

# Role of Electronic Marketing on Promoting High Performance Levels - An Analytical Study in Investment Bank of Iraq<sup>1</sup>

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DOI:10.37648/ijrssh.v13i02.021

Received: 21 March 2023; Accepted: 06 May 2023; Published: 11 May 2023

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## ABSTRACT

The research aims to clarify the role of the concept of electronic marketing and its dimensions in achieving high performance by building a knowledge base based on previous intellectual efforts in this field of business. The research was applied in the Iraqi Investment Bank, and the research sample consisted of 50 employees of the bank selected randomly. Data was collected through a questionnaire designed according to ready-made foreign scales, and a number of statistical tools were used using the SPSS V.24 software. The research reached a number of results, the most important of which is that the use of modern technology in banking services has led to improved quality and the provision of more efficient and effective services to customers. The annual financial reports mentioned by the researcher confirm that the bank pays great attention to developing its programs and keeping up with the latest developments in information technology, which is a positive factor that enhances the bank's position and reputation in the banking market. Therefore, the researcher recommends that the bank focus on using modern technology and developing its electronic services to enhance efficiency and effectiveness in providing services to customers and maintaining its position and reputation in the banking market. The bank should also continue to support and motivate its employees to be creative and innovative in order to ensure the maintenance and improvement of management quality.

**Keywords :** *E-Marketing; High Performance; Investment Bank.*

## INTRODUCTION

Electronic marketing, also known as e-marketing or digital marketing, has emerged as a powerful tool for businesses to promote their products and services through digital channels. The rise of electronic marketing has been driven by the widespread adoption of technology, particularly the internet and mobile devices, which have enabled businesses to reach a global audience with greater ease and efficiency than ever before.

In recent years, electronic marketing has become an increasingly important factor in determining the success of businesses across various industries. With the rapid growth of e-commerce, businesses must stay competitive by leveraging electronic marketing strategies to attract and retain customers, increase brand awareness, and ultimately drive revenue growth.

Furthermore, electronic marketing has been shown to have a significant impact on employee performance and job satisfaction. By providing employees with the necessary tools and resources to effectively engage with customers and promote products, businesses can create a positive work environment that fosters high levels of productivity and job satisfaction.

Therefore, this paper will explore the role of electronic marketing in promoting high performance levels within organizations. Specifically, it will examine how electronic marketing can be used to enhance employee engagement, increase job satisfaction, and ultimately improve organizational performance.

In order to clarify the impact of electronic marketing on promoting high performance levels, the study was divided into four sections. The first section covers the research methodology, while the second section discusses the theoretical

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<sup>1</sup> How to cite the article: Enas N.Q., Yahya R.Q, (May 2023); Role of Electronic Marketing on Promoting High Performance Levels - An Analytical Study in Investment Bank of Iraq; *International Journal of Research in Social Sciences and Humanities*, Vol 13, Issue 2, 239-253, DOI: <http://doi.org/10.37648/ijrssh.v13i02.021>

framework. This is followed by the third section, which focuses on the practical aspect, and finally the results and recommendations are presented in the fourth section.

## **CHAPTER ONE: RESEARCH METHODOLOGY**

### **First : Research Problem**

The dramatic increase in e-commerce sales is greatly affecting customer and business market behavior. As a result, most organizations have begun developing electronic marketing strategies for the web. However, the development and strategic direction of electronic marketing in the local Iraqi environment have not been adequately discussed. Through initial surveying of a number of private Iraqi banks, it was found that they suffer from a weakness in electronic marketing practices due to the novelty of the subject and the rapid technological advancements in the external world. Therefore, the research problem for this study can be formulated as follows: What is the impact of electronic marketing on enhancing high performance levels in institutions? And what are the effective measures that can be taken to improve this impact?

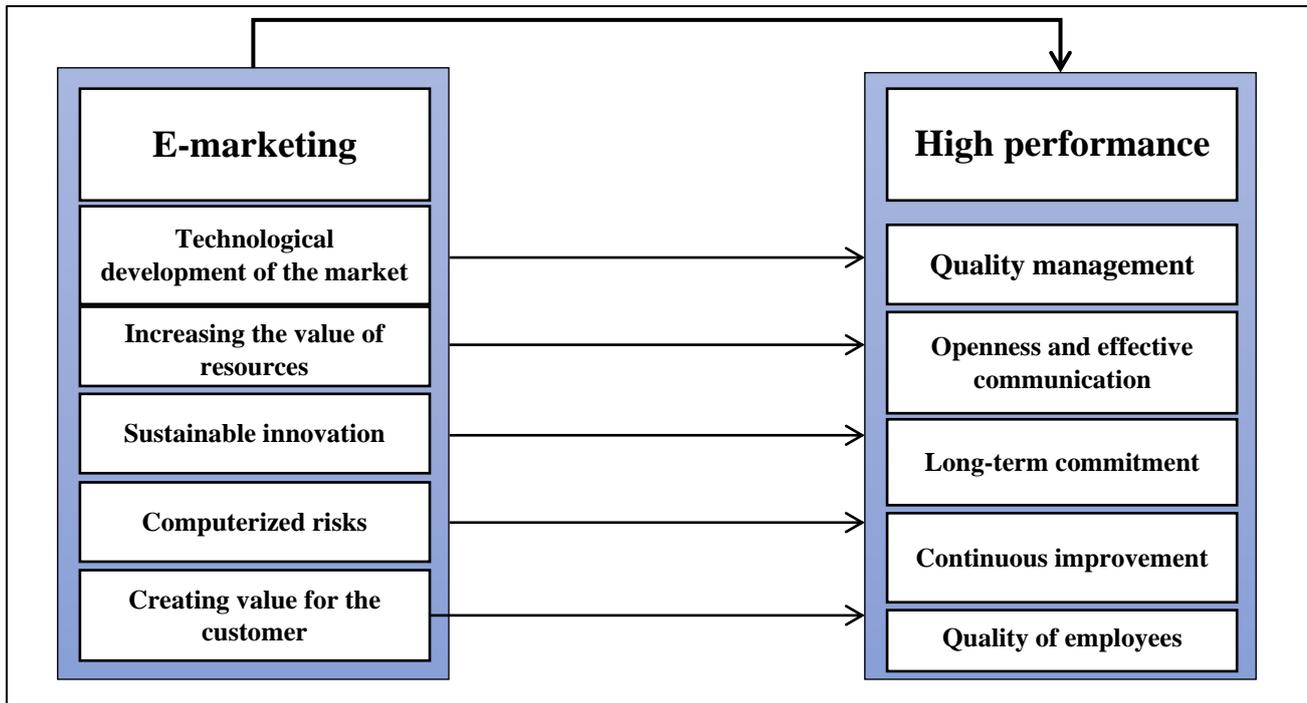
### **Second : Importance of the Research**

Today's world is living in the era of technology and the internet, where the use of smart devices, social networks, and mobile phone applications is growing rapidly. This makes customers search for easy and convenient electronic shopping options. Therefore, banks must be constantly connected with their customers through electronic shopping platforms. Electronic marketing is a marketing philosophy that differs from traditional marketing methods used by organizations to improve their marketing performance and achieve high business performance. Therefore, it plays a role in supporting and improving the performance of organizations, especially those working in the banking sector. The global technological developments and modern marketing tools have forced banks to move towards less costly and more effective tools, and electronic marketing has played a significant role in providing banks with high-performance levels and achieving greater profits. The importance of the current research lies in the importance of addressing complex and relatively vital issues in the midst of a dynamic and rapidly changing environment, namely electronic marketing and high performance.

### **Third : Research Objectives**

The research aims to shed light on a set of objectives, which are:

1. Clarifying the role of the concept of electronic marketing and its dimensions in achieving high performance through building a knowledge base based on previous intellectual efforts in this field of business.
2. Highlighting high performance in terms of its concept, measurement tools, and the dimensions that measure it.
3. Clarifying the causal relationship between electronic marketing and high performance in the researched bank.

**Fourth : Research Hypothetical****Figure (1) Hypothetical Research Framework****Fifth : Research Hypotheses**

There is a significant effect of job involvement on high performance, from which the following sub-hypotheses emerge:

Sub-Hypothesis 1: There is a significant effect of market technology development on high performance.

Sub-Hypothesis 2: There is a significant effect of raising resource value on high performance.

Sub-Hypothesis 3: There is a significant effect of sustainable innovation on high performance.

Sub-Hypothesis 4: There is a significant effect of computed risks on high performance.

Sub-Hypothesis 5: There is a significant effect of creating customer value on high performance.

**Sixth : Research Board**

Spatial boundaries: Iraqi Investment Bank.

Temporal boundaries: The temporal boundaries are represented by period, in which the theoretical and practical aspects were completed, from May 1, 2023, to May 8, 2023.

**Seventh: Research Methodology**

The methodology used reflects the researcher's ideas because of his understanding of the problem and his attempt to find solutions to it. It is a design that allows for the planning of data collection to make the research appear simple and coherent. In order to meet the requirements of the current research and achieve its desired objectives, the descriptive analytical method was adopted to identify the problem and frame its dimensions through a survey that included the research variables.

**Eighth: Methods and Techniques of Data Collection and Analysis****A. The theoretical aspect**

The researcher relied on available sources such as books, journals, theses, and scientific research related to the study variables and available in libraries or on the internet.

**B. The practical aspect**

The questionnaire represents the main tool that will be used to measure the research variables. The researcher will design the questionnaire paragraphs according to the ready-made Arab and foreign standards that correspond to the research topic, as shown in Table (1). The questionnaire was formulated according to the five-point Likert scale, and the response level will be limited to (1-5), as follows:

**Table (1) Research Dimensions and Measures**

No	Variables	Dimensions	Number	Scale of dimensions and paragraphs
1	E-marketing	Evolution of information technology	4	(Solomon, 2003) (Morris, 2003)
		Increasing the value of resources	4	
		Sustainable innovation	4	
		Calculated risks	4	
		Creating customer value	4	
2	High performance	Quality of management	5	(Solomon, 2003) (Morris, 2003)
		Openness and effective orientation	5	
		Long-term commitment	5	
		Continuous improvement	5	
		Quality of employees	4	

Source : Prepared by the researcher

**CHAPTER TWO: THE THEORETICAL FRAMEWORK****First: E-Marketing****The Concept of E-Marketing**

Marketing is defined as a collective process that aims to meet the needs of consumers and focuses on a specific product or service, with the aim of encouraging consumers to buy it. Marketing is considered essential for the development of any business activity, as marketing teams (marketers) seek to make consumers understand the product or service offered through marketing processes (Taherdoost & Jalaliyoon, 2015: 336). E-marketing is the latest emerging tool in the world of marketing, which includes the creative use of internet technology by using multimedia, graphics, texts, and other languages to create attractive ads and models, and then displaying them in an electronic store. E-marketing allows for the display, promotion, and sale of products without the need to build a website or promote it on another website (Hooda & Aggarwal, 2012: 108).

According to Chong et al. (2015: 2), e-commerce is a platform for online businesses that allows many buyers and sellers to share information about products and services, conduct transactions online, and take advantage of other value-added marketing services. Salehi et al. (2012: 184) argue that the rapid growth of e-marketing as a new marketing phenomenon and philosophy has come dramatically and dynamically due to the role played by small businesses in the global economy as a crucial factor in the development of the local and global economy. On the other hand, in the era of globalization and technology, the way people communicate has changed, and these changes have also appeared in the way business is conducted between countries in recent years.

The concept of e-marketing varies depending on each author's perspective, background, and specialty. Table (2) presents definitions of e-marketing according to some researchers:

**Table (2) Definitions of e-marketing according to some researchers**

No	researchers	concept of e-marketing
1	(Rosmalasari et al., 2020 : 28)	The process by which an organization coordinates multiple promotional elements and other marketing activities electronically, in order to directly communicate with the organization's consumers.
2	Priansa & Suryawardani, 2020 ) (: 77	Marketing using web media and various related transaction activities that consumers can easily access.
3	(Sasono et al., 2021 : 115)	The use of information technology in the process of creating, communicating, and providing value to customers, as well as using it (e-marketing) to maintain relationships with customers for mutual benefit between the organization and them.
4	(Sousa et al., 2021 : 1)	The use of information and communication technologies in the process of creating, communicating, and providing value to consumers, managing customer relationships, as well as using the World Wide Web and search engines, making it possible to reach millions of people at very low costs.
5	(Joghee, 2021 : 1)	A marketing approach that uses the internet to connect customers with goods or services and provide digital value for products, as well as meeting customer desires.

Source : Prepared by the researcher

Based on the above, and after reviewing the concepts of electronic marketing according to the researchers, electronic marketing is defined as the use of electronic data and applications to plan, execute, distribute, and price ideas, goods, and services to create exchanges that satisfy individual and organizational goals.

### Dimensions of electronic marketing

Dlodlo & Dhurup (2013) indicate that the dimensions of electronic marketing consist of product standards, social media, certifications and expertise, brand application, and electronic brands. Meanwhile, Kamel (2021) states that the dimensions of electronic marketing are fast service, internet capabilities, excitement, and transition to an electronic system. Abbas and Harhoush (2021) and Al-Adwan (2019) point out that the dimensions of electronic marketing are saving time and effort, lower costs, and the virtual community. Kucuk (2011) argues that the dimensions of electronic marketing consist of product, price, place, and functional upgrade. Solomon (2003) and Morris (2003) both suggest that the dimensions of electronic marketing include the evolution of information technology, creating value for the customer, associated risks, sustainable innovation, and increasing the value of resources.

The researcher agrees with both Solomon (2003) and Morris (2003), and the dimensions will be explained as follows:

#### 1. Technological development and the fate of workers

The relationship between technological advancement and the fate of workers has a fraught history, as technology is often seen as a driver of economic progress, but its advancement is often depicted as coming at the expense of jobs, leading to the risks of technological unemployment and leaving some without work (Adams, 2018: 349).

The development of information and communication technology (ICT), especially the use of electronic marketing technologies, has become a major focus of both small and large companies in improving their marketing strategies on a daily basis. With the growth of this technology, especially the internet and mobile phones, its use and adoption by small businesses continues to increase (Eze et al., 2019: 2).

#### 2. Increasing the value of resources

The concept of value has recently emerged as a topic of great debate among academics and practitioners alike. The Institute of Marketing Sciences (MSI) included value as one of its top research priorities for two consecutive periods during 2010-2012. The importance of value has also become one of the most widely used terms. Despite the various interpretations and implications available, the concept of value remains elusive due to its multidimensional nature. Studies on value have gradually evolved, and the prevailing belief was that value was created by organizations and flowed towards the customer (Agrwal & Rahman, 2015: 144).

#### 3. Sustainable innovation

Sustainability refers to the ability of the ecosystem to maintain its essential functions and processes, especially its biological diversity, over time. From a semantic perspective, sustainability refers to the balance between activity and

the supporting environment, where they interact with each other without harmful effects. The organizational principle of sustainability is sustainable development, which calls for the integration of economic, environmental, and social considerations to achieve permanent progress (Lim, 2016:162).

Given the limited resources, organizations must resort to renewable resources in a sustainable manner. This reflects the ingenuity of the human resource and its creativity in using resources, which requires enhancing innovation, knowledge sharing, formulating innovative policies and procedures, and leveraging digital tools. Innovation is the essence of sustainability, and this implies that innovation is rooted in sustainable social, economic, environmental, and cultural practices. It can mean anything from the ability of humanity to transform itself to address specific problems (Orville, 2019:68).

#### 4. Calculated Risks

Calculated risks refer to a situation in the marketing world where there is exposure to an opposite situation, specifically, it is a situation where there is a possibility of a deviation from the expected or desired outcome. Risks can be divided into the following categories: (Abdali, 2012: 5)

- Dynamic risks: These are risks that arise from changes in the economy and arise from two external environmental factors (economy, industry, competitors, consumers).
- Static risks: These are losses that will occur even if there are no changes in the economy.
- Pure risks: These are risks that cause material losses and are often beyond the control of the individual seeking to protect against them.

#### 5. Creating Customer Value

Creating customer value is a strategic tool used by organizations to clarify how they aim to provide value to their customers. As one of the most widely used terms in the business field, customer value should be the primary organizational goal. Creating customer value has significant implications for overall organizational performance and customer loyalty (Payne et al., 2017:1). All indicators point to the fact that the pace of service and service innovation will continue to accelerate in the future, and organizations often rely on the services they provide to improve customer value and achieve better levels of organizational performance. However, organizations have also begun to realize that value creation occurs in interaction with customers and that these services are also delivered through resources and capabilities, often intangible ones. Therefore, there is a need to identify those resources and capabilities that are necessary to improve organizational performance, create a competitive advantage, and continuously develop it (Ceric et al., 2016:1).

### **Second : High Performance**

#### **Concept of High Performance**

Many researchers, such as Hui et al. (2010) and Kristensen (2011), have emphasized that high performance is achieved through the strategic management approach, which differs from the bureaucratic or traditional hierarchical approach that relies on centralized decision-making and organizational structure (Foley et al., 2012: 108). Karim (2015: 33) also noted that other terms that refer to the concept of high performance include high performance practices, high commitment systems, and advanced work practices.

In order to achieve a high level of performance, employees in the organization must strive to achieve stakeholders' goals with the highest level of quality, and then these employees must work collectively in teams to acquire more capability and experience simultaneously through continuous development of their capabilities through training (O'Neill & Salas, 2017: 2). There have been various definitions of the concept of high performance depending on the researchers' perspectives, and to clarify some of these concepts, the researcher conducted a modest survey of a number of definitions of high performance, taking into account their chronological sequence, which can be summarized in Table (3) as follows:

**Table (3) Concept of High Performance according to some Researchers' Opinions**

No	researchers	Concept of High Performance
1	Abu-Naser et al., 2016 : ) (160)	Performance that helps achieve strategic and organizational goals and effectiveness according to approved quality standards.
2	(Noe et al., 2016 : 35)	Having the best fit between the organization's social system and how employees interact with the internal and external environment through possessing an advanced technological system.
3	Aljadhar & Sayhood, ) (2017: 158)	The distinctive level that the organization has achieved as a result of its main operational outputs, represented by the leadership's vision towards clear and comprehensive formulation, with organizational structure activities and alignment with its general culture and the values of its employees, leading to higher levels of performance compared to the usual performance.
4	(Do & Mai, 2020 : 299)	A continuous organizational system that works on aligning its strategy, goals, and internal processes with the requirements of its external environment to achieve the maximum level of organizational performance.
5	(Al-Shammari et al., 2021: 125)	A specific set of human practices, business structures, and processes that increase employee knowledge, skills, commitment, and flexibility, and efficient leadership to achieve organizational excellence and positive results, as it is a performance level that significantly exceeds the expected required level of performance.

Source : Prepared by the researcher

Based on the above table, the researcher defines high performance as a set of organizational characteristics that enable the organization to achieve better financial or non-financial results than its peers and outperform them in the long run through organizational capabilities, rapid responsiveness, and continuous development of the organization's processes.

### Dimensions of High Performance

(De Waal et al., 2014) addressed the dimensions of high performance as (management quality, openness and effective direction, long-term commitment, continuous improvement, workforce quality), while (Da Waal, 2020) in his study identifies a number of factors as dimensions of high performance, which are (continuous improvement, openness and effective direction, management quality, workforce quality, long-term orientation). Similarly, (Al-Jubouri, 2021) agrees that the dimensions of high performance are (continuous improvement, openness and effective direction, management quality, workforce quality, long-term orientation). The scale of the current study has been adopted from (Da Waal, 2020), and these dimensions can be further explained as follows:

#### Continuous improvement

Continuous improvement in high-performance organizations usually starts with the organization adopting strategies that distinguish it from other organizations by developing many new strategic options and selecting the best ones to replace previous strategies. The organization then directs its resources and capabilities to create new sources of competitive advantage and improves and organizes its operations to improve its capabilities to respond to events and changes in the external environment by developing products and services that meet the changing and evolving needs of customers (Al-Murshidi and Aldulaimi, 2022: 401). Continuous improvement is a distinguishing characteristic of high-performance organizations, as it enables the organization to follow new and improved strategies that keep up with the change and complexity in the markets. De Waal (2008: 5) suggests that continuous improvement is achieved by following a strategy that distinguishes it from other organizations and continuously organizing and simplifying its processes.

#### Openness and proactive orientation

Openness is considered a characteristic of successful leaders who respond to organizational changes resulting from environmental changes outside the organization. The process of openness may result from the introduction of new technologies, integration processes, mergers and restructuring, changes in leadership behaviors, downsizing, and many other factors. However, the key factor in the process of openness is how the leader interacts with organizational change and responds to it (Yae et al., 2019:2). The strength of openness and change may lie in controlling the basic resources, enabling leaders in the organization to manage internal and external impacts and to develop appropriate strategies for the open external environment of the organization (Chiu et al., 2020:2).

### Management Quality

Management quality in the organization is one of the distinctive characteristics of high-performance organizations. Managers strive to build relationships at all organizational levels and treat others with respect. They perform their duties with integrity and reflect high levels of commitment, respect, enthusiasm, and compatibility with others. These managers make activity-oriented decisions and avoid being too analytical, focusing instead on essential decisions and actions (Al-Shammari et al., 2021:206). DeWaal and Frijns (2014:4) indicate that management quality is reflected in the upper management building individual relationships with individuals at all organizational levels, working to increase self-confidence, striving to provide fair treatment to all employees, and evaluating employee loyalty and treating the intelligent and skilled ones with great respect.

### Employee Quality

In order for organizations to achieve high performance, they need to develop their human resources effectively in order to achieve exceptional results. Building effective teams and encouraging individuals to be creative and innovative can elevate employee and organizational performance, while attracting and hiring flexible workers can help organizations face challenges and contribute to solving problems they may encounter (Al-Shammari & Nasir, 2021: 222). Al-Jubouri (2021: 143) suggests that hiring employees for an organization should be based on the extent to which they can add new abilities that the organization can benefit from in order to improve its performance and reach high performance levels.

### Long-term Orientation

For high-performing organizations to remain successful over the long term and contribute to stakeholders' interests, the organization and its employees must be highly oriented towards customers. They should listen carefully to what customers want and need, understand their values and interests, build long-term excellent relationships with them, and have direct and regular communication with them (De Waal et al., 2020: 90). Long-term orientation is considered an important dimension of high performance, as high-performing organizations constantly strive to improve their value creation process for customers by knowing what they want, building excellent relationships with them, communicating continuously, and responding to all their desires. High-performing organizations are committed to achieving organizational goals and motivating employees to make serving the organization their primary motto (Al-Murshidi & Al-Dulaimi, 2022: 404).

## CHAPTER THREE: PRACTICAL SIDE

### First : The Reliability of the Questionnaire was Measured using Cronbach's Alpha

The variables were measured in general for employees in the Iraqi Investment Bank using five main dimensions (market technology development, resource value enhancement, sustainable innovation, calculated risk-taking, and creating customer value), in addition to 20 directly targeted items to measure their availability through the behaviors and activities performed by employees of the Iraqi Investment Bank. The independent variable, electronic marketing, received an overall reliability coefficient of (0.912), indicating that the variable is suitable for measurement and provides consistent results.

Secondly, the dependent variable, high performance, was measured overall across five main dimensions (quality of management, effective openness and direction, continuous improvement, quality of employees, and long-term commitment), in addition to 22 directly targeted items to measure their availability through the behaviors performed by employees of the Iraqi Investment Bank, which are closely related to high performance and identified through their responses to the questionnaire. The high performance variable received an overall reliability coefficient of (0.804), indicating that the dependent variable is suitable for measurement and provides consistent results.

In conclusion, the study found that electronic marketing has a significant impact on the high performance of employees in the Iraqi Investment Bank. The results demonstrate the importance of adopting electronic marketing strategies and practices to improve the bank's overall performance and achieve long-term success.

### Second : Discussion of Results

Table (4) shows results after the (market technology development) which achieved a mean of (4.19) and also the lowest standard deviation of (0.77) which reflected in the low coefficient of variation to (18.38%) and with a high level of answer and relative importance of (83.8%), indicating that the bank sample used modern technology in its services provided. This is what the researcher noticed through the electronic banking services available by the bank sample, and what was also confirmed by the annual financial reports of purchasing modern programs and keeping up with modern developments in information technology.

The results of the statistical description of the dimension (increasing the value of resources) shown in Table (4) revealed an increase in the mean value to (3.99) with a standard deviation of (1.02) and a coefficient of variation of (25.56%) and a relative importance of (79.8%). This reflects the depth of the relationship between banks and customers and the understanding of bank management of the importance of communicating with the customer in creating value for them, which reflects positively on the bank. In addition, involving banks in the process of developing services that meet their customers' needs. In general, it can be said that there is a high coherence among the responses of the sample individuals on the importance of this dimension in sustainable marketing practices.

Table (4) shows the results related to the dimension of "sustainable innovation", which indicates that the mean is (4.27) with a standard deviation of (0.75) and a difference coefficient of (17.56%), and a very high level of relative importance at (85.4%). This reflects the high level of agreement among the sample members about the content of this dimension, and that the level of response indicates a clear harmony of the sample's responses regarding the importance of developing banking services to attract more customers and enhance the market share of banks.

The dimension of "calculated risk-taking" is reflected in a mean of (3.87) with a standard deviation of (0.98), and this is reflected in a difference coefficient of (25.32%). The relative importance was at a high level, reaching (77.4%). This indicates that the bank has a continuous desire to carry out some marketing activities that are difficult and to bear many risks to adapt and respond to the marketing environment.

Table (4) reflects the results related to the dimension of "creating customer value". It shows that the mean is (3.77) with a standard deviation of (1.23) and a difference coefficient of (32.63%). The answers of the sample members were in agreement, with a high level of response and a relative importance of (75.4%). This indicates the bank's management's interest in achieving customer satisfaction by providing appropriate banking services tailored to their needs, paying attention to feedback and responding to customer complaints, and continuously reviewing its services. Overall, the statistical description results of the dimension of "creating customer value" indicate acceptance in the respondents' answers about its content.

Continuous Improvement: Table (4) results show that the dependent dimension (Continuous Improvement) has an arithmetic mean of (3.99) available around the mean, with a total standard deviation of the dimension (0.70), a coefficient of variation (0.18), and a relative importance (79.9%). This indicates that homogeneity of operations within the bank is an important requirement to achieve its goals, and that the researched bank excels in its operations and services continuously. Therefore, daily work experiences in banks become a reality that requires a continuous review of operations and services.

Openness and Effective Orientation: Table (4) reflects the arithmetic means and standard deviations of the items of openness and effective orientation. This dimension achieved an arithmetic mean of (3.92), which is higher than the assumed mean value of the scale of (3), indicating that the sample's responses to this dimension were high with a standard deviation of (0.72). The coefficient of variation and relative importance were 18.37% and 78.4%, respectively, indicating that the bank's employees continuously follow up on relationships, exchange knowledge and learning, and are keen to engage in dialogue between management and employees, as well as welcoming changes in work methods.

Quality of Management: Table (4) results show that the dimension of quality of management achieved an arithmetic mean of (4.00) available around the mean, with a total standard deviation of the dimension (0.73), a coefficient of variation (18.25%), and a relative importance (80%). This indicates that the management makes quick decisions to address specific situations encountered during work and is decisive in addressing performance weakness. The researched bank treats intelligent individuals with respect and works to maintain relationships with its employees. The bank needs to focus more on valuing the loyalty of its employees.

Employee quality: Table (1) shows that the adopted dimension of employee quality has an arithmetic mean of 4.03, with a total standard deviation of 0.76, a variance coefficient of 18.85%, and a relative importance of 80.7%. This indicates that the bank management holds its employees responsible for the results of their work. The bank also strives to gather a diverse workforce with varied skills and specializations encourages staff to excel, enrich their creative abilities, and identify operational problems and provide innovative ideas to find solutions.

Long-term orientation: Table (4) shows that the adopted dimension of long-term orientation has an arithmetic mean of 4.09, which is higher than the hypothetical mean of 3, with a total standard deviation of 0.71, a variance coefficient of 17.35%, and a relative importance of 81.9%. This indicates that the bank aims to serve its customers in the best possible way and continually enhance their value, in addition to maintaining good, long-term relationships with all partners. The bank also ensures its members' job security and strives to fill positions with talented employees from within.

**Table (4) illustrates the descriptive statistics of the research variables**

Variable	Mean	Standard Deviation	Coefficient of Variation	Relative Importance
Technological market development	4.19	0.77	%18.38	%83.8
Increasing the value of resources	3.99	1.02	%25.56	%79.8
Sustainable innovation	4.27	0.75	%17.56	%85.4
Calculated risk-taking	3.87	0.98	%25.32	%77.4
Creating customer value	3.77	1.23	%32.63	%75.4
Continuous improvement	3.99	0.70	%17.54	%79.9
Openness and effective communication	3.92	0.72	%18.37	%78.4
Quality management	4.00	0.73	18.25%	%80.0
Quality of employees	4.03	0.76	%18.85	%80.7
Long-term orientation	4.09	0.71	%17.35	%81.9

**Third : Testing the research hypothesis:****The first main hypothesis**

This hypothesis was verified through testing the correlation that attempted to verify the relationship between the main variables by testing the correlation between the sub-variables of the research variables, and the results are shown in Table (5) :

**Table (5) shows the correlation matrix between the research variables**

Correlations			
		E-marketing	High performance
E-marketing	Pearson Correlation	1	.602**
	Sig. (2-tailed)		.000
	N	50	50
High performance	Pearson Correlation	.602**	1
	Sig. (2-tailed)	.000	
	N	50	50

\*\* . Correlation is significant at the 0.05 level (2-tailed).

Source: Prepared by the researcher based on the outputs of SPSS V26 software.

From Table (5), it is clear that there is a positive and statistically significant correlation between the main variables of the study, which indicates a strong relationship between the variables. Based on this, the main hypothesis is accepted, which states that there is a positive and statistically significant relationship between electronic marketing and high performance.

**Testing the sub-hypotheses related to the main hypothesis:**

From Table (6) below, it can be observed that the sub-dimensions of the electronic marketing variable, including market technology development, value enhancement, sustainable innovation, calculated risk, and customer value creation, as well as the sub-dimensions of the high-performance variable, including management quality, openness and effective direction, continuous improvement, employee quality, and long-term commitment, are all statistically significant. Therefore, the sub-hypothesis for the first main assumption is accepted, which states that there is a positive and statistically significant relationship between the dimensions of electronic marketing and the dimensions of high performance, with a 100% achievement rate for these hypotheses.

Table number (6) shows the correlation matrix between the sub-dimensions of the research variables

		Quality management	Openness and effective communication	Continuous improvement	Quality of employees	Quality of employees
Technological market development	Pearson Correlation	.565**	.536**	.566**	.389**	.477**
	Sig. (2-tailed)	.000	.000	.000	.005	.000
	N	50	50	50	50	50
Increasing the value of resources	Pearson Correlation	.567**	.521**	.446**	.546**	.447**
	Sig. (2-tailed)	.000	.000	.001	.000	.001
	N	50	50	50	50	50
Sustainable innovation	Pearson Correlation	.400**	.460**	.535**	.489**	.289*
	Sig. (2-tailed)	.004	.001	.000	.000	.041
	N	50	50	50	50	50
Calculated risk-taking	Pearson Correlation	.476**	.368**	.411**	.434**	.399**
	Sig. (2-tailed)	.000	.008	.003	.002	.004
	N	50	50	50	50	50
Creating customer value	Pearson Correlation	.417**	.373**	.463**	.403**	.413**
	Sig. (2-tailed)	.003	.008	.001	.004	.003
	N	50	50	50	50	50

Source: Prepared by the researcher based on the outputs of SPSS V26 software.

### Testing the second main hypothesis

A model was developed to test the research hypothesis related to the nature of the effect versus the second main hypothesis, which states that "there is a statistically significant effect between e-marketing and high performance". In short, the above hypothesis can be tested as shown in the following test format.

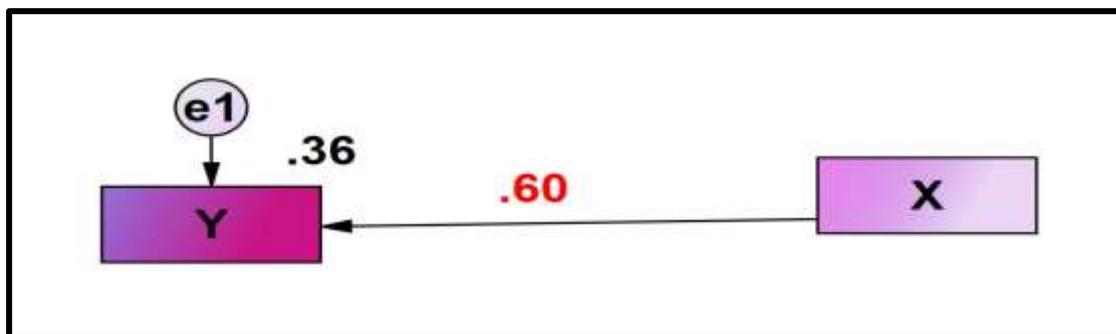


Figure (2) Standardized Estimates of Simple Regression Model

The above models illustrate the standard estimates of simple regression models, where the electronic marketing variable (X) represents the independent variable and the high performance variable (Y) represents the dependent variable. Additionally, the above model shows the value of the coefficient of determination, which is 0.36. This ratio indicates that 36% of the dependent variable (high performance) is attributed to the effect of the independent variable (electronic marketing), while the remaining 64% is attributed to other external factors. The correlation coefficient between the variables reaches 0.60, indicating a strong direct correlation between the variables.

Non-standard estimates are shown in the figure below :

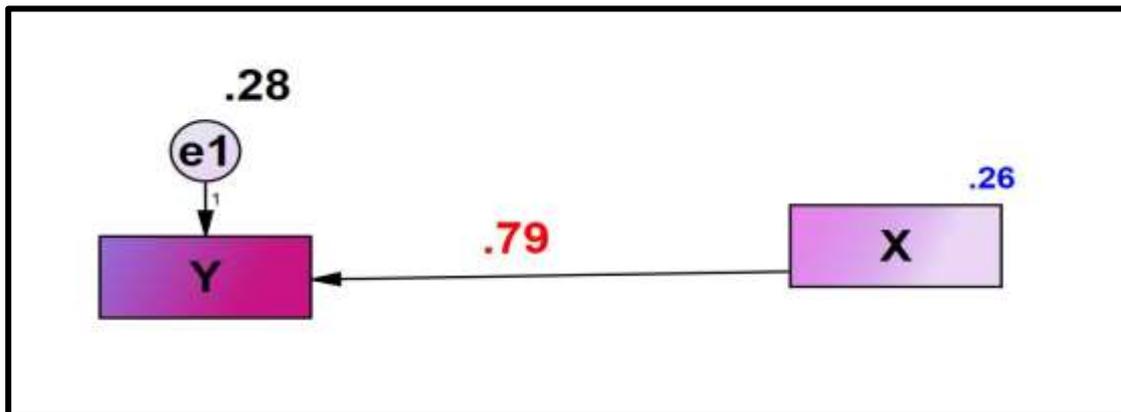


Figure (3) shows the non-parametric estimates for the simple linear regression model

The model provides an unstandardized estimate for a simple linear regression model, where (0.79) represents the regression coefficient, the intercept has a value of (0.26), and the error term has a value of (0.28). This is evidence of the importance of the model and the regression equation as follows:

$$\text{High Performance} = 0.26 + 0.79 (\text{E-Marketing})$$

**Testing the sub-hypothesis of the second main hypothesis**

A model was developed to verify the validity of a research hypothesis related to the nature of the effect versus a sub-hypothesis of the second main hypothesis, which states that (there is a statistically significant effect between the dimensions of electronic marketing and high performance). In short, the hypothesis can be tested as shown in the following test form :

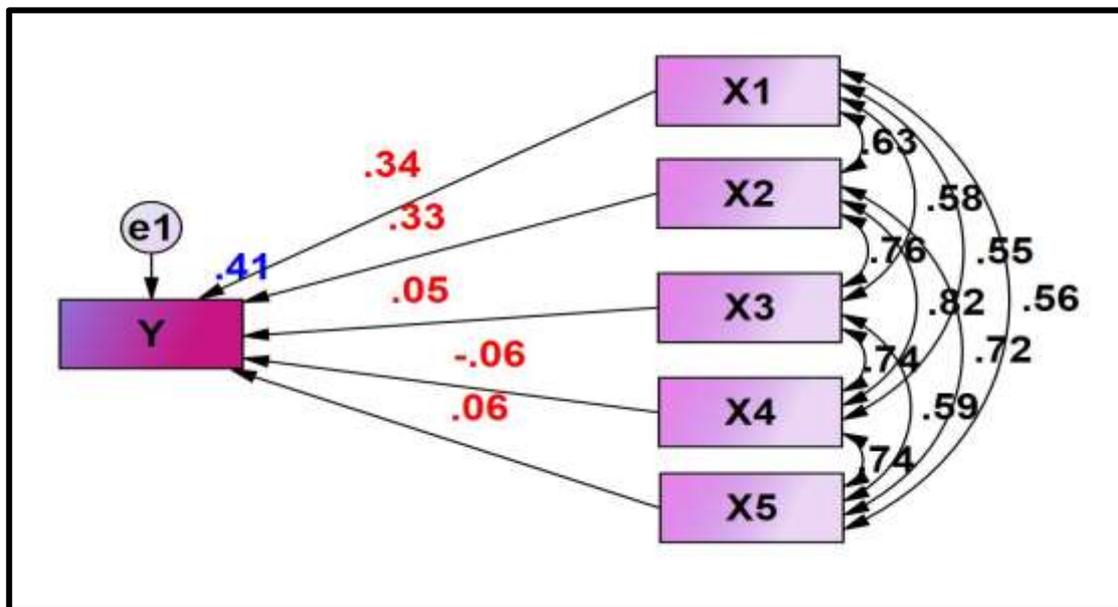


Figure (4) presents the standardized estimates for the multiple regression model

The above model provides standard estimates for the multiple regression model, where electronic marketing dimensions (X\_5, X\_4, X\_3, X\_2, X\_1) represent independent variables (market technology evolution, resource value enhancement, sustainable creativity, calculated risk, customer value creation) respectively, while the high-performance variable (Y) represents the dependent variable. We noticed that the estimated values (beta = 0.34, 0.33, 0.05, 0.06, 0.06) indicate that electronic marketing dimensions have a significant impact and contribution to high performance. Additionally, the above model illustrates the value of determination, which reaches (0.41), which is the percentage that explains 41% of the dependent variable (high performance) affected by independent variables (market

technology evolution, resource value enhancement, sustainable creativity, calculated risk, customer value creation), while the remaining 59% is due to other external factors and reasons. In addition to the high and significant correlation coefficients between the variables, this result indicates a strong direct relationship between the variables.

And this highlights the importance of the model, and the regression equation is as follows :

High performance = 0.34 Market technology development + 0.33 Resource value enhancement + 0.05 Sustainable innovation - 0.06 Calculated risk + 0.06 Customer value creation

## CHAPTER FOUR: CONCLUSIONS AND RECOMMENDATIONS

### First : Conclusions

1. The use of modern technology in banking services has resulted in improving the quality and providing more efficient and effective services to customers. The financial reports mentioned by the researcher confirm that the bank places great importance on developing its programs and keeping up with the latest developments in information technology, which is a positive factor that enhances the bank's position and reputation in the banking market.
2. Customers expect banks to be effectively connected with them and to understand their needs and meet their requirements. This highlights the importance of involving customers in the process of developing the services provided by banks, which can help increase customer satisfaction and achieve more success in the banking market.
3. The use of modern technology in banking services has resulted in improved quality and more efficient and effective services for customers. The financial reports cited by the researcher confirm that the bank places great emphasis on developing its programs and keeping up with the latest developments in information technology, which is a positive factor that enhances the bank's position and reputation in the banking market.
4. Customers expect banks to be effectively connected with them, perceive their needs, and meet their requirements. This emphasizes the importance of involving customers in the process of developing the services offered by banks, which can help increase customer satisfaction and achieve more success in the banking market.
5. The bank bears significant risks in sustainable marketing practices and there is a continuous desire to implement some challenging marketing activities. The bank must ensure that it keeps pace with changes and developments in the marketing environment and adapts its practices to these changes. It is also necessary for the bank to analyze potential risks and identify ways to mitigate their impact on its marketing operations.
6. The bank places great emphasis on effective communication and continuous dialogue between management and employees to improve and continuously develop marketing practices. Thus, the results of the statistical description of this dimension confirm that the bank works to employ the positive elements of its employees to achieve its goals in sustainable marketing practices.
7. The bank is committed to continuously serving and enhancing the value of its customers, as well as maintaining good and long-term relationships with partners.

### Second : Recommendations

1. The researcher recommends that the bank focus on utilizing modern technology and developing its electronic services to enhance efficiency and effectiveness in providing services to customers, and to maintain its position and reputation in the banking market. The bank should also continue to support its employees and encourage them to be creative and innovative to ensure the quality and improvement of management.
2. It is necessary for the bank to improve its communication with customers and develop mechanisms for collecting their opinions and suggestions, whether through surveys or direct listening to their feedback. Convenient and user-friendly electronic communication channels can also be provided to facilitate communication with customers and analyze their feedback and requirements. This will help to strengthen the relationship between the bank and its customers and achieve more success in the banking market.
3. The bank should focus on developing a sustainable marketing strategy and improving its practices in this field, while controlling potential risks and identifying necessary ways to mitigate their impact on its marketing operations. The bank should also engage employees and customers in these efforts to achieve maximum benefit and best results. The bank should stay in close communication with relevant organizations and stakeholders in sustainable marketing to identify challenges and opportunities in this field.
4. The bank should continue to enhance communication and continuous dialogue between management and employees, by promoting a positive organizational climate and encouraging innovation and creativity in sustainable marketing practices. This can be achieved through launching internal initiatives to stimulate employees to provide new ideas and proposals, and providing continuous training courses to develop their skills in sustainable marketing areas.

5. The bank should focus on developing a sustainable marketing strategy and improving its practices in this field, while controlling potential risks and identifying necessary ways to mitigate their impact on its marketing operations. The bank should also involve employees and customers in these efforts to achieve maximum benefits and achieve the best results. The bank should remain in close contact with relevant organizations and stakeholders in sustainable marketing to identify challenges and opportunities in this field.
6. The bank should continue to enhance communication and ongoing dialogue between management and employees, by promoting a positive organizational climate and encouraging innovation and creativity in sustainable marketing practices. This can be achieved through launching internal initiatives to encourage employees to provide new ideas and proposals and by providing continuous training courses to develop their skills in sustainable marketing areas.
7. The bank should continue to focus on serving customers and improving their experience. This can be achieved through providing innovative and distinguished services and effectively interacting with customer feedback and inquiries. The bank should also enhance communication with business partners and suppliers and build sustainable relationships with them, which helps to improve the supply chain and enhance its ability to provide services better and more efficiently.

**Financial support and sponsorship:** Nil

**Conflict of Interest:** None

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