

THE REALITY OF ELECTRONIC MARKETING IN IRAQI BANKS

MOHAMMED SALIH HASAN¹ and RAOUDHA KAMMOUN²

¹ Ph.D. Candidate Department of Management, Faculty of Economics and Management of Sfax (FSEGS), MODILS Research Unit, University of Sfax, Tunisia. E-mail: npx31mm0d@gmail.com

² Department of Management, Faculty of Economics and Management of Sfax (FSEGS), MODILS Research Unit, University of Sfax, Tunisia. E-mail: raouda.kammoun@fsegs.usf.tn

Summary

The aim of the research is to identify the reality of electronic marketing in Iraqi banks. The research was applied to the employees of four Iraqi commercial banks from a sample of 200 employees. The results showed that the reality of electronic marketing with its dimensions (plastic card, privacy, and confidentiality, trust and security, website, information provision) in Iraqi banks came to a medium degree and with a standard deviation of ability (0.641), and this indicates the increased use of banks for marketing at present. The researcher recommended, the researcher recommends the necessity of educating workers about the importance of electronic marketing and the information it provides in our time in terms of global openness to markets, and therefore more attention should be paid to it.

Keywords: e-marketing, privacy, security and confidentiality, information transfer, website

INTRODUCTION:

Electronic banking marketing is one of the basic modern concepts that have managed, during the last few periods of the current millennium, to jump all efforts and marketing works and various activities to modern trends in line with the technological development taking place in the current era and its variables, using various tools and advanced means and modern technology in the implementation of operations And marketing activities, especially about marketing communications, information technology, product offering and completion of marketing operations through multiple means, foremost of which is the marketing of banking services to various parties through those means (Dzemyda Ignas, 2014)). The latest information and communication technology has led to the spread of the use of the concept of electronic banking marketing and through the multiplicity of banks' websites on the Internet to meet the needs and desires of customers or banking customers, although all banks on the Internet vary in the level of providing banking services and in Their price level and the style or method of presentation Electronic banking service, all of these banks share one feature, which is the completion of the process of buying, selling and exchanging the electronic banking service through the Internet, which may be called electronic commerce.

The researcher started studying the subject through a basic problem that Iraqi commercial banks suffer from, represented by their lack of interest in the issue of traditional marketing, so how is the case with e-marketing and its techniques and electronic devices, and this came within the hypotheses that the researcher believes is important, which is the presence of e-marketing in Iraqi banks.

- **Research problem:** The problem of this study is to know what is the reality of electronic marketing in its dimensions (plastic cards, privacy, and confidentiality, trust and safety, website, providing the information) in Iraqi banks?
- **search objective:** This research mainly aims to discuss the reality of e-marketing in Iraqi banks.
- **Research Hypothesis:** There is a statistically significant effect at a significant level ($\alpha \leq 0.05$) for electronic marketing with its dimensions (plastic card, privacy and confidentiality, trust and security, website, information provision) on Iraqi banks.

e-marketing

The concept of e-marketing is new and innovative, tainted by some ambiguity, and the reason is that there is a belief that marketing can only be done through the Internet, that e-marketing means the correct use of the Internet, extranets, intranets, and telecommunications in the processes before, during and after the provision of services, to achieve satisfaction Customers, which is reflected on the competitiveness of organizations, as well as the correct use in designing, pricing, distributing and promoting the service and improving the quality of its exchange processes between organizations and customers (Al-Alaq, 2019).

(Adjei et al., 2010 pointed out that one of the most important obstacles facing this concept is the multiplicity of labels, including (e-marketing, interactive marketing, online marketing, content marketing, viral marketing, e-commerce, e-business, e-promotion... Etc.), but the most common and used the designation at present is electronic or digital marketing.

As (Jönsson & Gillenskepp, 2014) believes that these concepts must be separated, as electronic or digital marketing is broader than the rest of the concepts because it includes digital tools such as internal and external networks and mobile phones. On the contrary, electronic commerce and electronic business are broader than electronic marketing or Digital, and e-marketing (Pawar, 2014)) was defined as the art and science of selling products over digital networks, such as the Internet and cellular or mobile networks. (Altimeter, 2014) defined e-marketing simply, as it is the marketing of products (goods, services) over the Internet. Whether via websites, online advertising, selected email, interactive kiosks, interactive TV, mobile phone, or social networks, it involves getting close to customers, better understanding customers, and maintaining dialogue with them, as defined (Smart Insights, 2014) as Use digital technologies, such as websites, mobile devices, and social networks, to help reach your customer base, create awareness of your brand and sell your goods or services, and (Businesslink, 2011) also defined it as any marketing activity that uses interactive techniques to implement it, and it was defined by (Jenkinson, 2007) as one of the types of marketing that takes place on the Internet through social networks, emails, mobile applications, and computer games. as a comprehensive and measurable term that aims to apply interactive marketing of products using digital channels to reach consumers and the deal is important and convert them into customers and maintain them, and (Chaffey, 2014) explained that e-marketing means the use of digital technologies to create integrated, purposeful and scalable communications For

measurement, which helps to win customers and build deeper relationships with them and maintain them.

(Geyskens et al., 2002) explained that digital marketing is a new approach to marketing supported by digital elements that have their own characteristics and driving forces, which should be understood in order for organizations to be able to choose effective marketing tactics and strategies, and the difference between digital marketing And traditional marketing is that the first uses digital techniques that are measurable as it allows the company to communicate and communicate with the target by knowing full details about customers to facilitate the formation of a relationship between them and their customers, while traditional marketing depends on mass communication directed to a large number, which results in difficulty In creating a relationship with customers quickly, except by using quick means, as is the case using digital means (Wymbc, 2011).

Based on the above, the most important characteristics of e-marketing can be summarized:

1. Identifiability: where network users can identify themselves and provide information about their desires.
2. Interaction: This feature gives the customer the ability to express his needs directly with the organization.
3. Memory: The ability to obtain information about customers by accessing data warehouses.
4. Control: It represents the number of customers in control of the information to be provided without forcing them or luring them to other information.
5. The digital method and information refer to the company's ability to display the product or some products as digital pieces of information.

Thus, these characteristics enable business organizations to meet requests promptly and in the required form, and this calls for the use of e-marketing so that the organization can replace its position in the e-commerce system.

The reality of e-marketing in Iraq

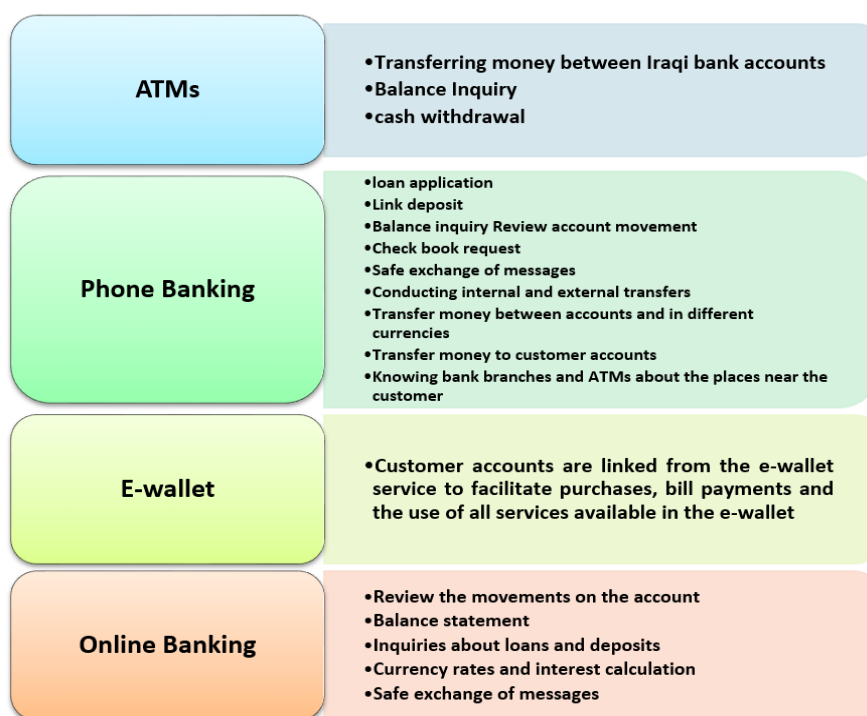
Iraqi banks seek to join the ranks of financial technology and its innovations and to comply with the requirements of the Central Bank of Iraq by being the sectoral organization regulating the work of the banking sector. Work in the payment areas. The requirements and desire of the Iraqi environment to adopt financial technology are very clear in terms of the Iraqi market's aspiration for further development in the field of financial technology. The presence of an average age of 20 years foreshadows that many of the Iraqi people are from the generation who desire technology, and this is reflected in the numbers using social networks. . The population of Iraq has reached about 39 million people, of whom 50%, or 19 million people, use the Internet (Yacoub et al., 2021)

- 50% of the population uses social networks, 17 million of whom are through smartphones.

- About 94% of Iraqis own smartphones, which is a very high percentage and promises many advantages.
- The average age in Iraq is about 20 years, which is a young average age that shows the tendency towards financial technology.
- Facebook comes at the top of the most used communication networks in Iraq with 50%, followed by Instagram.
- Iraq's telecommunications infrastructure is about out of a 100-point scale.
- The general index of the Iraqi state in the field of growth and development in the field of communications reached about 47.5 out of a scale of 100 points.
- After studying the users, it was found that 49.73 of them can afford the necessary expenses associated with the developments of financial technology in Iraq.
- About 11% of Iraqis own bank accounts, and 2% of them own credit cards of all kinds.
- About 5% of Iraqis use e-commerce applications, and most of them are men.

The digital services provided by Iraqi banks can be clarified, as shown in the following figure:

Figure 1: Digital banking services in Iraqi banks



The practical side

STUDY METHODOLOGY:

To achieve the objectives of the current study, the descriptive analytical approach was used, which allows us to understand the marketing mix of the banking service through the adoption of e-marketing and subject to general concepts about the subject and the correlational approach that links the independent and dependent variable, and based on the characteristics of these methods from the ability to provide data and facts about the impact of E-Marketing and Marketing Mix for Banking Services in Iraqi Banks in Baghdad Governorate.

study community

The researcher chose a simple random sample from the study population in the Iraqi banks in the Baghdad governorate, namely (Al-Rafidain Bank, Al-Ahly Bank of Iraq, Iraqi Islamic Bank, Abu Dhabi Bank (Iraq Branch)), and the sample consisted of (250) employees in Iraqi banks, and questionnaires were distributed They have to get the results, and the appropriate statistical method was used for the study variables. Table (2) shows the total number of samples according to the bank.

Table (1): Distribution of study sample members by type of bank

Categories	commercial banks				Total
	Al-Rafidain Bank	Al-Ahly Bank of Iraq	Iraqi Islamic Bank	Abu Dhabi Bank (Iraq Branch)	
Chairs and members of the board of directors	5	4	7	9	25
managers	8	7	5	5	25
employees	51	62	41	46	200

Table (2): the distribution of the members of his sample according to the study variables: (gender, educational level, years of experience)

Variables	Categories	Frequency	Percentage
gender	Male	189	75.6
	female	61	24.4
educational level	Secondary	34	13.6
	BA	74	29.6
	Master's	51	20.4
	PhD	20	8
	other	71	28.4
years of experience	Less than five years	69	27.6
	6-10 years	25	10
	11-15 years	72	28.8
	16-20 years	66	26.4
	20 years and over	18	7.2
Total		250	100

e-marketing scale

To achieve the objectives of the study, the e-marketing scale was built from the point of view of workers in Iraqi banks, by referring to the theoretical literature and previous studies related to the variables of the study, such as a study (Jilali, 2015), (Abu Rakba, 2018), (Khaf Allah, 2019) and it may be The scale has five dimensions: (plastic card, privacy and confidentiality, trust and security, website, information provision), which was modified in proportion to the current study sample, and the five-point Likert scale was employed to identify the extent to which the study sample members agreed on the items of the scale

To ensure the validity of the study tool to measure the variables in this study, the following procedures were taken:

construction sincerity

The construction validity indices were used by finding the correlation coefficients between the paragraphs and the total score of the scale and the dimensions included in the scale, Table No. (3) Illustrates this.

Table (3): Correlation coefficients between e-marketing paragraphs, the dimension to which they belong, and the tool as a whole

1	.817**	.689**	.619**	.319**	27	.892**	.844**
2	.772**	.596**	.638**	.370**	28	.904**	.792**
3	.847**	.661**	.587**	.294**	29	.799**	.812**
4	.861**	.695**	.559**	.263**	30	.825**	.827**
5	.786**	.651**	.565**	.307**	31	.829**	.824**
6	.859**	.757**	.732**	.783**	32	.702**	.500**
7	.840**	.745**	.672**	.781**	33	.805**	.599**
8	.687**	.763**	.685**	.770**	34	.846**	.697**
9	.623**	.588**	.863**	.756**	35	.839**	.658**
10	.494**	.338**	.864**	.809**			
11	.733**	.449**	.889**	.776**			
12	.755**	.451**	.882**	.799**			
13	.333**	.679**	.909**	.795**			

*Statistically significant at the significance level (0.05).

** Statistically significant at the significance level (0.01).

- The method of internal consistency using the Chronbach Alpha equation, which measures the quality of the paragraphs and the extent of consistency in the answers of the study sample to all the paragraphs of the tool, and table (4) shows the stability coefficients of the study tool.

Table (4) Reliability Coefficients by Cronbach`s Alpha

Tool	Cronbach`s Alpha
plastic card	0.832
Privacy and confidentiality	0.659
Trust and safety	0.586
website	0.785
providing information	0.755
E-Marketing	0.925

Table No. (4) Shows that the values of the internal consistency coefficient "Cronbach's alpha" range between (0.586-0.832), and it shows that these values are indicative of stability and sufficient for the current study.

study hypothesis test:

The answer related to the study question what is the reality of e-marketing in its dimensions (plastic card, privacy and confidentiality, trust and security, website, information provision) in Iraqi banks. For each dimension separately, as they were as follows:

Table (5): Arithmetic averages and standard deviations of the dimensions arranged in descending order according to the arithmetic averages.

Rank	number	Dimensions	SMA	standard deviation	Degree
1	2	Privacy and confidentiality	3.5	0.682	medium
2	3	Trust and safety	3.33	0.618	medium
3	5	providing information	3.01	0.78	medium
4	1	plastic card	2.89	0.839	medium
5	4	website	2.69	0.846	medium
		E-Marketing	3.08	0.641	medium

Table (5) shows that the arithmetic averages ranged between (2.69-3.50), where the dimension of privacy and confidentiality ranked first with the highest arithmetic mean of (3.50) with a standard deviation of (0.682) with a degree of "medium", while it came after the website in the rank The latter with an arithmetic mean of (2.69) with a standard deviation of (0.846) with a "medium" degree, and the arithmetic mean of the tool as a whole was (3.19) with a standard deviation of (0.641) with a "medium" degree.

The first dimension: after the plastic card

**Table (6) Arithmetic averages and standard deviations of items after the plastic card
Arranged in descending order by arithmetic averages**

Rank	number	Dimensions	SMA	standard deviation	Degree
1	5	Transactions made with a plastic card are characterized by speed, flexibility, and minimal effort.	3.35	1.375	medium
2	2	The bank provides linking the plastic card with the mobile phone to increase the security of cash transactions.	3.04	0.875	medium
3	1	The plastic card is used by customers because it is a safer way to save money.	2.94	1.577	medium
4	3	The bank provides a receipt for all transactions through the plastic card.	2.82	1.051	medium
5	4	Plastic card services have a wide variety to suit different customer needs.	2.78	1.043	medium
6	6	The bank provides the opportunity to deal with a huge mass market for new and desirable categories and areas that can be accessed and marketed through the smart card more easily.	2.68	1.139	medium

Table (6) shows that the arithmetic averages ranged between (2.63-3.35), where came paragraph No. (5), which states that "the transactions completed with the plastic card are characterized by speed, flexibility and least effort." In the first place, with an arithmetic mean of (3.35) and a standard deviation of (1.375) with a degree of "medium", and paragraph No. (7), which states "there is a development committee in the bank that works to follow up on

technological developments in electronic marketing tools to suit their suitability to the bank's customers" in the last rank. With an arithmetic mean of (2.63), and with a standard deviation of (1.123) with a degree of "medium", the arithmetic mean of the plastic card as a whole was (3.08) and with a standard deviation of (0.641) with a degree of "medium".

The second dimension: the dimension of privacy and confidentiality

Table (7): Arithmetic averages and standard deviations of items after privacy and confidentiality Arranged in descending order by arithmetic averages

Rank	number	Dimensions	SMA	standard deviation	Degree
1	14	The bank puts an iris scan service when opening the account to increase privacy.	3.98	1.058	High
2	12	The bank sends the list of transactions to the customer's account through the mobile phone in all confidentiality.	3.8	1.064	High
3	13	The bank does not answer any questions related to clients' accounts except through books from official bodies.	3.65	1.331	medium
4	10	The bank provides customer account statements through their e-mail after the transactions that are performed.	3.53	1.138	medium
5	11	The bank provides the necessary privacy that enables the customer to pay bills in complete secrecy.	3.35	1.375	medium
6	9	The bank provides the account information to the customer himself only, which achieves the satisfaction of his customers.	3.33	1.201	medium
7	8	Electronic transactions are conducted with complete confidentiality and confidentiality.	2.86	1.124	medium
		Privacy and confidentiality	3.5	0.682	medium

Table (7) shows that the arithmetic averages ranged between (2.86-3.98), as came paragraph No. (14) which states, "It is distinguished that the bank sets the iris scan service when opening the account to increase privacy." In the first place with an arithmetic mean of (3.98) and a standard deviation of (1.058) with a degree of "high", and paragraph No. (8) which states "electronic transactions are conducted with complete privacy and confidentiality" came in the last rank with a mean of (2.86), and with a standard deviation (1.124) with a degree of

"medium", and the arithmetic mean of privacy and confidentiality as a whole was (3.50) and with a standard deviation of (0.682) with a degree of "medium".

The third dimension: the dimension of trust and safety

Table (8) Arithmetic averages and standard deviations of items after confidence and safety Arranged in descending order by arithmetic averages

Rank	number	Dimensions	SMA	standard deviation	Degree
1	18	The bank warns its customers not to use an easy-to-crack password.	3.92	0.995	High
2	15	Giving the bank MasterCard cards to its customers helps in gaining their trust.	3.86	1.077	High
3	17	The bank provides a security plan for electronic data and information in case of emergency.	3.82	0.947	High
4	16	The bank works to cover the needs of customers and display the required information around the clock.	3.35	1.375	medium
5	21	The security characteristics of the banking service are determined by browsing between the pages of the site using firewall security software.	3.35	1.375	medium
6	19	The bank offers the service of restricting the access process after failing to type the password for several unsuccessful times.	2.54	1.098	medium
7	20	The bank provides firewall protection, which ensures that the information is only accessible to its owners.	2.45	1.123	medium
Trust and safety			3.33	0.618	medium

Table (8) shows that the arithmetic averages ranged between (2.45-3.92), where came paragraph No. (14) which states: “The bank warns its customers against using an easy-to-crack password in the first place with an average of (3.92) and a standard deviation (0.995) with a “high” degree, and paragraph No. (20) which states that “the bank provides firewall protection,

which ensures that information is only accessed to its owners.” In the last place, with a mean of (2.45), and with a standard deviation of (1.123) with a degree of “medium.” The arithmetic mean of confidence and safety as a whole was (3.33) and with a standard deviation of (0.618) with a degree of "medium".

The fourth dimension: the website dimension

Table (9): Arithmetic averages and standard deviations of paragraphs after the website Arranged in descending order by arithmetic averages

Rank	number	Dimensions	SMA	standard deviation	Degree
1	23	There is a sense of security while conducting banking transactions through the bank's website.	3.36	1.373	medium
2	26	The bank identifies a factor to solve the problems faced by the customers using the website.	3.35	1.375	medium
3	25	The bank clarifies the mechanism for using data and information related to customers through the website.	2.49	1.23	medium
4	28	The website helps to save time and effort derived from going to the bank and conducting face-to-face banking transactions.	2.48	1.293	medium
5	27	The bank provides a convenient way to serve customers and facilitate their transactions through the bank's web page.	2.44	1.232	medium
6	22	The bank has advanced hardware that is flexible and has high storage capacity and efficiency.	2.38	1.194	medium
7	24	The bank provides protection programs that are difficult to hack and tamper with electronic software.	2.35	1.259	medium
		website	2.69	0.846	medium

Table (9) shows that the arithmetic averages ranged between (2.35-3.36), where paragraph No. (23) states that “there is a sense of security during banking transactions through the bank’s website.” In the first place, with an arithmetic average of (3.36) and with a standard deviation of (1.373) with a degree of "medium", and paragraph No. (24), which states: "The bank provides protection programs that are difficult to penetrate and tamper with electronic software." In the last rank, with an arithmetic mean of (2.35), a standard deviation of (1.259)

and a "medium" degree, and the arithmetic mean of confidence and safety as a whole was (2.69) and a standard deviation (0.846) with a "medium" degree.

The fifth dimension: after providing information

Table (10) Arithmetic averages and standard deviations of paragraphs after providing information Arranged in descending order by arithmetic averages

Rank	number	Dimensions	SMA	standard deviation	Degree
1	29	The bank has high-capacity software to communicate with a large number of users simultaneously.	3.36	1.373	medium
2	32	The bank sends marketing brochures to customers through the Internet.	3.36	1.376	medium
3	35	The bank provides information and response to customers in remote areas through electronic transactions.	3.14	1.098	medium
4	33	The bank has an effective and efficient system of communication between customers and the bank.	3.07	1.043	medium
5	34	The bank provides information to customers through the website, enabling customers of remote areas to enjoy services that were not available to them.	3.03	1.117	medium
6	30	The bank provides a database that stores, retrieves, deletes, displays and prints the stored data.	2.68	1.336	medium
7	31	The bank provides employees with a database of customer information accurately to reach the customer.	2.42	1.194	medium
		providing the information	3.01	0.78	medium

Table (10) shows that the arithmetic averages ranged between (2.42-3.36), where paragraph No. (29) states that “the bank has software with a high ability to communicate with a large number of users at the same time.” In the first place with an arithmetic average It reached (3.36) and with a standard deviation of (1.373) with a degree of "medium", and also came as paragraph No. (32) which states that the bank sends marketing brochures to customers through the Internet. “In the first place, with a mean of (3.36) and a standard deviation of (1.376) with a degree of “medium,” came paragraph No. (31) which states “The bank provides employees

with a database of customer information accurately to reach the customer.” In the last place, with an average of (2.42), with a standard deviation of (1.194) with a degree of "medium", and the arithmetic mean of providing information as a whole was (3.01), and with a standard deviation (0.780) with a degree of "medium".

DISCUSS THE RESULTS

The results showed that the reality of electronic marketing with its dimensions (plastic card, privacy, and confidentiality, trust and security, website, information provision) in Iraqi banks came to a medium degree and with a standard deviation of ability (0.641), and this indicates the increased use of banks for marketing at present, and the researcher attributes that result Most of the commercial and purchasing operations are accomplished using e-marketing as it is easier and we are now in the era of modernity and technology, where it came after "privacy and confidentiality" in the first and medium degree, and the researcher attributes that result to the role of e-marketing in achieving the privacy and confidentiality that Al-Ala needs in completing their transactions and maintaining From thefts and the like, it is now common for bank users to put money inside banks to facilitate transactions and to achieve a greater degree of safety in buying and selling operations. restrictions, as it came after "trust and safety" in the second place, to a medium degree, and this indicates the importance of matters provided by e-marketing to the consumer, as it enables him to obtain services more easily and from the same site without the trouble of searching traditionally, and these results differed with the results of a study (Nikolajeva Anna et al., 2016) That it was stated that e-marketing is only concerned with increasing profits, and after providing information in the third place, to a medium degree, and the researcher attributes the high proportion of this dimension because of its great importance in the e-marketing process, as the information is widely available about the product and service, which simplifies the purchase process and vision The product before acquisition and obtaining sufficient information about it, as it came after the use of the “plastic card” ranked fourth, to a medium degree, and this indicates the emergence of the fruit of the rapid and tremendous development in the world of information and communications, and what accompanied that rapid development in the field of banking services provided by banks and banks all over the world, and the word Credit means the ability to lend, and technically it is the commitment of one party to another party to lend or indebted, and credit cards have various forms and types, including the credit card, immediate deduction, or debit card, or the multi-card. (VISA) and the Master Card Organization (MASTER CARD) and it is called the card sponsor, facilitating labor payments and preparing This card is more secure in the payment process and can be stopped in the event of thefts. Such credit cards have become a great danger to some of their owners, and their advantages are: ease of use and carrying, the safety of not carrying money, as well as universal acceptance of all transactions during your use of that card and registration All sensitive transactions and this is not available when using the cash payment process, and one of the advantages of credit cards is also that it protects the consumer from not carrying cash and not being exposed to gangs, in the event of losing it, the branch can be informed of the card number and the date of its loss. and decisiveness and other advantages, and these results agreed with the results of a study (Veloz Pereda et al, 2017).

In it, it was found that there is an impact of e-marketing in providing information and facilitating the operations that take place through it, as it came after the “website” in the last and medium rank, and this result is logical and does not indicate the low importance of the website, as websites have now become one of the pillars of marketing. The researcher attributes this to the importance of the site in making the consumer directly connected with the required party step by step, in addition to the possibility of requesting an amendment to the product and its time and the ability to add, delete and submit complaints, which makes the customer feel reassured about the required processes, and this study agreed with the study (kPrincy Hebshibha et al, 2018) that e-marketing strategies are sophisticated and will continue to change, and their practice will increase in international markets.

RECOMMENDATIONS

1. The researcher recommends the necessity of educating workers about the importance of electronic marketing and the information it provides in our time in terms of global openness to markets, and therefore more attention should be paid to it.
2. The researcher recommends publishing the importance of e-marketing contributes to influencing consumer behavior and changing his opinions and decisions, so work must be done to expand its scope in offering services.
3. The researcher recommends the necessity of having electronic guiding programs that explain how to search in the electronic market for the consumer.
4. The researcher recommends opening the doors of strategic marketing alliances and partnerships between Iraqi commercial banks on the one hand, and foreign banks operating in Iraq and abroad, on the other hand, to benefit from their reputation and long experience in this field.
5. The researcher recommends encouraging scientific research in the field of banking in general, banking marketing, and e-marketing in particular.
6. The researcher recommends the need to constantly review the experiences of the leading banks in the field of providing, marketing, and promoting banking services, and to work on applying these international experiences in the Iraqi banking sector correctly and appropriately for the region.
7. The researcher recommends studying the role of e-marketing with other variables and different environments.

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