

**Explain of the effective marketing factors in the electronic  
banking service in Iraq and the intention to use it**

**Athraa Saad Hassan <sup>(1)</sup>**

[lara.alhollo22@gmail.com](mailto:lara.alhollo22@gmail.com)

**University of Babylon**

**Prof. Dr. Meysam Shirkhodaie <sup>(2)</sup>**

[Maisamshirkhodaie@gmail.com](mailto:Maisamshirkhodaie@gmail.com)

**University of Mazandaran Mazandaran-Iran**

**Dr. Mohsen Alizadeh sani <sup>(3)</sup>**

**College of Administration and Economics , University of Mazandaran , Mazandaran-Iran**

**Dr; Abvl Hassan Hosseini <sup>(4)</sup>**

**College of Administration and Economics , University of Mazandaran , Mazandaran-Iran**

<http://dx.doi.org/10.29124/kjeas.1654.31>

**Abstract**

This study aimed to identify the factors affecting the intention to use electronic banking services according to the dimensions of (security - desired benefits - accessibility - ease of use) in banks operating in the city of Hilla - Iraq. The problem with the study is that although electronic banking services are available throughout the day, the use of these services is still remarkably weak. There are concerns on the part of customers about using these services.

The research population is all users of the electronic banking service of banks (Rafidain Bank - Al-Rasheed Bank - Trade Bank of Iraq (TBA)). For the purposes of the study and collecting the necessary data, the researcher prepared a questionnaire consisting of (33) questions covering five main parts. The first part covers the demographic data of the bank's customers. Iraqi, and the second part covers the factors for using the electronic service

The study included a random sample of (390) clients. The collected data was analyzed using some statistical methods: standard deviation, arithmetic mean, and t-test using the Statistical Package for the Social Sciences (SPSS ).

The results show that mobile banking security has a significant positive effect on intention to use mobile banking with a standardized coefficient of 0.462 . This confirmed the first hypothesis. In addition, the perceived advantages of mobile banking have a significantly positive effect on the willingness to use mobile banking, with a standardized coefficient of 0.169. The second hypothesis was therefore confirmed.

Based on key findings of this study following recommendations were made We advise the bank to inform its customers of the benefits they will receive as a result of using this service and its availability Its importance, and pay attention to the perceived benefits factor because it is one of the most important influencing factors .

**Keywords:** electronic banking service - Rasheed Bank - customers - electronic marketing - Rafidain Bank - TBI Bank

## **Introduction**

The offer of phone banking services have grown in significance within the banking industry. Due to its impact on client interfaces, the development of digital banking has significant ramifications for banks' marketing initiatives [1].

Mobile banking is an important strategic change taking place in banks in recent years The role of electronic banking services over the phone has a great impact in society.

"According to the report of the United Nations Conference on Trade and Development - UNCTAD (2012") [2], as a result of its increasing prevalence Mobile, there is a local demand for apps and services on mobile devices to improve accessibility Government services and services related to market information and financial transfers. This led to a huge turnout

Banks are developing their services by introducing a brand-new offering that works with contemporary technology and enables clients to finish their services. They desire a wide range of banking services without having to go to the bank and deal with the inconveniences and difficulties.

## **Section One: Research Methodology**

### **1- Problem of the study**

Technological development has led to a tangible development in the banking sector in general and in the provision of electronic banking services in particular, by enabling customers to use these banking services and carry out banking operations, for example, transferring money and other services without the need for the customer to go to the bank despite Although it is available 24 hours a day, there is still a noticeable weakness in the intention to use these services by customers in banks operating in Babylon Governorate. The research attempted to determine the extent of the influence of demographic factors on the use of electronic banking services via telephone in Iraq.

#### **The Main Question;**

What are the marketing factors affecting the intention to use electronic banking services in banks in Babylon Governorate?

#### **Sub- Question;**

1- What are the electronic banking services provided by Iraqi banks in Babil Governorate?

2- How can the banking sector continue to provide its services through mobile phone ?

### **3-the importance of studying**

The importance of the research arises from the importance of the banking sector in any country and what it contributes to by providing various services that help achieve economic development.

Scientific and practical importance. The scientific importance of the research lies in identifying the most important factors that affect the intention to use electronic banking services from the point of view of customers.

The bank, while the practical importance of the research was to demonstrate the extent to which demographic characteristics influence the determinants of the use of electronic banking services. From the point of view of the bank's customers.

#### **4- The objective of this study**

The research aims to identify the determinants that influence the intention and use of electronic banking services with a special focus on mobile banking services. To achieve this goal, the following objectives were set:

- 1- Determine the demographic characteristics of respondents.
- 2- Determine trends in the adoption and use of electronic banking services via the Internet and mobile phones. To verify your observations Banking serves customers in terms of security, desired benefits, ease of access, ease of use and level of knowledge of electronic banking services.

#### **5-Hypothesis of the research:**

- H1. Ease of use of mobile banking affects the intent of use.
- H2. The accessibility of mobile banking content affects the intent of use.

#### **6-Research model and hypotheses**

After reviewing previous studies, the research question, and the nature of the study regarding the dimensions of the electronic banking service, the appropriate model for the research is the Technology Acceptance Model (TAM). The expanded model was created and the variables were dealt with in addition to the theoretical framework and its implications. Systematic investigation of a research question requires specifying a research model for the independent variables and the dependent variable as shown in Figure (1).

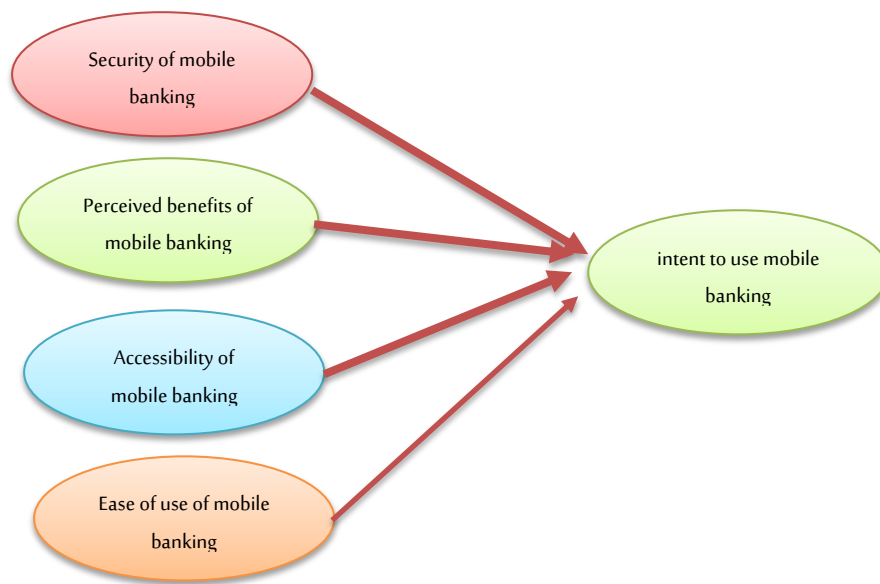


Figure 1: Conceptual model of the proposed research (prepared by the researcher)

## 7- Study population and sample size

The statistical population for the research is users of electronic services in Babylon Governorate (Al-Rafidain Bank - Al-Rasheed - TBI). The sample size was determined randomly. A sample of (390) users of electronic services was selected, and the questionnaire was distributed to customers, taking into account the level of error. The adult is 5%.

Version 24 of SPSS was utilised in the section on descriptive statistics. Smart PLS software and partial least squares were utilised in the inferential statistics phase. Next, depending on the viewpoint

## 8- Data collection

The research used Arab and foreign sources related to its variables: research, letters, and books. Data were collected from three banks (Al-Rafidian - Al-Rasheed - TBI ) in the city of Babylon through a structured questionnaire. This method allows the researcher to calculate the exact percentage and produce generally measurable data. Data were collected from three selected banks in two phases. In the first stage of data collection, the questionnaire was proportionally distributed to mobile banking customers in Musayyib area. A total of 130 respondents were selected in the first phase. In the second phase of data collection, there are 260 customers (130) participants from each bank in the City Center Bank, and a bank was selected from the Mahaweel area.

## **The second section: The theoretical part**

### **1- The nature of electronic banking services**

Technological developments and the spread of the Internet in recent years have led to major changes in the banking sector, where the Internet was considered

The basis for providing business in the banking sector[ 5] Rapid developments in the field of communications also led to Banks research and use modern technological methods and means in providing their services, as they help reduce costs and enhance the relationship between customers And service providers and encourage customers to use the various electronic banking services provided in the banking sector.

At the same time, the concept of electronic banking expanded to represent "electronic transfers, talking banks, and messaging services".

“Technological developments in the banking sector have also led to the creation of new electronic banking services, namely “paper trading”.

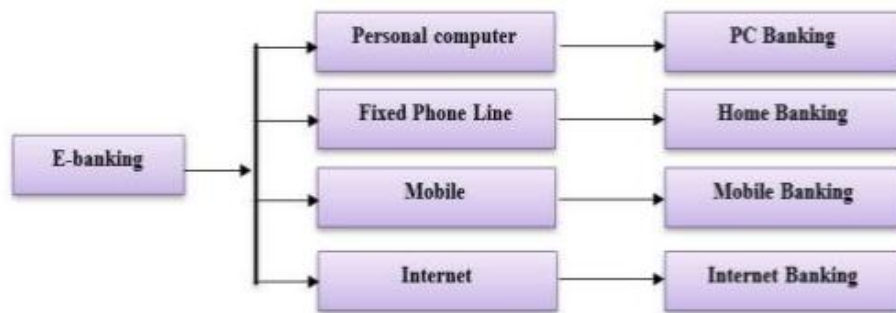
Finance, electronic credit cards, ATMs and other electronic banking services.

"The first component of technology acceptance theory, which is defined as the degree to which it is believed A person using a particular system will enhance his or her job performance" [5].

### **2-E-banking types**

E-banking refers to digital transfers between banks and clients. E-banking applies to various systems through which consumers may request details or complete purchases via a machine, tablet, or cell phone, based on the customer's needs and the consumer device .

The associated types of E-banking services shown in Figure.2



**Figure.2 E-banking types**

### **3- Dimensions of electronic banking services**

#### **1-Security**

The aggressive "development of electronic banking services over the past few decades has prompted banks to build secure systems for electronic banking that include effective countermeasures against financial fraud, cybercrime, and related malicious attacks. On the other hand, banks' adoption of these security systems appears to be a direct response to existing threats. Secure applications and programs play an important role in electronic banking services and, moreover, need to provide a very secure infrastructure and a high level of usability for a large number of non-expert users [6], thus user approval electronic banking services are affected by perceptions of security".

#### **2-Perceived Ease of Use:**

"It is the degree to which a person believes in the ease of use of a technology or system [7] and without effort, perceived ease of use is an important factor in determining the development, delivery, and acceptance of electronic banking services and systems are perceived. However", the longer the system is in use, the closer it gets to acceptance, and thus the easier it becomes to use over time, similar to Davis' study, which largely predicted current and future use .

#### **2-: Perceived Benefit**

" Digital banking services have become one of the most effective" ways to bank these days because they offer "many advantages that non-digital banking channels" cannot provide. Therefore, their administrators seek to leverage their advantages to increase approval rates [8]. It is the perceived advantages (ease of use.) that make individuals have certain

preferences for banking services, act in a consistent manner to get the most out of what they demand from those services (increase/maximize profits), and are always willing to disclose personal information and give up privacy and security concerns, high network availability, etc.) outweigh potential privacy risks. The system seems to be beneficial to their banking transactions and, on the other hand", to the banks in the form of reduced subsidiaries that affect their costs [9].

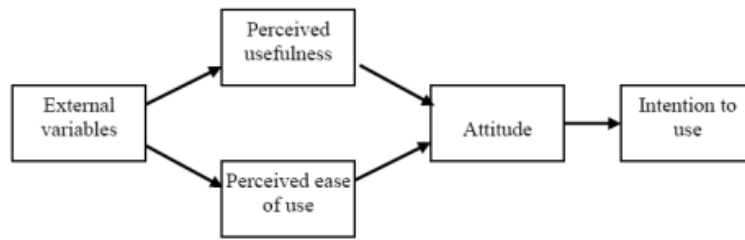
#### **14 -Technology Acceptance Model (TAM)**

The Technology Acceptance Model developed by Davis based on TRA is a theory used to indicate the success of technology adoption. Unlike TRA, this theory does not consider subjective norms as factors that predict specific behaviors. However, this theory uses attitudes toward behavior. TAM addresses a small number of basic variables developed from research on cognitive and affective determinants of computer adoption. besides,

TAM is an excellent model for studying and predicting user adoption of technology. This involves two important beliefs or factors: perceived usefulness (PU) and perceived ease of use (PEOU). First, perceived utility (PU) refers to the extent to which potential users believe that using a particular system will benefit their job performance. It is derived from the definition of the word "useful": "able to be used with advantage." In companies, employees receive rewards such as salary increases, promotions, and bonuses for good performance .

It can be explained that systems with high perceived usefulness are systems that users perceive to have a positive usage-performance relationship. However, perceived ease of use (PEOU) is the degree to which a potential user believes he or she can use a particular system easily. It has to do with the definition of the word "ease," which means "free from difficulty or great effort." Since people have limited energy, they need to divide it among different activities; therefore, they don't want to invest a lot of effort in using a certain system or technology. Therefore, simple and easy-to-use systems are more likely to be accepted by users than complex systems. as shown in Figure (3).





Source: (Davis, 1989)

Figure :3 the complex systems

Figure 3 above illustrates and explains the perceived usefulness and Perceived ease of use predicts attitudes toward a specific behavior, in this case, use of technology. A person's attitude includes their behavioral intention (BI) to use the technology. Both perceived usefulness and perceived ease of use have a strong impact on behavioral intentions. In addition, both perceived usefulness and perceived ease of use have an impact on behavioral intentions.

### The third Empirical part

#### 1-Characteristics of Demographics

Table-1. Gender of the Customers

Gender	Frequency	Percent
Male	250	64.10
Female	140	35.9
Total	390	100

Reference: SPSS results

**It is evident from Table 4.1 above that 64.10% of the clients were male, and 359.9% were female.**

Table-2 Educational Status of the Customers

education level	Frequency	Percent
Diploma	100	25.6
Bachelor's degree	190	48.8
Master's	16	4.10
PhD	10	2.6
Other	74	18.10
Total	390	100

Reference: SPSS results

From Table 4.3 above, it can be seen that at most 48.10 % of clients have a bachelor's degree, followed by 25.6% of diplomas, It was followed by others with a ratio of 18.10, followed by those holding a master's degree (4.10), then followed by those holding a PhD (2.6). This means that the study sample has a high educational level and has the ability to absorb the benefits that can be obtained as a result of using electronic services.

Table- 3 Job title of clients

Job title	Frequency	Percent
Engineer	50	12.8
Marketed	27	6.88
Ad Designers	33	8.5
Another	280	71.8
Total	390	100

Reference: SPSS results

Table 4.4 above indicates that the majority, 71.8 % of clients have different job titles (teacher, administrator, self-employed) followed by 12.8% of clients are engineers, then advertising designers, 8.5%, then marketers 6.4.

## 2- Reliability and validity of research tools

The majority of social science research counts human behaviors. Utilising every kind of measurement tool to watch how people behave Measuring human behaviour is one of the most generally recognised methods of describing reality and is simple in terms of empirical analysis or positivism. Needless to say, each type of measurement has specific types of problems that must be addressed for the measurement to be meaningful, accurate, and valid. For these reasons, more and more behavioral research is being conducted measuring instruments in this paradigm need to be trustworthy and legitimate. as shown in Table (4).

Table- 4 Reliability and validity of research tools

		Securit y	perceived benefits	Accessibi lity	ease of use	intent to use
N		390	390	390	390	390
Normal Parameters <sup>a,b</sup>	Mean	23.5077	19.3462	19.9462	19.6821	11.9256
	Std. Deviation	2.93524	2.49538	3.75190	3.11583	1.92590
Most Extreme Differences	Absolute	.135	.112	.175	.141	.136
	Positive	.135	.074	.158	.085	.133
	Negative	-.089	-.112	-.175	-.141	-.136
Test Statistic		.135	.112	.175	.141	.136
Asymp. Sig. (2-tailed)		.000 <sup>c</sup>	.000 <sup>c</sup>	.000 <sup>c</sup>	.000 <sup>c</sup>	.000 <sup>c</sup>

**a. Test distribution is Normal.**

**b. Calculated from data.**

**c. Lilliefors Significance Correction.**

Reference: SPSS results

### 3-Descriptive statistics for mobile banking

To know the exact, Mean and Std. Deviation . Skew Scaling of variable data. Deviation statistics for all mobile banking constructs, such as accessibility of perceived benefits, security, design and content, are conducted using mobile technology as shown in Table (5)

**Table 5 Arithmetic averages of a sample of responses according to the intent to use mobile banking services**

Arrangement	Std. Deviation	Mean	Paragraph
3	0.85	3.89	I will use the service regularly in the future
1	0.92	3.97	I expect to use this service for my financial transactions
2	0.85	3.90	I will highly recommend this service to others

Reference: SPSS results

We note from the above table that the second paragraph (I expect to use this service for my financial transactions) was the highest on average, (3.97) and the deviation was (0.92). This means that there is an agreement that the Customer will continue to use the Service.

Although all the answers were positive in terms of approval, the first paragraph (I will use the service regularly in the future) was the least acceptable of the study sample (3.89), and the deviation was (0.85). We note from the above table that there is acceptance. Very close to phrases that measure intention to use banking services Mobile email.

**Table 6 Arithmetic averages for a sample of responses according to the ease of use**

Arrangement	Std. Deviation	Mean	Paragraph
3	0.86	3.90	It is easy to have a mobile phone to use for services Banking
1	0.83	4.02	It's easy to remember how to do phone banking Mobile
2	0.90	3.99	It's easy to do mobile banking
4	0.83	3.88	Interacting with the service does not require much mental effort
3	0.82	3.90	The service should allow me to use multiple languages

Reference: SPSS results

The table above shows us that the second paragraph (it is easy to remember how to do mobile banking services) was the greatest in terms of both average (4.02) and variance (0.83), indicating consensus that the steps of implementing the program and accessing the service are easy.

Although all the answers were positive in agreement, the fourth item (interaction with the service does not require great mental effort) was the least acceptable, (3.88) and deviant (0.83) Like the study sample, although the nature of the program's work is easy and does not require much effort. It does not require much mental effort from the customer to use it. However, there are those who find it difficult to interact and deal with this program.

### **3- Hypothesis test results**

Figures 4 and 5 Display research models with latent and observed variables in the form of reflective measurements model , path coefficient between variables coefficient of determination and t-statistic values.

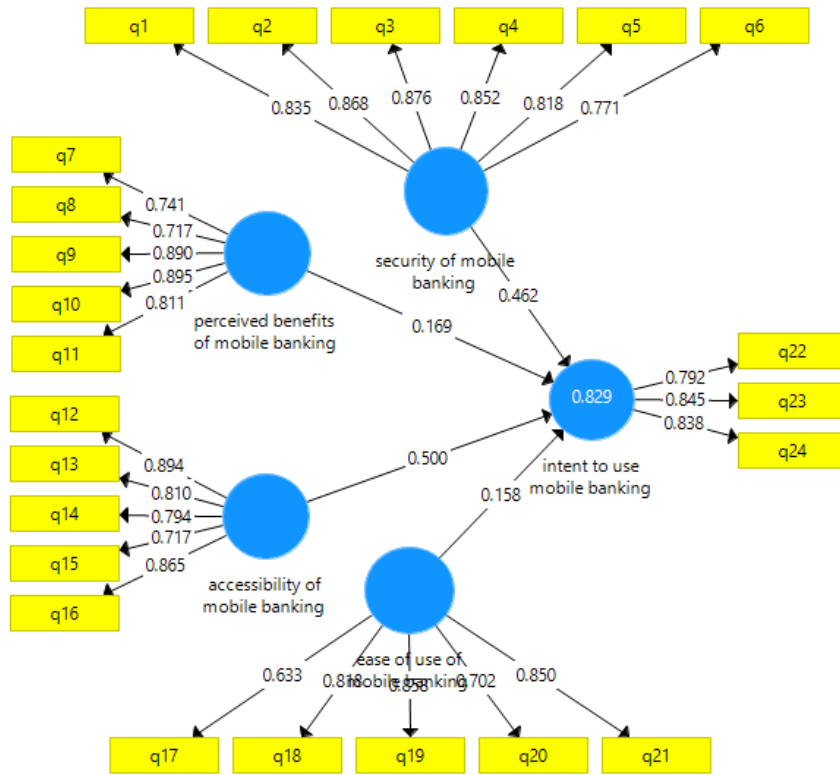
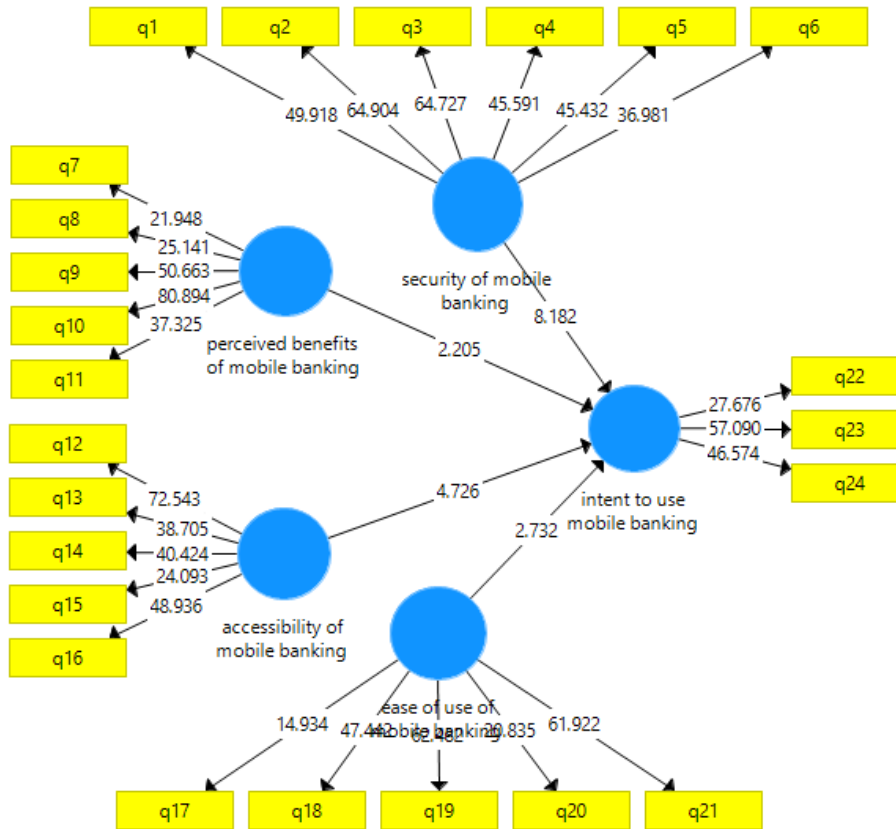


Figure 4 Path coefficients and values of the coefficient of determination



### Figure 5- T-student statistic values

"One of the most important criteria for checking the fit of a structural model is the coefficient of determination (R2): the three values of 0.19, 0.33 and 0.67 are considered as reference values for weak, medium and strong R2 values (Bayol et al., 2000). According to Figure 2", the R2 value of the endogenous variable "intention to use mobile banking" in the model is 0.829 respectively. Therefore, the model generally exhibits good structural fit in terms of criterion values.

**Table -7 Hypothesis test results**

Hypotheses	Path coefficient	t-statistics	Results
H <sub>1</sub> : security of mobile banking intent to use mobile banking	0.462**	8.182	Confirmed
H <sub>2</sub> : perceived benefits of mobile banking intent to use mobile banking	0.169*	2.205	Confirmed
H <sub>3</sub> : accessibility of mobile banking content intent to use mobile banking	0.5**	4.726	Confirmed
H <sub>4</sub> : ease of use of mobile banking intent to use mobile banking	0.158*	2.732	Confirmed

\* and \*\* are significant at 5% and 1%, respectively.

Reference: SPSS results

The results in Table 5 show that mobile banking security has a significant positive impact on the intention to use mobile banking, with a standard coefficient of 0.462. Therefore, the first hypothesis is confirmed. The perceived advantages of mobile banking also have a significant positive impact on the intention to use mobile banking, with a standard coefficient of 0.169. Therefore, the second hypothesis is confirmed. The accessibility of mobile banking content has a significant positive impact on the intention to use mobile

banking, with a standard coefficient of 0.5. Therefore, the third hypothesis is confirmed. The ease of use of mobile banking has a significant positive impact on the intention to use mobile banking, with a standard coefficient of 0.158. Therefore, the fourth hypothesis was confirmed.

Conclusions;

1- Through personal interviews with some members of the research sample, it became clear that they had a desire to use electronic banking services, but some customers were afraid to use it, in order to avoid the risk that could occur with the entry of unauthorized persons.

2- It was found that at most 48.10% of clients hold a bachelor's degree, followed by 25.6% of diplomas, followed by others at a rate of 18.10, followed by those holding a master's degree (4.10), then followed by those holding a master's degree (4.10). Master's degree (4.10). Holders of a doctoral degree (2.6). This means that the study sample has a high educational level and has the ability to absorb the benefits that can be obtained as a result of using electronic services.

3- The table above indicates that the sixth paragraph (the bank's website loads the program quickly to encourage customers to repeat transactions over the phone) was the highest with an average of (3.91), and the deviation was 0.86, meaning that there is agreement. On the ease of downloading the banking services program from the bank's website or store, even though all the answers were positive and approving, this shows that the bank is working to provide electronic service to customers in order to obtain a competitive advantage through which it can face competition in the labor market.

4 -The results in Table 5 show that mobile banking security has a significant positive impact on the intention to use mobile banking, with a standard coefficient of 0.462. Therefore, the first hypothesis is confirmed. The perceived advantages of mobile banking also have a significant positive impact on the intention to use mobile banking, with a standard coefficient of 0.169. Therefore, the second hypothesis is:

confirmed. Accessibility of mobile banking content has a significant positive effect on intent to use mobile banking with a standard coefficient of (0.5.)



Therefore, the third hypothesis was confirmed. Ease of use of mobile banking has a significant positive effect on intent to use mobile banking with a standard coefficient of (0.158.) Therefore, the fourth hypothesis was confirmed

## **Recommendations**

Based on key findings of this study following recommendations were made:

1-We advise the bank to inform its customers of the benefits they will receive as a result of using this service and its availability Its importance, and pay attention to the perceived benefits factor because it is one of the most important influencing factors.

2- Directing and training staff who provide direct explanations to customers and who visit the bank about benefits Use this special service.

3-Create marketing and promotional programs to identify existing customers who are not users of the service and customers who do not They do not know about this new service and its benefits until it reaches the majority of the community.

## **Appendices-1**

Dear Bank Customers,

Study entitled"

Explaining of effective marketing factors in electronic banking service in Iraq intention to use

This research is part of the requirements for obtaining a degree PhD in Business Administration It aims to study and explore the factors that affect the intention of bank customers towards their use Electronic banking services using a mobile phone And because we believe that you are the best source for accessing information that serves our society and its development, we turn to you with all hope That we find cooperation from you by answering the paragraphs of the questionnaire, knowing that the accuracy of your answer has a great impact on.

The credibility and success of the study. We thank you for your cooperation and assure you of our keenness on the confidentiality of the information you will provide and that it

will be used for scientific research purposes only.

Researcher

supervisor

thraa saad

Dr. Meysam Shirkhodaie

personal information

Bank name.....

sex:            female            male

the age"        30   -35   40-   45        50-55    60 and over

Education level   " diploma        - Bachelor's degree

Master's                PhD                other

Job title; Engineer   - marketed -   Ad Designer- Another

Mobile phone use for banking is heavy (up to 6 hours a day)

Medium (up to 4 hours per day)

Light (up to 2 hours a day)

No use (average of 1 hour per day)

1-Below is a collection of questions related to the Realized benefits mobile banking services. Please tick (√) the option that expresses your opinion.

Strongly Disagree	Disagree	Neutral	I agree very much	I agree	Paragraph
					Time is greatly saved by using the service.
					Doing banking tasks is made easier by using the service.
					I get things done faster when I use the service, so it's advantageous.
					This service is beneficial to utilise.
					Using this service lowers the price of transportation.

2. Below is a set of Questions Below is a set of questions. About designing mobile banking software.

Strongly Disagree	Disagree	Neutral	I agree very much	I agree	Paragraph
					Telemarketing programs have contributed to the Bank's provision of high quality services
					The design is keeping customers informed in a language they can understand and listening to them.
					The design attracts customers to use phone banking services
					The bank uses a list of attractive tools in its applications and services
					The bank uses attractive advertising windows across websites to attract customers
					The banks website is fast to download the software which encourages customers to repeat transactions over the phone.

3-Below is a set of questions related to (Information Security) using mobile banking services. Please Put a tick (√) on the option that expresses your opinion

Strongly Disagree	Disagree	Neutral	I agree very much	I agree	Paragraph
					Credibility of the information influences whether e-banking is accepted.
					I have no doubt that technology will improve and that things like information encryption will come around. Having a smartphone makes using the service secure for me.
					I believe the service offers enough assurances that I can utilise it with confidence.
					I am confident in my ability to use your service because of the legal frameworks you have provided.

5-Below is a collection of questions related to the ease of use of mobile banking services. Please tick (√) the option that expresses your opinion

Strongly Disagree	Disagree	Neutral	I agree very much	I agree	Paragraph
					It is easy to have a mobile phone to use for services Banking
					It's easy to remember how to do phone banking Mobile
					It's easy to do mobile banking
					Interacting with the service does not require much mental effort
					The service should allow me to use multiple languages

6-Below is a collection of questions related to the ACCESSIBILITY of mobile banking services. Please tick (√) the option that expresses your opinion

Strongly Disagree	Disagree	Neutral	I agree very much	I agree	Paragraph
					<p>Banking services offered by banks allow easy</p> <p>Access to recent and historical transaction database</p>
					<p>Banks are presented in a clear, simple and understandable manner</p> <p>The guidance screen makes it easier for customers to perform</p>
					<p>Appealing aesthetic content would have a positive impact on drawing potential</p>

					customers' attention
					Retail Banking has been upgraded compared to  How long ago they first started using the service
					Retail banking practices involve consistency Performance and reliability

7-Below is a set of questions related to (intent of use) of using Mobile Banking services  
Please tick ((√)) the option that expresses your opinion



Strongly Disagree	Disagree	Neutral	I agree very much	I agree	Paragraph
					I will use the service regularly in the future
					I expect to use this service for my financial transactions  Will continue in the future
					I will highly recommend this service to others

## References

- [1] Dootson, P., Beatson, A. & Drennan, J. (2016). Financial Institutions using Social Media – Do Consumers Perceive Value? *International Journal of Bank Marketing*, 34(1), 9-36.
- [2] United Nations Conference on Trade and Development. (2012) *Information Economy Report Software Industry and Countries- Development*, [http://unctad.org/en/PublicationsLibrary/ier2012overview\\_en.pdf](http://unctad.org/en/PublicationsLibrary/ier2012overview_en.pdf).

- [3] Albashrawi, M., & Multiwall, L. (2017). Privacy and Personalization in Continued Usage Intention of Mobile Banking: An Integrative Perspective. *Information Systems Frontiers*, 1-13.
- [4] Mohammad , A. & Alhamadani , Sh. (2011). Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working in Jordan. *Middle Eastern Finance and Economics Journal*, Issue 14. Pp.60-
- [5] Salam, K., Wulansari, R., & Harsono, P. (2021). Promotion Costs Analysis To Increased Volume Sales In The Convection Companies. *International Journal of Science, Technology & Management*, Vol.2 (5), pp.1542-1551.
- [6] Khalifa, Ihab. (2020). *Post-Information Society: The Impact of the Industrial Revolution on National Security*, ed.1.United Arab Emirates: The Future for Advanced Research and Studies. p. 93.
- [7] Jammeleh, H. & Jamil, O. (2020). The effect of marketing banking services on customer satisfaction In Sudanese banks: a case study of the Bank of Khartoum, Wad Madani branch.(Unpublished Doctoral dissertation, University of Gezira
- [8] Muala, N. (2021). *Marketing management is an integrated strategic approach*, ed. Dar Al-Yazuri. 1Amman, Jordan . p. 321
- [9] - Janda, S., Polthier, A., & Kuester, S. (2021). Do they see the signs, Organizational response behavior to customer complaint messages. *Journal of Business Research*, 137, 116-127