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The Impact of Electronic Marketing on Achieving Customer Satisfaction in the Banking Sector

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Abstract

Digital electronic marketing is a vital requirement for customer satisfaction in banks in the new environment. This study examines electronic marketing strategies and their relationship with customer satisfaction in the banking sector. Using an extensive literature review, this study seeks to identify key electronic marketing channels and strategies that banks use, as well as their influence on customer satisfaction outcomes. Despite the increasing recognition of the importance of electronic marketing in achieving customer satisfaction, only a limited number of detailed studies investigating this association have been conducted in the banking context. While previous studies have focused on different aspects of electronic marketing and customer satisfaction in isolation, there is a pressing need for empirical studies that integrate these variables to provide a holistic understanding of their relationship.

The paper fills the research gap and helps provide empirical evidence regarding the impact of electronic marketing on customer perception and satisfaction in banks. Using electronic marketing techniques, banks would be able to discover their marketing strengths and weaknesses and, accordingly, would customize their marketing methods to be in line with customer needs and demands, as well as create customer relationships for higher customer satisfaction. The research sample represents employees of the Rasheed and Al-Rafidain banks. A questionnaire was adopted as a tool for collecting data in this research. These findings build on the theoretical marketing literature and provide practical implications for banking institutions to improve their electronic marketing efforts to enhance customer satisfaction and loyalty. Focusing on effective promotion, product quality, and employee engagement is critical to enhancing customer satisfaction, loyalty, and service quality, giving businesses a competitive edge and supporting long-term growth

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1. Introduction

In today's fast-paced banking environment, where technology evolves at an unprecedented pace and customer expectations continue to shift, one of the key strategies for increasing customer engagement and satisfaction is digital marketing. With the widespread uptake of digital channels, alongside changing consumer behavior, banking institutions have had to rethink their marketing strategies by embedding electronic languages into their marketing platforms as a fundamental aspect of their customer communication and interactive engagement. Thus, the purpose of the present study is to investigate the hidden effects of buyer contentment from digital marketing activity in the banking sector and to uncover the critical determinants of the area.

A significant transformation has taken place in the banking world with the arrival of electronic marketing tools and platforms. Thus, traditional marketing channels such as print advertisements and physical branches have been complemented and, in some cases, replaced with digital channels such as social media, mobile apps, and web-based banking. This new dimension enables banks to seamlessly interact with customers in real-time, tailor marketing messages, and transcend traditional banking experiences across various channels of engagement. Consequently, banks are notably obligated to incorporate electronic marketing into their predictive tactics that are pivoted towards catering to the growing competitive market in terms of attaining and retaining customers. Electronic marketing is correlated with customer satisfaction, an ideological acknowledgement of the degree to which the services provided by a bank can meet customers' expectations. For banks that seek to be in for the long haul, drive customer loyalty, and boost profitability, levels of customer satisfaction matter. An important part of it is electronic marketing, which aids the banks in developing personalized marketing as per consumer preferences, predicting their needs, and providing additional value-added services to target customers.

Although there is increasing recognition of the importance of electronic marketing in achieving customer satisfaction, a limited number of detailed studies investigating this association are found in the banking context. While previous studies have focused on different aspects of electronic marketing and customer satisfaction in isolation, there is a great need for empirical studies that integrate these two variables for a holistic understanding of their relationship. In doing so, the current study seeks to address this gap in the literature and shed light on the effects of electronic marketing on customer satisfaction in the banking industry, as well as its practical implications for banks to develop better marketing strategies and enhanced customer satisfaction.

The present study seeks to explore and analyze the perceptions, attitudes, and behaviors of bank customers and marketers regarding e-marketing techniques and their effect on customer satisfaction. Also employs a mix of qualitative and quantitative research approaches. By combining the opinions of the stakeholders, this research seeks to provide a comprehensive picture of the relationship between electronic marketing initiatives and customer satisfaction outcomes. The findings of this research are expected to contribute to theoretical understanding in marketing literature and provide actionable insight for banks to utilize electronic marketing successfully to improve customer satisfaction and remain competitive in an increasingly digital world.

Gautam and Sah examine the relationship and impact of online banking service practices on e-customer satisfaction and loyalty. Furthermore, the mediating role of e-satisfaction on online banking service practices and e-loyalty will be analyzed. The study followed the E-S-QUAL model to measure online banking service quality (OBSQL) from five dimensions: electronic customer service, organizational website, website efficiency, usability, security, and privacy. The results show that website efficiency and e-customer service are the most influential dimensions in online banking service practices, followed by usability, security, privacy, and organizational website (Gautam & Sah, 2023).

PASİGAİ and Jusriadi studied several places in South Sulawesi with restricted access to digital technology and the Internet despite the country's ongoing technical growth. The purpose of this study is to examine how digital marketing, business partnerships, and service initiatives affect the expansion of startup companies. A total of 225 startups were surveyed, employing questionnaires and focus group discussions to collect the necessary data. The study found that both service strategy and business relationships have a significant and direct impact on digital marketing and the growth of startups in South Sulawesi. It also indicated that digital marketing contributes positively to the growth of these companies. However, the analysis results showed that digital marketing does not play a moderating role in the relationship between service strategy or business relationships and startup growth (PASİGAİ & Jusriadi, 2024).

2. Research importance

Analyzing how electronic marketing affects customer satisfaction in financial services is important for many reasons.

First, it helps banks to make informed strategic choices in the press of competition. Financial institutions can allocate resources more effectively and spend on appropriate marketing activities by considering the effects that electronic marketing has on customer satisfaction.

Second, electronic marketing platforms represent the last chance for banks to communicate with customers 'one-on-one', which ultimately leads to improved customer relationships. Banks are thus able to achieve a balance between electronic marketing activities and their effect on customer satisfaction, developing digital strategies explicitly tailored to strengthening connections with their clientele.

Third, using electronic marketing to improve customer satisfaction can provide banks with a competitive edge. By identifying the factors that lead to customer satisfaction in the digital environment, banks can differentiate themselves from other players in their domestic marketplace and, in some cases, hold onto a tough kernel of customers. Satisfied customers are also more likely to be loyal ones who make repeat transactions and referrals that are conducive to any financial institution's profitability. Understanding the impact on customer satisfaction metrics of electronic marketing, banks are aligning their marketing efforts with their business goals, thus opening the way to growth and profitability.

Finally, as technological advances continue to shape the banking sector, examining the effects of electronic marketing on customer satisfaction is likely to help bring forth technological innovation. By using new technologies to improve their customers 'ecological environment, banks can keep ahead of the competition and provide superior service to their customers.

In short, the relationship between electronic marketing and customer satisfaction in banking is a subject of crucial interest for decision-makers who have to understand the industry trends indicating stable past performance.

3. Aim of research

This research study aims to investigate and analyze the impact of electronic marketing strategies on bank customer satisfaction. It is aimed at analyzing the success of different digital marketing strategies adopted by banks to facilitate customer satisfaction. By exhaustively scrutinizing electronic marketing practices and their responsiveness to customer satisfaction metrics, the study aims at unravelling the strategies that potentially influence customer perceptions, experiences, and loyalty. Consequently, it brings transparency as to how digital channels contribute to cementing customer retention in the banking sector. The research targeted employees of the Rasheed and Al-Rafidain banks. The research hypothesis, according to the relationships and effects of its variables, is shown in Figure 1.

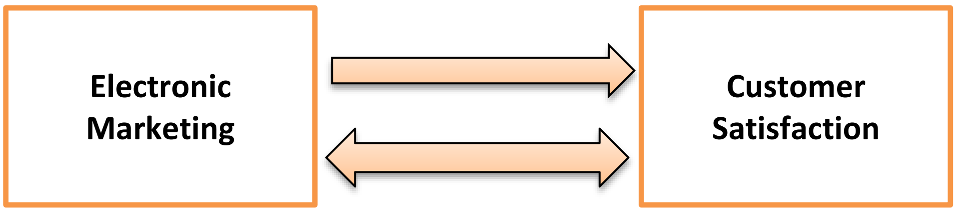

Figure (1): The research's hypothetical framework

4. Research hypothesis

There is a statistically significant relationship between electronic marketing and customer satisfaction. There is a statistically significant effect of electronic marketing on customer satisfaction.

5. Statistical Analysis Methods Used in the Study

The statistical software SPSS version 23 was used to obtain the results. The statistical methods employed in this study included the weighted arithmetic mean, standard deviation, Spearman correlation coefficient, simple linear regression, and F and T tests.

6. Electronic Marketing (EM)

E-marketing is defined as an activity carried out by individuals or companies to market a good or service in a place far away from you without having to move to the target place. Also known as digital marketing or e-marketing, refers to the use of digital channels, technologies, and platforms to promote products, services, or brands to consumers. Unlike traditional marketing methods that rely on offline channels such as print media or television advertisements, electronic marketing leverages the power of the Internet and digital devices to reach target audiences in a more targeted, efficient, and measurable manner (Sharif & Butt, 2017).

6.1. Key of Electronic Marketing

Website Marketing: Creating and optimizing a website to serve as a central hub for digital marketing efforts. This may include search engine optimization (SEO), content marketing, and user experience (UX) optimization to attract and engage visitors (Terrance, Shrivastava & Kumari, 2017).

Search Engine Marketing (SEM): Using paid advertising on search engines like Google Ads to show up prominently in search engine results pages (SERPs) when users search for relevant keywords related to the business (Terrance, Shrivastava & Kumari, 2017).

Social Media Marketing(SMM): Interacting with followers on various social media platforms like Facebook, Instagram, Twitter, LinkedIn, and TikTok to promote brand recognition, cultivate connections, and increase website traffic (Jha, Chauhan, Todmal, Kanimozhi & Krishnan, 2025).

Email Marketing(EM): Send customers customized, targeted emails to boost lead generation, product or service promotion, and conversion rates (Jemima, Agnes, Prabhakar & Kanishka, 2025).

Content Marketing(CM): involves producing and disseminating pertinent, consistent, and relevant content (such as blog posts, videos, and infographics) in order to draw in and hold the attention of a target audience and, eventually, draw in paying clients.

Mobile Marketing (MM): is to reach mobile consumers by creating marketing strategies for mobile devices, such as mobile-friendly websites, mobile applications, and mobile advertising (Ansari, Ansari, Ghori & Kazi, 2019).

Influencer Marketing(IM) is the practice of promoting goods and services by collaborating with users who have large social media followings in order to leverage their influence to reach a larger audience (Vij & Taneja, 2022).

Affiliate Marketing (AM): Assist other companies or people (affiliates) in promoting goods and services in return for commissions from sales or recommendations (Vij & Taneja, 2022).

Analytics and Data-driven Marketing (ADDM): This refers to the process of tracking, measuring, and evaluating the effectiveness of electronic marketing campaigns using analytics tools. This allows marketers to optimize their strategies and make data-driven decisions that lead to better outcomes (Grandhi, Patwa & Saleem, 2021).

More reach, less expense, better targeting and personalization, real-time interaction and feedback, and precise tracking and measurement of campaign performance are just a few benefits that electronic marketing has over traditional marketing strategies. In the current digital era, electronic marketing has become crucial for businesses to successfully reach and interact with their target audiences, as consumers depend more and more on digital channels for information and entertainment (Sinha, 2018).

6.2. Electronic Marketing Components

The elements of electronic marketing can be summed up as:

a. Marketing mix

It includes identifying the value of the good or service to be marketed as well. And put it in a good place, and carry out an extensive marketing process. All of this mixture is what the marketing process depends on to achieve the goals and profits that the company or individual advertiser planned.

The marketing plan is what must be followed to achieve a profitable project, as it includes the marketing plan. It includes several elements, namely (identifying the target customer class, identifying feasible marketing tools, describing competitors, the demand for the product or commodity provided, as well as in the electornic context, these elements are implemented through online channels such as websites, mobile apps, social media, e-commerce platforms and digital advertising, while using digital analytics tools to measure performance and improve targeting) (Chaffey, & Ellis-Chadwick, 2019).

b. Marketing design

This is done through good planning of the marketing process. The good or service must meet customer needs, be distinct, and have appropriate or low prices as much as possible. With the best results that can be achieved from purchasing this cough. In electronic marketing, marketing design includes optimizing user experience on websites and mobile applications, improving digital product presentation, ensuring secure e-payment options, and providing quick customer support to increase satisfaction and encourage repeat purchases (Ryan, 2020).

c. The most important elements

The advertiser sets goals that he hopes to achieve from this process. The most important strategic elements in electronic marketing focus on setting specific objectives to be achieved through digital marketing campaigns, such as increasing digital product awareness, achieving profits, and improving online sales rates (Shiva Prasad, Kamath, Potti, & Das, 2019).

They also include: Analyzing the online market and competitors; Understanding their strengths, weaknesses, and pricing strategies; Selecting the appropriate timing for launching products digitally based on customer demand analytics; Using real-time feedback and product reviews to improve offerings; and enhancing or modifying products and reintroducing them online to increase competitiveness (Tiago & Veríssimo, 2014).

These strategies lead to rapid sales growth and higher profitability, especially when supported by digital performance measurement tools.

6.3. The importance of electronic marketing

This is highlighted nowadays by the intense global competition for goods and services, opening the way for organizations to reach the target group of consumers and how to follow. These organizations use thoughtful promotional methods that make them compete in the unified global market. The importance lies as follows (Sharif & Butt, 2017):

1. E-marketing has become one of the necessities of life in our society today.
2. Hundreds of users connect to the Internet daily from all over the world.
3. Exploiting the Internet as a means of promoting and displaying services and products is an absolute necessity.
4. Access to global markets.
5. Providing goods and services according to customers' needs. It helps companies to satisfy their customers. When people get what they are looking for, they are more likely to buy again and recommend the product to others. In addition, understanding customer needs allows companies to compete better in the market and build a good reputation.

6.4. Electronic Marketing Types

Some experts in marketing (Kotler) believe that the marketing practised by organizations can be classified into three main types (Wulandari & Suryawardani, 2020):

1. External marketing: It is linked to traditional marketing functions such as designing and implementing the marketing mix, Product price distribution, promotion
2. Internal marketing: It is linked to employees within the organization, as the organization must follow Effective policies to train and motivate employees to communicate well with

customers and support employees to work as a team to satisfy the needs and desires of customers. Every individual in the organization must be customer-oriented in their work

3. Interactive marketing: It is linked to the idea of the quality of services and goods provided to customers based on Basic and intensive quality and the buyer-seller relationship.

6.5. Electronic marketing dimensions

1. **Product (PROD)**

In the context of e-marketing or electronic marketing, a "product" refers to any goods or services that are being promoted, sold, or marketed online. Products in e-marketing can encompass a wide range of offerings.

2. **Price (PRI)**

In e-marketing or electronic marketing, "price" refers to the amount of money that customers are willing to pay for a product or service offered online. Pricing strategies play a crucial role in e-marketing as they directly impact sales.

3. **Place (PLA)**

In e-marketing or electronic marketing, "place" refers to the distribution channels or methods used to make products or services available to customers in the online environment. Also known as "distribution" in traditional marketing, "place" in e-marketing involves strategies for reaching and delivering products or services to target customers through various digital channels.

4. **Promotion (PROM)**

Promotion in e-marketing, also known as digital promotion, involves the use of various online channels and tactics to raise awareness, generate interest, and drive sales or conversions for products or services (Abdulqader, Owied & Alasady, 2021).

The following figure represents the dimensions of electronic marketing.

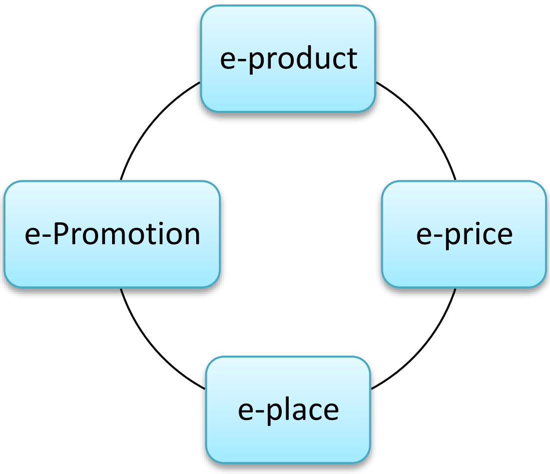

Figure (2): Represents the dimensions of electronic marketing (Abdulqader, Owied & Alasady, 2021).

7. Customer Satisfaction (CSa)

Customer satisfaction is a fundamental concept in marketing and business. It refers to the extent to which a customer's expectations are met or exceeded by the products or services they have purchased. It captures the whole consumer experience with a brand, good, or service and impacts the probability of repeat business, word-of-mouth referrals, and long-term brand loyalty (Prasad, Sasikumar, Pande, Mishra & Naik, 2024; Homburg, Koschate & Hoyer, 2005).

7.1. Key aspects of customer satisfaction

1. Meeting Expectations: A popular way to measure customer satisfaction is to compare the quality of service or product received with what the client had hoped for. Client satisfaction is more likely to happen when a good or service fulfils or goes beyond expectations.
2. Subjective Perception: Customer satisfaction is inherently subjective; for any two individuals to be equally satisfied with a given product is orthogonal to the fact that one

person may be enthralled but another not. It is influenced by such factors as personal expectations, cultural pressure, past acquaintances, and individual tastes.

3. Perception of Quality and Value: Sometimes, customers think that the products are of high quality and reasonably priced. In this case, their satisfaction tends to be high; however, if they feel you cheated them in some way or other, then it will significantly impact their perceptions of any future dealings with your company.
4. Customer Experience: A customer needs to remain happy during the entire time they are choosing and buying one brand of product, and after-purchase support service from that particular company can best be described as satisfaction. There is a chance that, with such good conditions at every step, the task will enhance the overall goodwill.
5. Feedback and Communication: To fully grasp customer needs, preferences, and satisfaction, it is necessary to collect feedback through various channels such as questionnaires, surveys, etc. Valuing cooperation means that we are committed to enhancing satisfaction and establishing long-term relationships.
6. Loyalty and Retention: Satisfied customers are more inclined to recommend a brand and return for future purchases. High satisfaction levels foster customer loyalty, reduce churn rates, and enhance retention, all of which are vital for sustainable business growth (AJIROWO, 2022).
7. Word-of-mouth and Reputation: Satisfied customers are usually happy to recommend a product and do not even think about purchasing other brands. With high levels of satisfaction, customers become loyal clients who stop running away, just adding little by little or trying to keep what they've already got turned out to be that they even turn the air conditioners down rather than off overnight! Like vapour, this is vital for sustaining growth at a company (Taghizadeh, Taghipourian & Khazaei, 2013).
8. Constant Improvement: It's pretty clear that to keep high customer satisfaction levels and continue to bring customers in the door year after year, everyone must, in turn, strive for improvement in all areas of their work. One difference between satisfied customers and customers who are dissatisfied is whether or not this kind of indispensable fire that drives them to try all options to, in the end, delightfully find out how their gear really meets up merits giving them a part bigger than they can properly manage right inside the development (Mezher & Mdlool, 2022).
9. Benchmarking and Comparison: Analyzing customer satisfaction in relation to industry standards and competitors is crucial for understanding performance and identifying opportunities for improvement (Al-Fawaeer, Hamdan & Al-Zu'bi, 2012).
10. Financial Impact: The financial performance of a company is significantly influenced by the level of customer satisfaction. Satisfied customers are more inclined to make repeat purchases, contribute a higher overall expenditure, and enhance profitability through positive word-of-mouth referrals, as well as reduced marketing costs associated with attracting new clients (Mittal, Han, Frennea, Blut, Shaik, Bosukonda & Sridhar, 2023)

Customer satisfaction is a multifaceted concept that encompasses the perceptions, experiences, and anticipations of consumers throughout their entire interaction with a brand. It plays a crucial role in determining a business's success, influencing factors such as long-term profitability, customer loyalty, and retention (Ansari, Ansari, Ghori & Kazi, 2019).

7.2. Importance of customer satisfaction

For businesses across various sectors, ensuring customer satisfaction is of paramount importance. This necessity arises from several key factors:

1. Customer Retention: Satisfied customers are more inclined to remain loyal to a company and make additional purchases. High levels of customer satisfaction contribute to retaining existing clients, thereby reducing the need for substantial investments in acquiring new ones (Mittal, Han, Frennea, Blut, Shaik, Bosukonda, & Sridhar, 2023).

2. Repeat Purchases: Content customers are more likely to return for future purchases. By consistently meeting or surpassing customer expectations, businesses can enhance revenue through increased frequency of repeat transactions (Curtis, Abratt, Rhoades & Dion, 2011).
3. Positive Word-of-mouth: Satisfied customers often share their positive experiences through online reviews, referrals, and personal recommendations. Such word-of-mouth promotion serves as a powerful endorsement, attracting new clients and enhancing the company's reputation (Lin, Yeh & Hsu, 2022).
4. Brand Loyalty: When customers are pleased with a brand, they develop an emotional connection and tend to prefer it over competitors. This loyalty makes them less susceptible to switching to rival brands, even when faced with attractive offers (Azhari, bin S Senathirajah & Haque, 2023).
5. Decreased Complaints and Churn: Satisfied customers are less likely to voice complaints or switch to competing businesses. By effectively addressing customer needs and concerns, companies can minimize complaints and retain their customer base, thereby safeguarding their revenue (Mittal, et al., 2023).
6. Higher Customer Lifetime Value: Happy customers are more prone to repeat purchases, remain with the company longer, and may even opt for higher-value products or services (Mittal, et al., 2023).
7. Competitive Advantage: In saturated markets, customer satisfaction can serve as a significant differentiator. Companies that consistently deliver exceptional customer experiences gain a competitive edge, attracting and retaining clients amid intense competition (Mittal, et al., 2023).
8. Improved Brand Reputation: A strong reputation for a brand is often built on the foundation of satisfied customers (Mittal, et al., 2023).
9. Cost Savings: Investing in customer satisfaction initiatives can lead to cost savings in the long run. Enhanced customer satisfaction reduces operational expenses and boosts profitability, as content customers are less inclined to require extensive support, engage in costly service recovery efforts, or switch to rival companies (Mittal, et al., 2023).
10. Business Growth and Sustainability: In the end, maintaining long-term sustainability and promoting business growth are both dependent on customer satisfaction. Companies that put the needs of their clients first build a devoted clientele, encourage positive word-of-mouth recommendations, and set themselves up for long-term commercial success (Mittal, et al., 2023).

To sum up, customer satisfaction is more than just a statistic; it's a strategic requirement that affects all facets of a company's operations, including profitability and revenue generation, as well as market competitiveness and brand reputation. Setting customer satisfaction as a top priority is crucial for businesses looking to succeed (Terrance, Shrivastava, & Kumari, 2017).

7.3. Elements of customer satisfaction

Numerous factors influence customer satisfaction, which in turn affects how a customer feels about their overall experience with a product, service, or brand. These elements encompass both tangible and intangible factors that shape a customer's satisfaction level. Here are the key elements of customer satisfaction:

1. **Product or Service Quality (PSQ)**

The quality of the product or service is a primary determinant of customer satisfaction. Customers expect products to meet their needs, perform as advertised, and offer value for money. High-quality products or services that consistently meet or exceed customer expectations contribute to satisfaction.

2. **Customer Service (CS)**

The level of customer service provided before, during, and after the purchase significantly impacts satisfaction. Prompt responses to inquiries, courteous interactions with staff, efficient issue resolution, and personalized assistance contribute to positive customer experiences.

3. **Reliability and Dependability (RD)**

Customers value reliability and dependability in products and services. Reliability refers to the consistency and predictability of performance, while dependability pertains to the trustworthiness and consistency of service delivery. Reliable products and services that function as expected and deliver consistent results enhance customer satisfaction. These elements collectively contribute to shaping the overall customer experience and influencing perceptions of satisfaction. Businesses that prioritize these elements and consistently deliver exceptional experiences are more likely to build loyal customer relationships and achieve sustained success in the marketplace (Gautam & Sah, 2023).

The following figure represents the dimensions of customer satisfaction.

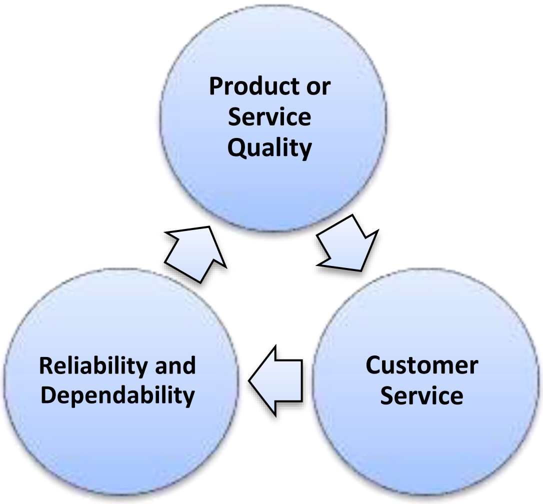

Figure (3): Represents the elements of customer satisfaction (Gautam & Sah, 2023)

8. Research Data

The research data consisted of the distribution of a statistical questionnaire with 175 questionnaires. Each questionnaire included (4) main axes according to the closed questions, which included asking the respondents (the research sample, which represents employees of the Rasheed and Al-Rafidain banks) to ask them to answer the questions posed by choosing one of the options. Presented as alternatives to the answer.

The main topics of the questionnaire were: The first axis (demographic information) includes four questions representing the demographic information for the sample to which the questionnaire was distributed. The number of questionnaires returned was 158, with a response rate of (90%).

9. Results Analysis

The results were analyzed according to the themes that were included in the questionnaire and the variables specific to the research, including:

9.1. Demographic data

Table (1) represents the results of the demographic information. From this table, it is clear that the largest number of the research sample is social awareness (males, with a percentage of (53.2%)) and that the majority group, according to the age group, belongs to (greater than 20 years old, less than 40 years old) with a percentage of (36.1%). As for the certificate, the majority group belongs to those holding a bachelor's degree, with a percentage of (36.1%).

Table (1): Demographic information

Variable	Description	Frequency	Percentage
Gender	Female	74	46.8
	Male	84	53.2
Age group	Less than or equal to 20 years	45	28.5
	Greater than 20 Less than or equal to 40	57	36.1
	Older than 40 years	56	35.4
Number of years of service	Less than 4 years old	32	20.3
	More than 4 years old and less than 12 years old	43	27.2
	More than 12 years old, less than 20 years old	59	37.3
	20 years or more	24	15.2
Certificate	Elementary diploma or less	31	19.6
	Bachelor's	57	36.1
	Higher Diploma	20	12.7
	Master's	32	20.3
	PhD	18	11.4
Total		158	100

9.2. Validity and reliability coefficient

Regarding the statistical questionnaire, the coefficients of validity and reliability, according to the value of the Cronbach's alpha coefficient for the total questionnaire items, reached (92%), which is a very reassuring percentage and indicates the presence of validity and reliability in the questionnaire items, according to the research sample's responses, according to this coefficient.

9.3. Descriptive statistics

Table (2): Descriptive statistics for the two variables and each component belonging to them

De.St.	PROD	PRI	PLA	PROM	PSQ	CS	RD	EM	CSa
Mean	3.9699	3.9763	3.8091	3.9794	4.0154	4.0651	3.9024	3.9337	3.9943
Median	4.0000	4.0000	4.0000	4.0000	4.0000	4.0000	4.0000	4.0000	4.0000
Mode	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Std. De.	.62419	.63144	.61124	.61753	.62439	.62418	.61695	.56144	.58584
Variance	.390	.399	.374	.381	.390	.390	.381	.315	.343
Range	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.97	4.00
Minimum	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.97	5.00

From the previous table, we can show that there is agreement with what was stated in the questionnaire, which represents most of the variables because the (mean, median, and mode) were equal to (4). The (variance and standard deviation) showed the existence of homogeneity in the answers because the value of the standard deviation was less than (1).

9.4. Correlation Coefficient

Table (3): The Correlation coefficient for the two variables and each component belonging to them

The 1st var.	The 2nd var.	Correlation Coefficient	Sig.Level	the decision
PSQ	PROD	.774**	0.000	There are significant direct relationships with the level of (0.05)
	PRI	.775**		
	PLA	.713**		
	PROM	.783**		
CS	PROD	.704**		
	PRI	.768**		
	PLA	.684**		
	PROM	.767**		
RD	PROD	.714**		
	PRI	.729**		
	PLA	.710**		
	PROM	.753**		
EM	CSa	.869**	0.000	There is a significant direct relationship with the level of (0.05)

From the previous table, we can show that all the correlations were statistically significant and all the correlations were strong.

9.5. The regression models

For the purpose of testing the effects, the following multiple models were built

$$\mathbf{y} = \boldsymbol{a_0} + \boldsymbol{a_1}\mathbf{x1} + \boldsymbol{a_2}\mathbf{x2} + \boldsymbol{a_3}\mathbf{x3} + \boldsymbol{a_4}\ \mathbf{x4} + \mathbf{e}$$, where:

a_0 represents the value of (y) when each of (x1,x2,.., x4) is equal to zero

a_i (for i=1,2,..,4) represent the increase or decrease in (y) when (x1,x2,.., x4) increase or decrease by one unit

The error term

Now, the sub-models will be

1. The effect of (PROD, PRI, PLA, and PROM) in (PSQ)

   $$\mathbf{PSQ = a_0 + a_1PROD + a_2PRI + a_3PLA + a_4\ PROM + e}$$

   The estimation results were:

   $$\mathbf{PSQ = 0.322 + a_1 0.311 + a_2 0.188 + a_3 0.126 + a_4\ 0.309}$$

   The coefficient of determination reached (.85), which means that there is a significant effect of the independent variables on the variable (PSQ). The (F) statistic was (96.241) and a significance level (0.000), which means that the model is good and valid for estimation and prediction.

2. The effect of (PROD, PRI, PLA, and PROM) in (CS)

   $$\mathbf{CS} = \boldsymbol{a_0} + \boldsymbol{a_1}\mathbf{PROD} + \boldsymbol{a_2}\mathbf{PRI} + \boldsymbol{a_3}\mathbf{PLA} + \boldsymbol{a_4}\ \mathbf{PROM + e}$$

   The estimation results were:

   $$\mathbf{CS =.548+.128PROD+.320PRI+.094PLA+.347\ PROM}$$

   The coefficient of determination reached (.82), which means that there is a significant effect of the independent variables on the dependent variable (PSQ). The (F) statistic was (75.855) and a significance level (0.000), which means that the model is good and valid for estimation and prediction.

3. The effect of (PROD, PRI, PLA, and PROM) in (RD)

   $$\mathbf{RD} = \boldsymbol{a_0} + \boldsymbol{a_1}\mathbf{PROD} + \boldsymbol{a_2}\mathbf{PRI} + \boldsymbol{a_3}\mathbf{PLA} + \boldsymbol{a_4}\ \mathbf{PROM + e}$$

   The estimation results were:

   $$\mathbf{RD =.419+.226PROD+.146PRI+.210PLA+.302\ PROM}$$

The coefficient of determination reached (.81), which means that there is a significant effect of the independent variables on the variable (PSQ). The (F) statistic was (70.437) and a significance level (0.000), which means that the model is good and valid for estimation and prediction.

4. The effect of (EM) in (CSa)

$$\mathbf{CSa = .429 + .906EM}$$

The coefficient of determination reached (.87), which means that there is a significant effect of the independent variables on the dependent variable (PSQ). The (F) statistic was (479.168) and a significance level of (0.000), which means that the model is good and valid for estimation and prediction.

10. Conclusions and Suggestions

Analysis of the results proved that there is a strong and significant relationship between all dimensions of electronic marketing and customer satisfaction, and that there is a significant effect of the dimensions of the variable (electronic marketing) on each dimension of the variable (customer satisfaction). There is a significant relationship between (electronic marketing) and (customer satisfaction), and there is a significant effect of the variable (electronic marketing) on (customer satisfaction). The results indicated that all four studied variables—product, price, place, and promotion—have a positive effect on customers' perceived service quality. Among these variables, product and promotion emerged as the most influential, with higher estimated coefficients compared to the other factors. This suggests that improving product quality and implementing effective promotional strategies directly contribute to enhancing customers' perception of service quality, thereby increasing their overall satisfaction, encouraging repeat interactions with the company, and strengthening their emotional connection to the brand, ultimately creating a lasting positive experience. The results show that product, price, place, and promotion all positively influence perceived service quality, with product and promotion having the strongest effects. These variables explained a large portion of customer satisfaction and loyalty, highlighting the importance of value, effective marketing, and promotional strategies. Internal marketing was found to strongly impact employee satisfaction, which in turn supports better customer experiences. All models were statistically significant ($p < 0.001$), confirming their reliability. Overall, the findings emphasize that focusing on product quality, pricing, promotion, and employee engagement is key to enhancing service quality, fostering customer loyalty, and supporting sustainable business growth. In conclusion, improving products, setting appropriate prices, selecting the right distribution channels, implementing effective promotional strategies, and engaging employees through internal marketing are all key factors in enhancing customer satisfaction, loyalty, and service quality. The results suggest that companies focusing on these areas gain a clear competitive advantage and increase their chances of long-term growth and sustainability.

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أثر التسويق الإلكتروني في تحقيق رضا العملاء في القطاع المصرفي

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المستخلص

يُعدّ التسويق الإلكتروني مطلبًا حيويًا لتحقيق رضا الزبائن في البنوك ضمن البيئة الجديدة. إذ تتناول استراتيجيات التسويق الإلكتروني وعلاقتها برضا الزبائن في القطاع المصرفي. ومن خلال مراجعة موسعة للأدبيات السابقة، يسعى هذا البحث إلى تحديد أهم قنوات واستراتيجيات التسويق الإلكتروني التي تستخدمها البنوك، وتأثيرها في مخرجات رضا الزبائن. وعلى الرغم من الاعتراف المتزايد بأهمية التسويق الإلكتروني في تحقيق رضا الزبائن، إلا أن عدد الدراسات التفصيلية التي تناولت هذه العلاقة في سياق العمل المصرفي ما يزال محدودًا. فالدراسات السابقة غالبًا ما ركّزت على جوانب مختلفة من التسويق الإلكتروني ورضا الزبائن بشكل منفصل، مما يشير إلى وجود حاجة كبيرة لإجراء دراسات تطبيقية تربط بين المتغيرين معًا لفهمٍ شاملٍ لعلاقتهما. يسهم هذا البحث في سد الفجوة البحثية وتقديم دليل تجريبي حول تأثير التسويق الإلكتروني في إدراك الزبائن ورضاهم عن البنوك. فمن خلال تطبيق تقنيات التسويق الإلكتروني، ستكون البنوك قادرة على اكتشاف نقاط القوة والضعف لديها في مجال التسويق، وبالتالي تخصيص أساليبها التسويقية بما يتوافق مع احتياجات الزبائن ومتطلباتهم، إضافةً إلى بناء علاقات زبائنية قوية تعزز مستويات الرضا. يمثل مجتمع البحث موظفي مصرفي الرشيد والرافدين، وقد تم اعتماد الاستبانة كأداة لجمع البيانات. وتُسهم النتائج المستخلصة في تعزيز الإرث النظري في مجال التسويق، إضافة إلى تقديم دلالات عملية تساعد المؤسسات المصرفية على تحسين جهودها في التسويق الإلكتروني بما يؤدي إلى تعزيز رضا الزبائن وولائهم. كما أن التركيز على فعالية الترويج، وجودة المنتجات، ومشاركة الموظفين يعدّ أمرًا جوهريًا في تعزيز رضا الزبائن وولائهم وجودة الخدمة، مما يمنح المصارف ميزة تنافسية ويدعم نموها المستدام على المدى الطويل.

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