantages : (Age, nationality, and principality). This study leads to knowing the Electronic Marketing effective factors; it focuses on the demographic factors in the Arab Republic of Egypt, also focuses -generally- on the organizations; in addition to ignored the necessary strategies of Electronic Marketing. But it did not focus on online banking services, as well as the modern necessary techniques that should be provided to the effectiveness and success of the Electronic Marketing in banking.

Study of (Fau, bon, 2000) entitled : "The factors influencing quality of products and services to buy via the internet" The purpose of this study is to know the factors affect on products bought through the internet. The study resulted in the characteristics for various products and services will affect certainly on the buyer and consumer choice regarding to the choice between buying through stores or internet. The study shows that the most sold products through internet are the less cost products; it has an intangible value like computer's programs and distinguished at the same time. Presenting this study shows the importance of Electronic Marketing for commercial organization and its influence of the effectiveness of institutional performance, it concentrates on the organizations which have public services generally. But it does not concentrate on bank services through Electronic Marketing in Saudi Arabia, in addition to, not concentrating on the modern improvements and technologies in Electronic Marketing in banking system in Saudi Arabia. This study is distinguished by concentration on the answer of knowing the impact of Electronic Marketing strategy in the institutional performance? And this study seeks to answer the Sub-questions which are :

What is the impact of pricing strategy in the institutional performance?

What is the impact of production strategy in the institutional performance?

What is the impact of promotion strategy in the institutional performance?

What is the impact of delivery strategy in the institutional performance?

And that are not referred to in the previous studies.

3- Problem formulation

The Electronic Marketing becomes an important service for all companies, organizations and products because it is the perfect way to target clients and contact them. It has helped in establishing a deep relation with expected clients. It also becomes a mean to keep the relations with current clients. In addition that it is a marketing way with less cost than the traditional marketing and it gives equal chances for competition regardless the volume of the company which enables it to compete with major companies. This encourages companies to find marketing strategies that help in improving its performance, increasing its effectiveness and productivity. The main problem that faces these companies is the ambiguity of the impact of the Electronic Marketing strategies in the institutional performance of the organization. The research problem is concealed in answering the following question :

What is the impact of the Electronic Marketing strategies in the institutional performance? This research seeks to answer the following sub- questions:

- * What is the impact of the pricing strategy on the institutional performance?
- * What is the impact of the production strategy on the institutional performance?
- * What is the impact of the promotion strategy on the institutional performance?
- * What is the impact of the delivery strategy on the institutional performance?

4- Methodology of Solution:

The research showed a procedural definition for the concept of the Electronic Marketing strategy: it is the best use of the various resources through technology to reach the defined goals to promote the performance and providing the successive competitive benefits. This is represented in the pricing, production, Promotion and delivery strategy [3]. The institutional performance is defined as: it is the achievement of the organizational goals by using the resources with great efficiency, so the institutional performance requires the concentration on the unique elements that distinguish the institution from others. This becomes the axis of the evaluation consequently; it includes the financial and non-financial indicators and measuring the tangible and intangible assets. It includes the main sides of the institutional performance that based on strategies, process, human resources and systems (AL Alwany, 2006, p. 327).

The research based on a number of hypotheses that contributes in knowing the impact of the strategy of (pricing, production, promotion and delivery) on the institutional performance. The general hypothesis is represented in: there is no impact of a statistically significant at the level of significance of ($\alpha \leq 0.05$) to the marketing strategy in improving the institutional performance. This general hypothesis includes 4 sub-hypotheses: firstly, there is no impact of a statistically significant at the level of significance of ($\alpha \leq 0.05$) to the pricing strategy of improving the institutional performance. Secondly, there is no impact of a statistically significant at the level of significance of ($\alpha \leq 0.05$) to the production strategy in improving the institutional performance. Thirdly, there is no impact of a statistically significant at the level of significance of ($\alpha \leq 0.05$) to the promotion strategy in improving the institutional performance. Fourthly and finally, there is no impact of a statistically significant at the level of significance of ($\alpha \leq 0.05$) to the delivery strategy in improving the institutional performance. The study is distinguished by including a model shows the dependence and independence variables, in which the independence variable includes 4 sub-variables which are: the pricing strategy, the production strategy, the promotion strategy and the delivery strategy. While the dependent variable includes two variables, which are the financial and non-financial indicators.

The two researchers in this study depended on the analytic descriptive approach that helps in checking the theoretical references to build a theoretical frame for the research and to analyze the primary data, which is collected from the study community, and extract the results by using the SPSS program. The study community consists of all the employees in Bank

Albilad, the branch of al HEMDANIA in JEDDAH city and their number is (30) person. A random samples of (10) employees have been chosen to know their opinions about the Electronic Marketing strategy in the institutional performance. The study includes many limits which include a general frame to the study such as : firstly, the subjective limits : which include the impact of the Electronic Marketing strategy in the institutional performance. Secondly, the geographic limits which include the place of the study implementation in Bank Albilad, the branch of Al HEMDANIA in JEDDAH city. Thirdly, Human Limits that include on a group of employees at the bank. Fourthly and finally, Time limits which include on study conduction through the second term 1436-1437 H.

Starting with the nature of the study and the goals, which needed to be achieved, the two researchers used the analytic descriptive approach that based on the study of the phenomenon as it is in the fact, describes it accurately and expresses it in a qualitative and quantitative way. This approach is not satisfied with the collection of the information that relates only to the phenomenon, but it exceeds to the analysis, connection and explanation to reach the conclusions those benefits and increases the knowledge of the subject. The two researchers used two main resources of data, which are firstly, the secondary resources, which are represented in Arabic, book, references, the previous studies and also surfing in various websites. Secondly, the primary resources to treat the analytic sides of study's subject. The two researchers resorted to collect the primary data through a survey, which is especially designed for this purpose as a main tool of study. To achieve the study goals, the two researchers made a survey to know the impact of the Electronic Marketing strategy in the institutional performance. While the sample and community of the study represents in the employees in Bank Albilad in the branch of HEMDANIA in JEDDAH city. They represent the sample of the study which consist of (10) persons. Many of the statistical methods are used for the purpose of checking the goals of the study and answering the questions of the research that is represented in : (T) Test for the independent samples and analyze the (one-way ANOVA) to know the differences between the subjects' opinion towards the axis of the study according to the basic data and (Cronbach's Alpha) coefficient to find the coefficient of consistency of the tool of the study.

5. Numerical Result and Discussion

This part of the study discusses the analysis of the results to measure the Electronic Marketing strategy impact on institutional performance in banks : case study on Bank Albilad in Hemdaniah branch in Jeddah city which try to answer the question, namely, what is the impact of Electronic Marketing strategy on the institutional performance? And also answering sub-questions like what is the impact of pricing, production, promotion and delivery strategy on the institutional performance?, based on the study of dependent and independent affect with its different variable.

Measurement stability :

On ensuring the measurement stability, method of calculating (Cronbach's Alpha) coefficient has been used, as shown below.

Table No. (1) (Cronbach's Alpha) coefficients for measurement stability

| Paragraph No. | The variable name and dimension | Number of phrases | Cronbach's Alpha |
|---------------|--|-------------------|------------------|
| 1-4 | The first independent dimension :{pricing strategy} | 4 | 0,327 |
| 5-8 | The second independent dimension :{production strategy} | 4 | 0,334 |
| 9-12 | The third independent dimension :{promotion strategy} | 4 | 0,362 |
| 13-16 | The fourth independent dimension :{delivery strategy} | 4 | 0,371 |
| 1-16 | The independent variable :{marketing strategy} | 16 | 0,785 |
| 17-19 | The first dependant dimension :{financial indicators} | 3 | 0,452 |
| 20-22 | The second dependant dimension :{non-financial indicators} | 3 | 0,363 |
| 17-22 | Variable dependant :{institutional performance} | 6 | 0,712 |
| 1-22 | Tool as a whole | 22 | 0,873 |

The above-mentioned Table no. (1), is a clarification to independent coefficients by Cronbach's Alpha method. Measurement stability rates are ranges between middle and high rates. It is considered enough for the purposes of the statistical analysis.

Table No. (2) Correlation coefficients between each of axis and total result

| Axis | Pearson correlation coefficient | Level Statistical significance |
|--|---------------------------------|--------------------------------|
| First axis : {pricing strategy} | 0,858** | 0,000 |
| Second axis : {production strategy} | 0,864** | 0,000 |
| Third axis : {promotion strategy} | 0,795** | 0,000 |
| Fourth axis : {delivery strategy} | 0,805** | 0,000 |
| Fifth axis : {institutional performance} | 0,924** | 0,000 |

{**}function when the level of statistical significance is(0,01)
The above-mentioned Table no. (2) is clarifying Pearson correlation coefficients between each axis and the total degree for the questionnaire, so we find that all Pearson correlation coefficient is direct when level of statistical significance function is (0,01), and it means that there is an internal consistency between the terms and total questionnaire degree.

Table No. (3) VIF, Tolerance and Skewness Coefficients Test

| Independent variables | VIF | TOLERANCE | SKEWNESS |
|-----------------------|-------|-----------|----------|
| Pricing strategy | 2,337 | 0,421 | 0,007 |
| Production strategy | 2,801 | 0,347 | 0,223 |
| Promotion strategy | 2,034 | 0,484 | 0,264 |
| Delivery strategy | 1,941 | 0,510 | 0,035 |

The above-mentioned Table no. (3) clarifies that the value of variance inflation factor test {VIF} for all independent variables are less than 10 and ranges between (2,801-1,941), While the values of variance allowable test {Tolerance} ranged between (0,510-0,347), and it is larger than (0,05), This is considered as an indicator that there is no high connection between the independent variables for the search {Multi-co-linearity}. Data had been ensured by following normal distribution by calculating the coefficient convolution {Skewness}, where all values was lower than 1.

Table No. (4), analysis of variance to ensure from the validity of the model of the study hypotheses test

| Dependent variable | Source | Coefficient of determination R ² | Total of squares | Freedom degree | Average squares | Calculated value {F} | Level indication |
|---------------------------|------------|---|------------------|----------------|-----------------|----------------------|------------------|
| Institutional performance | descending | 0.725 | 1009.47 | 4 | 249.372 | 28,269 | 0.000** |
| | wrong | | 372.55 | 43 | 8.357 | | |
| | total | | | 47 | | | |
| Financial indicators | descending | 0.657 | 289.88 | 4 | 69.45 | 18,939 | 0.000** |
| | wrong | | 149.63 | 43 | 3.32 | | |
| | total | | | 47 | | | |
| Non-financial indicators | descending | 0.620 | 218.66 | 4 | 53.62 | 15,670 | 0.000** |
| | wrong | | 130.09 | 43 | 2.94 | | |
| | total | | | 47 | | | |

As the above-mentioned Table no. (4) shows that there is an effect with statistically significant on level (0,05) for marketing strategy generally by its dimensions which are : pricing, production, promotion and delivery on institutional performance level. we find (f) calculated value which equals (28,269) and it is faced by significance level (0,000) that refers to the clarification of the intangible of marketing strategy's effect on performance level, and through coefficient of determination value (R²) which refers to 76% of variance in the performance of employees that is explained by marketing strategy dimensions, also explains 69% of variance of financial indicators dimension and 65% of various non-financial indicators dimension. Through the results which have been reached for, these indicators become clear that it has an intangible effect on the institutional performance level, subsequently the hypothesis of the study can be tested.

Table (5) the numerous descending analysis for testing the effect of marketing strategy with its different dimensions in the institutional performance

| Dimensions of independent Variables (marketing strategy) | B | Standard error | Beta | T value | level of significance |
|--|-------|----------------|-------|---------|-----------------------|
| Pricing strategy | 0.592 | 0.168 | 0.394 | 3.27 | 0.004 |
| Production strategy | 0.526 | 0.189 | 0.306 | 2.94 | 0.007 |
| Promotion strategy | 0.054 | 0.170 | 0.035 | 0.29 | 0.597 |
| Delivery strategy | 0.287 | 0.229 | 0.172 | 1.19 | 0.107 |

As the above-mentioned Table (5) shows and throughout following-up Beta coefficients as well as extraction the results of T Test, the pricing and production strategies have a statistically significant in the dependent variable (institutional performance), as a the significant of T value and the indicative effective force of BETA values.

Table (6) the analysis of gradual numerous descending for predicting the institutional performance level throughout the dimensions of marketing strategy

| Arranging the entry of independent variables in the prediction equation | R ² cumulative value | T value | Significant level |
|---|---------------------------------|---------|-------------------|
| Pricing strategy | 0.615 | 5.689 | 0.000 |
| Production strategy | 0.733 | 4.396 | 0.000 |

The above-mentioned Table (6) shows the result of analysis of the gradual numerous descending. This analysis identifies the importance of each dimension of marketing strategy : "pricing, production, promotion and delivery" and its role in contribution to the sportive model that indicates the impact of marketing strategy on the institutional performance level. The involved marketing strategies in the descending model have been arranged. Marketing strategies got the 1st rank and explained 63% of the variance in the dependant variable (institutional performance), then marketing strategy got the 2nd rank and explained 74% of the variance in institutional performance. As a result, these two effects have a statistically significant throughout T value and the equivalent significant levels for each achieved value.

The effect of two strategies has been included which called : pricing and production strategies but the effect of promotion and delivery strategies has been excluded because both strategies haven't had a statistically significant in the dependent variable (institutional performance).

Table (7) Independent variables that its role has been excluded in the descending model

| Independent variables that its impact have excluded in the model | BETA value | T value | level of Significance |
|--|------------|---------|-----------------------|
| Promotion strategy | 0.197 | 1.581 | 0.104 |
| Delivery strategy | 0.068 | 0.693 | 0.417 |

The above-mentioned Table (7) shows that promotion and delivery strategies have no statistically significant relation in the dependent variable (institutional performance) by the lower values that they got from T test and Equivalent significant levels that refer to non-existing of the intangible impact on the institutional performance level.

6- Conclusion and Recommendation

At the end of this study, the two researchers provide its conclusion and recommendations depending on analyzing the statistic results to the effect of Electronic Marketing strategy on the institutional performance in banks as the title of the study applied in Jeddah which answered to the question of what is the effect of Electronic Marketing strategy on the institutional performance. And answering to sub-questions, namely :

What is the impact of the pricing strategy on the institution performance?

What the impact of the production strategy on the institution performance?

What is the impact of the promotion strategy on the institution performance?

What is impact of delivery strategy on the institutional performance?

This is According to the study of the affection of both independent variable and the dependent with its different variable. Through the results of the questionnaire analysis, it was proved that there is an effect with a statistically significant at level (0.05) of the marketing strategies on the institutional performance generally, according to the following results :

1- There is a statistically significant effect at level (0.05) to the pricing strategy on the institutional performance.

2- There is a statistically significant effect at level (0.05) to the production strategy on the institutional performance.

3- There is a statistically significant effect at level (0.05) to the promotion strategy on the institutional performance.

4- There is a statistically significant effect at level (0.05) to the delivery strategy on the institutional performance.

Throughout the results which have been reached for through the study, I recommend with some recommendations which are represented in :

1- Concerning with the Electronic Marketing strategy in the banking field.

2- Providing the best services to the bank's clients by Electronic Marketing.

3- Providing banks with some improvements and techniques in the Electronic Marketing.

4- Providing some databases with marketing information by banks which assist client's with their needs and helping them to take their decision about the banking matters.

5- Creating an atmosphere of confidence and security in dealing with clients

6- Following-up the updates in Electronic Marketing field and connecting with clients through the most electronic means.

7- Doing several researches and studies about Electronic Marketing strategies.

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