

## The Impact of E-Marketing Relationship Management at Achieving Competitive advantage: A Prospective Study on a Sample of Banks Employees in Jordan

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### *Abstract*

*This study aims at showing the Impact of E-Marketing Relationship Management and its relationship with achieving a competitive advantage at the level of some banks that work in Irbid city. The importance of the study comes in its theoretical and application framework through the attempt to present the Impact of E-Marketing Relationship Management at achieving a competitive advantage, and the researchers concern of the challenges of the twenty first century, which is characterized by uncertainty, complication and fast changes. This will be accompanied with risks could be faced by depending on the Impact of E-Marketing Relationship Management in achieving the competitive advantage. The study's problem is embedded theoretically through the reference review of the studies and researches that are conducted in this field, where it appeared the lack of such studies and research, especially the Arabic ones. Most of the studies indicate to the increase of services in most economics of the world's countries. Tom peters emphasizes that there is a clear transformation towards producing to services compared with good, production. The banks managers and head of sections in the banks in Irbid city represented the study's community. The study's community consists of (34) individuals distributed as follows: Banks managers (19) and head of sections (15). The questionnaire was distributed randomly, where (50) questionnaire were distributed, (34) of them found valid for statistical analysis. The study's results indicate that the banks management focused on achieving the competitive advantage through the quality of the services presented to the customers. The most important findings and recommendations were as follows: The banks organizations, (the study's sample) gave the administrative responsibilities to the holders of certificates, such as*

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*diplomas, bachelors, and higher certificates, which forms positive features of development of these organizations and achieving the competitive advantage. The study's findings showed a significant positive correlation between the Marketing relations management and achieving the competitive advantage. The results of regression analysis showed existence of significant positive impacts of the Marketing relations management in supporting the competitive advantage for the researched banks.*

*The recommendations included the necessity of the managers of the researched organizations to develop the relation with the customers in order to achieve the competitive advantage in the light of the current challenges, after the results of the regression analysis showed a significant impact of the Marketing relations management in achieving the competitive advantage. The researchers also recommended with the necessity of the researched banks adoption of the virtual model of the study as a work mechanism to develop the relation with the Marketing in order to achieve the competitive advantage, the concern of the current Marketing through delivering the service according to their needs and wants, as cost of acquiring new Marketing represents five folds of the cost of maintaining the current Marketing , and the worse than that, the new Marketing need a long period of time to buy deals with same average of the old Marketing , therefore the banking organizations are required to recognize this matter.*

*Key words: E-Marketing Relationship Management, competitive advantage, Banks, Jordan.*

## **INTRODUCTION**

In the light of the development, the world witnesses today, and in the light of many of the contemporary facts, marketing is very important, on the organizational level, without effective marketing, the organization cannot achieve its objectives. Organizations must find methods to establish their relationships with Marketing , therefore, it is necessary for the organizations managements in general, and the banking organizations in particular to adopt the management of the Marketing relations, and building long term relations with them, and maintain them as owners of the organization. This will be sufficient to achieve competitive advantages when applied in reality.

Therefore, conducting field studies and researches to analyze the conditions of some banking organizations in Irbid city, is one of the important ways to develop them and upgrade them in order to achieve the development objectives. Based on what mentioned above, this study aims at knowing the Impact of marketing relations at achieving a competitive advantage, therefore, the importance of the study stems from being handling a vital sector represented by a

number of banking organizations that are considered one of the main pillars of the Jordanian national economy.

#### The Researches Problem

Theoretically, through the reference review of the studies and researches conducted in this field, where it appeared that there is a lack of studies and researches, especially the Arabic ones. The majority of studies indicate to the increase of the Impact of services in most of the economics of the world's countries. Tom Peters emphasize that there is an obvious transformation towards producing services compared with producing goods.

#### The Study's Questions

The study is centered through some questions:

- Do the organizations included in the study seek to establish long term relationships with the customers to give them value?
- Do these organizations poses a clear imagination about managing the relationships with customers?
- Do the organizations in the study's sample poses a clear imagination about the competitive advantage?
- Do these organizations poses databases about their customers to meet their needs and wants?

#### The Study's Importance

The importance of the study is its theoretical and applied framework comes through the attempt of presenting the importance of the Impact of management of the Marketing relations in order to achievement of a competitive advantage according to the following:

- The study is an academic subject; most organizations are giving it an increasing concern day-after-day.
- To present some recommendations that contribute in managing the relations with customers.
- To draw the searchers attention to the challenges of the twenty first century which is characterized by uncertainty, complication and the fast changes, this will be accompanied with risks can be tackled by depending on the Impact of managing the Marketing relations in order to achieve the competitive advantage.

#### The Research's Objectives

This study aims at showing the Impact of E-Marketing Relationship Management at achieving the competitive advantage according to the following:

- Presenting a theoretical framework for the study to demonstrate the concept of Marketing of relationships management and the competitive advantage.

- Demonstrating the Impact of Marketing of relationships management and its Impact with achieving the competitive advantage at the level of some operating banks in Irbid City.
- Providing the database and data that help the researched banks of marketing relations in order to achieve the competitive advantage.

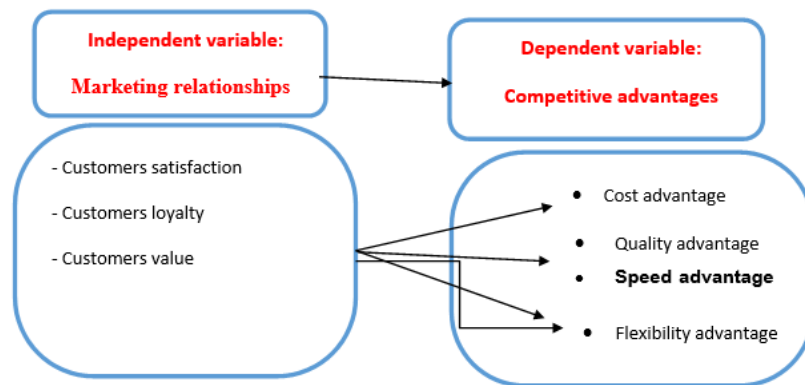
## RESEARCH MODEL AND HYPOTHESES

The Model and Variables of the Study:

The methodological treatment of the study's problem and hypothesizes require constructing a model that expresses the Impact of Marketing of at achieving the competitive advantage. The study's model included some variables, as it considers the Marketing relation an independent variable, and the competitive advantage which is represented by (cost advantage, quality advantage, speed advantage, and flexibility advantage) dependent variables, the following figure demonstrates this situation:

To achieve the purpose of the study and to reach its specific objectives in determining the impact of independent variables on the dependent variable, the researcher developed a model for the study. The following figure shows the study model and its dimensions.

**Figure (1) Model and Study Variables**



Source: (the researchers, based on relevant references and studies adopted (of Rogalas & Krox, 2021; Alzoubi ,2023,; and swift , 2020).

### Research's Hypothesizes

According to the researcher's problem and objectives, this study was constructed based on two hypothesis, and the researcher seeks to prove the extent of their validity, which emerges from the study's model as follows:

- The first hypothesis: There is a positive correlation relationship with statistical significance between the Marketing of relationships management and the competitive advantage.
- The Second Hypothesis: There is a positive impact relationship with statistical significance for the Marketing of relationships management at the competitive advantage.

#### The Study's Boundaries

The research's boundary can be divided into time, space and objective limits:

- The time limits: the time limits extended to the field research for the period between 1/8/2022 to 1/2/2023.
- The space limits of the research: were represented by the bank's branches in Irbid city, which the research was applied on them, number of these organizations was (6) banks.
- The objective limits: were represented by the Marketing relations and the competitive advantages.

#### Methods of Data Collection

The researches' data and information necessary for the testing the study's model and its hypothesis were collected through the following methods:

- The theoretical framework:

In the aim of arriving to the inclusive cover of the theoretical side and obtaining a scientific framework that covers its contents. The researcher relied on the scientific references of books, magazines, studies, letters, thesis, and the relative scientific researches, in addition to the resources obtained from the international telecommunication network.

- The field framework:

The researcher relied on some necessary means to collect data in order to complete the field study; these means can be presented as follows:

- The personal interviews:

The personal interviews were conducted with the study's sample, especially with the managers and needs of sections in the aim of taking a general idea about the nature of management of marketing satisfaction inside the banks and the Impact in achieving the competitive advantage.

- The questionnaire:

A special questionnaire was used to collect data and information, it was consisted of two parts, the first one that is represented by

management of Marketing relations, included (12) items, held numbers from 1-12, while the second part included some questions related to the competitive advantage, and carries the following variables:

- ☐ Cost advantage, items (1-3)
- ☐ Quality advantage, items (4-6)
- ☐ Speed advantage items (7-9)
- ☐ Flexibility advantage items (10-12)

The study's community and sample:

The study's community was represented by the banks managers and heads of sections at the banks in Irbid, who were equal to (34) individual, distributed as follows: Banks managers (6), and head of section (28). The questionnaire was distributed randomly on (60) individuals only (34) found valid for statistical analysis.

The previous studies:

Some researchers investigated the management of marketing relations, such as:

- Stone (2018) it indicated that application of Marketing of relationships management will achieve the following objectives:- Fulfilling high quality that satisfy the Marketing need, through the ability to organize and invest the organizations resources in better way, that achieves higher productivity rates, that achieves higher productivity rates, where, through the Marketing relations, it is possible to automate the tasks that were completed manually in the past.

- Burneh (2019): It indicated the following objectives: Increase sales through collecting information about Marketing and retain them as long as possible, fulfilling high success rates, as a result of the ability to withdraw from nonprofit able deals early, and fulfilling Marketing satisfaction through meeting their needs and want study of Kim as it indicates to the following objectives list: Collecting special information about Marketing , through the following: Analyze their data, Acquire new Marketing , Improve the techniques of management of Marketing relations. Present secured services. Dealing with Marketing through the following: The special respond to the Marketing' needs- Improving the distribution channels, Achieving the efficiency and effectiveness of the organization processes. Presenting the products according to demand. The Marketing vale, which is achieved through the following,: Maintain the Marketing, Increasing the profits, Improving and supporting Marketing services. Establishing a virtual community.

- Tanveer, (2019), that aimed at creating deeper interest of the impact of the trademark on the mental image at the buying points. The study

concluded that when the customers buys a car, the trademark influences him. The study recommended with the necessity to the concern of the TV advertisements, as the heavily impact the customers decision to buy, as he usually buys the famous trademarks and leaves the other new unknown trademarks because he does not belong information about such trademarks.

- Biricik, (2019), it aimed at knowing the Impact of designing and producing the slogan to create an emotion or a certain link at the customers towards the TV advertisement and formation of the mental image. The study was conducted through comparison between designing and production and slogan of two companies, namely IBM and Apple. The study used the interviews and the companies' publications and data. The study concluded that the good design and production of the slogan are reflected positively on the perception of the sample members of the slogan and that they are influenced, emotionally, the study also emphasized that this leads to the increase of correlation of the sample members to the trademark and increase their loyalty to it.

- Swift (2020) It concentrated on the communication process with Marketing , it indicated that the Marketing of relationships management achieves the following objectives: - Improve the communication processes with a main Marketing , providing each Marketing with the suitable offer, providing the fit offers for each Marketing through the suitable distribution channels, and presenting the suitable offers for each Marketing in the suitable time.

- Rogalas and Krox( 2021) It was interested with reducing the service cost, increasing profits through using the Marketing information to reduce the costs, the service the profits and deliver the service through finding and using the information efficiently in all sides of the organization, that will help the organization to bring joy and pleasure to the hearts of Marketing through the interest of Marketing and managing their information through the organization, which will lead to improving their satisfaction and increasing their loyalty, and through the excellence of work through excellent services to Marketing by using unique communications channels with them.

- Akel and Haikal (2021) under the title: The impact of trademark in formation of the mental image at the customers of banking sector in Jordan. This study aimed at knowing the impact of trademark on formation of the mental image at the customers of the banking sector in Jordan. The study arrived to the existence of an impact of the trade mark represented by (style, design, production and slogan) in formation of the mental image represented by (reputation, preference, reliability, quality, differentiation from competitors, modernity, development and direction of the company towards its the customers) at the banks customers in Jordan. In the light of the

findings both researchers introduced some recommendations the most important of them that the banks managements in Jordan must launch strong advertising promotion campaigns, through which the customers will remember their trademarks , and the necessity that the banks in Jordan should present high value services, and that they should differentiate their products that hold their trade marks from the competing services in the market.

#### Theoretical Framework for the study Marketing Management Relations

Firstly: The concept of marketing management relations

E-Marketing Relationship Management is identified as a comprehensive strategy aims at attracting a group of Marketing and retain them in order to achieve value to the organization (Pamatiyer & Sheth, 2018, 41). It is also identified as a group of tools, techniques, and process in order to acquire and develop the relationship with the profitable Marketing (Lamp: 2019:1)

Marketing of relationships management represents a comprehensive overview about the integration of the interior leadership, culture, the organizational structure, the business processes, and an information system with points of coverage with the external customers (Eichorn, 2014: 154-176). (Payne, 2006: 94) sees that E-Marketing Relationship Management re-presents a computer system the organization uses to store information about customers at the aim of presenting products to according to their demand.

Secondly: Advantages of E-Marketing Relationship Management

Kok and Vanyzyl indicate that adopting the E-Marketing Relationship Management and building long-term relations with them might achieve the following advantages to the organization: (Al-Bakri, 2020, 20)

- 1- Increasing the opportunity to retain Marketing and achieve their satisfaction as a logical result of the speed of responding.
- 2- Differentiation of Marketing and to focus on those who are more able to achieve profits according to the rule of 20% - 80% , i.e. 20% of Marketing can achieve 20% of the organizations income.
- 3- Reducing the marketing costs to the minimum extent through dependence on the directed and effective marketing campaigns.
- 4- Establishing a direct sales distribution, by which the organization can achieve the selling pressure approach towards increasing the profits.
- 5- Achieving the highest return on investment through increasing the sales size, profits and the speed of sales turnover, and achieving the other activities in the organization.



6- It enables the organization to reduce the costs to the minimum extent, through reducing or limiting the possible mistakes in its relations with the customers and determining their precise needs through their preferred communication channels.

7- The marketing relation with the Marketing , represents an important management for the future planning regarding the sales prediction and the various marketing services that are over all based on analyzing the marketing performance achieved in the previous period, through the available database about the marketing knowledge.

Thirdly: Objectives of E-Marketing Relationship Management

From tracing the researcher's dissertations, in the field of management of Marketing relations, it is clear that the aims at fulfilling the following:

1- customers satisfaction: Marketing satisfaction is considered the main concept of management of Marketing relations, the main objective for the recent organizations is to satisfy Marketing , which will lead to achieving the organizations other objectives, such as increase the sales and achieving profits (Al- Suwaidi, 2019, 74-76). (Kotler, 2017, 40) emphasizes that satisfaction is an issue that depend on what the organization presents and what the customers expects.

2- Customers loyalty: Organizations through management of their customers relations aim at achieving their satisfaction in the first place, then their loyalty as loyalty is another phase comes after satisfaction.

Customers Management relation, customer's satisfaction, customer's loyalty:

Marketing loyalty became an important issue at all small and large business organizations because it influences the profits improvements at the organization and its survival, especially with the increase of the various needs and wants of customers who became more aware.

Therefore, organizations must strive to create real loyalty at their customers. They should recognize the level of loyalty of their customers, in order to ultimately reach the ideal loyalty, i.e., the full loyalty, where customers became unable and unwilling to transfer their dealing to another organization. Loyalty is considered a measurement for the way by which customers choose their purchases of certain brand or product according to special sign (Harrell, 2012, 39).

3- customers Value: The concept of Marketing value is considered one of the concepts that has been investigated by the administrative literature in general and the marketing literature in particular, due to its importance and necessity to organizations. This concept is different

according to the specializations that investigated it, and the nature of studies and their purposes, it is different in marketing from finance. (Kotter , 2000, 34) indicates that the value of Marketing is the benefits the Marketing expect to obtain from the product or the intended service. Marketing buy from the organization which they recognize that it presents to them the require value , the more the organization responds to the Marketing views, the more it fulfills increasing value to them, and a distinguished image in their minds.

4- The marketing contexts for marketing relationships:

Marketing activities achieve two purposes: The first one is represented by customers satisfaction, the organization might present the products that meet the Marketing need, and want, but customers do not buy them because they find a better alternative. The following is a demonstration to a single content, that is the relationship marketing: customers since its emergence in the twentieth century witnessed many stages that led to development of its concept, psychology regarding the focus on the consumption marketing in the fifties of the twentieth century to the industrial marketing in the sixties, and marketing by the nonprofit organizations in the seventies, to the services marketing in the eighties and then marketing by relations in the nineties of the twentieth century until now.

The study of marketing future emerged in the beginning of the twenty first century (Hassan, 2020: 392) with less price. The second purpose is represented by arriving to some competitive characteristics that differentiate the organization from other organizations (Abu-Quhof ,et.al , 2016: 47).

Arriving to marketing contents related to E-Marketing Relationship Management is determined better through the context of development of the marketing concept, particularly the environmental changes the organizations witness which it should adapt with, this makes as completely recognize the ability of marketing to deal within new thoughts and techniques, the marketing contexts for Marketing managements relations are formed through the database , and marketing relations and direct marketing (Al Zoubi, 2023:13).

Marketing by relations was the concern of some researches due to the following factors:

1- Marketing has an impact on many sectors including the Marketing markets workers and import markets, internal markets, and the markets which influencing markets, such as the financial and government markets.

2- The nature of relations with the customers is changing; therefore, there is a transformation in the focus from the transaction into focus on relation.

These challenges and changes led to appearance of new stage that focuses on creating customers intimacy, Marketing centric, where both concepts we concerned in delivering the value to Marketing and to retain him and to establish long term relationship with him, this trend was termed as the marketing based on relationships or relations marketing (Abu-Quhof, 2016: 387). There are five different levels in investment in establishing relations with Marketing (Kotler & Keler, 2016: 157).

- Basic marketing, i.e. sellers sell the organizations products.
- Reactive marketing, i.e. selling the products by sellers, and motivate the customers to buy if he is hesitated or undesirable to buy.
- Accountable marketing, where the seller calls Marketing by phone after a short time of sale, to know the products compliance with the Marketing expectations, and know his suggestion to improve the performance.
- Proactive Marketing, the seller calls the customers between now and then to know his suggestions to improve the products and his usage of the products or addition of new assisting products.
- Partnership marketing the organization keep in touch with the customers to discover ways to improve performance.

Secondly: The competitive advantage

Here the organization has something that differentiates it from other organization, which will lead to increase its profitability. Examples on this are: a factory that belongs distribution, windows in many countries, a restaurant that sells ice cream with different flavor compared with any other restaurant, a imported technology faster than others, where it can make clothes with less cost than other factories which produce with the same quality. Notice that competitive advantage might last for short time or continue for many years. (Al Zoubi, 2022:85).

What leads to existence of competitive advantage?

The Competitive advantage emerges because of internal or external factors as follows:

The external factors:

Change of the customer's needs or technological, economic or legal changes might create a competitive advantage for some organizations because of their response to such changes. The merchant who imports the latest technology required in the market is faster than others to create competitive advantage as a result to his response to the technology changes and the market needs. Therefore, here, appears the organization, ability to respond fast to the external changes, and this depends on the organizations flexibility and its ability to track the

changes through analyzing the information and expecting the changes. (Al Zoubi, 2023:66).

The internal factors:

They are represented by the organization's ability to poses resources and building or (purchasing) abilities not available to the other competitors, for example, the restaurant which produces ice cream with different flavor and preferable to customers, has been able to create a competitive advantage through building experiences in preparing ice cream or through hiring who has different way to prepare ice cream.

Creativity has significant Impact in creating competitive advantage, here creativity is not confined to developing the product or service, but it includes creativity in strategy in the way of work or the technology and creating new benefit to customers sustaining competitive advantage we might be able to create competitive advantage, but it is fast imitated by competitors, and therefore, it will be removed.

The resources and abilities used to create a competitor advantage influence the easiness or difficulty of imitating it, the more difficult to imitate the competitive advantage, the more sustainable will be the competitive advantage. Therefore, when the competitive advantage depends on many resources and abilities, it is more difficult to be imitated. For

Example, a restaurant might have a competitive advantage in its site, but mostly it is easy to belong sites in the same area, but when the restaurant has, an ability to deliver food faster than the other restaurants, this is difficult to be imitated because this depends on skills and administrative systems not clear for competitors. According to Michael Porter (a professor in Harvard University), he sees the competitive advantage is divided into two types:

A- Advantage cost: Where some firms are differentiated by their ability to produce and sell the same products with less price than competitors, by reducing the cost.

B- Advantage differentiation: Here the firms are differentiated by their ability to produce products or deliver services that belong something has value to customers, and differentiate them from competitors. Therefore, Porter sees that there are three main strategies exist.

- Strategy of cost leadership, here, the firm's strategy is to reduce the cost, of course with retaining an acceptable level of quality, such as many Chinese products presently.

- Strategy of differentiation, here the firms, strategy is to deliver products or services different from what the competitive firms

present, therefore, the Marketing accepts to pay higher price , for example the products of Sunny company.

- Focus strategy:

Here the organization focuses on certain slice in the market, and attempts to meet their needs, therefore, the organization in this case aims at achieving the differentiation in products or price or both, for example the children barber.

Concept of competitive advantage:

Organization today face significant challenges , make it difficult for them to stay in the front, such as spread of information technology, and the emergence of the international standards organization (ISO) and the world trade agreement, and the continuous change between the needs and wants of Marketing .

Therefore, they need to find competitive advantages in order to be more able to achieve returns and profits through attracting customers and forming a mental state at them through production and presenting products with high value that achieves higher utility. The competitive advantage is known as a feature or a group of relative features unique at the organization, that enable it to retain them for relatively long time, as a result of the difficulty to assimilate them, and achieving this advantage that enable it to be differentiated from the competitors regarding that it presents to Marketing (Al - Zughbi, 2019:61). The way enables the organization to achieve superiority in competing others (Macmillan x Tampo, 2018, 1:81).

The competitive advantage is viewed as exploiting as the organization exploitation of its internal strength points in performing its activities, where it achieves value the competitors cannot achieve through their activities (Pitt & Lit, 2016:68)

(Rappaport, 2019 : 84) for causes in his presentation of the concept of competitive advantage on the organizations ability to reduce the total costs and increase the sales compared to these costs, therefore it achieves a competitive advantage through providing superior value of lower cost to Marketing ( Al - Ali 2020,15) expresses the competitive advantage as the ability to meet the Marketing needs or the value obtained by that product as the shortness of the supplying period or the high quality of services.

Al Rousan describes the competitive advantage as follows: (Al Rousan, 2017: 36) :

- 1- It is competitive i.e. it is achieved by comparison and not abstract
- 2- It achieves superiority and preference between competitors.
- 3- It stems from inside the organization and realizes value to it.
- 4- It reflected by the performance efficiency of the organization of its activities or in the value of what it presents to buyers or both.

5- It is presented to influence the buyers, and their perception to preference of what the organization presents, as a winning to purchase from this organization.

6- It last for long period, and not removed fast, therefore, it can developed and specified.

According to the above mentioned, the competitive advantage refers to certain feature, or a group of features, the organization processes and the distinguish it from other organizations, and it gives it a strong position, as the real challenge any organization is not production and presenting goods and services, but the ability to satisfy the changing continuously the needs and wants of Marketing , therefore, the existence of a competitive advantage in the products and services that the organization presents will achieve the Marketing satisfaction and increase of their loyalty, therefore, and sustain of the organization in the market.

The competitive advantage at a bank means the position that allows it to appear in better way than competitors do, i.e. the competitive advantage expresses the extent of the bank's ability to perform in a way, and the competitors can't achieve (Al Shabrawi, 2015: 17). The competitive advantage at a bank means the position that allow it to appear in better way than competitors, i.e. the competitive advantage expresses the extent of the bank's ability to perform in a way, the competitors can't achieve (Al Shabrawi, 2015: 17). the competitive advantage is also defined as the bank's ability to produce services with the least costs, and market them provided this will lead to increase the bank's profitability (Taha, 2020,: 117)

The competitive advantage is defined also as a dynamic concept depends on the self-effort, an creativity the buyers view as a benchmark the Marketing perceive it in the organization or in the product, which achieves addition advantage over competitors (Abdnt Salam, 2017: 54).

Competitiveness also can be defined within the organization's context as the ability to provide the Marketing with more efficient and effectiveness than the other competitors in the market (<http://www.iraqism.com>) competitive advantage also can be defined as a set of skills and techniques, resources and abilities which the management can coordinate and in order to achieve two main things: production of values and benefits more than competitors and emphasizing a state of excellence and differentiation between the organization and its competitors.

Barney sees that the organization achieves the competitiveness when it can apply the strategy that creates value to the consumer, which the current and potential competitors cannot apply, or obtain benefits from applying such strategies within this framework. Day and porter

see that the competitive advantage emerges originally from the value, which the organization could develop for its customers where it can take the form less prices than competitors with equal benefits or by presenting unique advantages of the product that compensate consciously the imposed increase in price (<http://forym.yrivbitkva.net>)

- Factors of the competitive advantage:

Competitive advantage might last for start time or for many years; it emerges because of internal or external factors:

a- The external factors:

It is resulted of the technological economic or legal changes, because of respond, as we mentioned previously. The merchant who respond quickly to the recent technology, faster than others do, creates a competitive advantage because of this response.

From here appears the importance of the organizations ability to respond to the external variables depending on the organizations flexibility and ability to follow the changes through analyzing the information and expectations.

b- The internal factors:

This means the organizations ability to poses resources and build (or buy) abilities not available to others as creativity has a significant Impact in creating a competitive advantage, and creativity here is not confirmed in developing the product or service, but it includes the creativity in strategy, and the work methodology or the technology, and creating new benefit for customers ([www.samehar.wordpress.com](http://www.samehar.wordpress.com)).

The Key strategies for the competitive advantage:

Michael Porter sees that there are three main strategies for the competitive advantage:

a- Cost leadership strategy: i.e. reduce costs on an accepted level of quality, such as many Chinese products now.

b- Strategy differentiation: i.e. presenting differentiated services from what is presented by competitive firms consequently, the customers accepts to pay higher price for such services.

c- Focus strategy :i.e. the organization focuses on certain slice in the market and attempts to satisfy the demands of this slice, therefore, the organization in this case aims at achieving the differentiation in the product or the price or both ([www.4algeria.com](http://www.4algeria.com)) divisions of porter received attention, but also some criticism.

Some people see that it is possible for the organization to intend to decrease the cost and to present differentiated products in the same time; the Japanese firms were able to present high quality with lower

price. In addition, differentiation can lead to acquire large share market, and this leads to increase the product and to achieve the economics of scale, without neglecting the quality and the customer's needs (www.ssic2008.com).

Dimensions of the competitive advantage

The researchers produced various dimensions to achieve the competitive advantage, table one demonstrates this issue:

**Table (1) Dimensions of Competitive advantage**

Writer	Dimensions
Kotler 2017	The best product, less price, the latest, the faster
Evans 2013	Cost, quality, flexibility, speed, creativity
Mintazberge 2016	Price, quality, support, reputation, design
Macmillan 2018	Cost, differentiation, flexibility, time, technology
Krajewsk 2016	Cost, quality, flexibility, tune
Siack 2018	Design, flexibility, easiness, use, creativity

Source: (Al Najar, 2020)

Table (2) shows that there is a sort of difference and variance between the writers and researchers regarding the number of competitive advantage dimensions, therefore, this study will depend on the dimensions of cost, quality, flexibility, speed, because there is an agreement between these3 writers and researchers on these dimensions.

The Field Practical framework for the study the statistical analysis for the study's data

Firstly: Description of the features of the study's sample

Firstly: Description

The researcher used the recurrences and percentages for the information related to the demographic factors obtained from the replies of the sample's members, these replies can be summarized in table (2):

**Table (2) Distribution of the study's sample according to the demographic features**

Variable	Groups	Recurrences	Percentage
Gender	Male	16	75%
	Female	18	25%
Age	25 Years and less	6	6.2%
	25-35 years	10	43.5%
	35-50 years	15	31.2%



	50 years and more	3	12.5%
The Scientific qualification	Secondary school	2	6.2%
	Diploma	4	6.2%
	Bachelor	22	12.5%
	Higher Studies	6	50%
Monthly Income	401 Dinars and above	8	18.7%
		10	56.2%
	401-600 Dinars	12	12.5%
	601-1000 Dinars	4	12.5%
	1000 Dinars & above		

The above table shows that the percentage of males reached 75% of the sample while the females consisted 25% of the sample. Ages of the respondents are concentrated in the age group (25-35) years, consisting 43.5% of the study's sample. The bachelor holders consisted the majority of the sample, with (200) respondent, i.e. 50% of the samples and the majority of respondents are with income between 301-500 Jordan Dinars, i.e. (56.2%) of the sample.

Secondly: Description of the variable E-Marketing Relationship Management management.

Table (3) shows the recurrence distribution and the percentages, the arithmetic means and the standard deviations of the study's variables, as the table shows that the attitudes of the banks managers towards the variable, E-Marketing Relationship Management are as follows:

**Table (3) The recurrence distribution, the arithmetic means, the standard deviations to the variable management of the Marketing relations**

Variables	Strongly disagree		Disagree		Neutral		Agree		Strongly Agree		The arithmetic means	The standard deviations
	1		2		3		4		5			
	No	%	NO	%	NO	%	No	%	NO	%		
1	-	-	2	6.8	2	41	12	34.6	6	15.7	3.55	0.89
2	1	2.3	2	6.2	2	27	15	43.3	6	15.7	3.45	0.98
3	-	-	3	6.7	3	24.1	19	55.0	3	8.5	3.12	0.66
4	1	2.3	8	22.6	8	34.2	9	26.0	3	8.5	3.78	0.69
5	2	5.3	6	15.4	6	14.6	13	39.0	9	24.4	3.67	1.43
6	1	2.3	6	15.4	6	24.3	13	37.5	7	20.1	3.89	1.54
7	-	-	2	6.2	2	14.4	20	56.3	6	17.2	3.87	0.76
8	-	-	1	4.9	1	4.8	23	66.5	8	23.0	4.56	0.65
9	-	-	5	13.5	5	32.9	12	36.0	6	15.7	3.45	0.80
10	-	-	4	13.6	4	18.4	17	50.5	7	18.6	3.65	0.79

11	-	-	1	3.9	1	22.2	15	44.7	10	27.1	3.78	0.77
12	-	-	1	3.9	1	17.3	19	55.0	7	20.1	3.23	0.76
Total	-	1.1	-	8.5	-	17.5	-	42.3	-	18.8	3.5	0.78

The responds of the sample showed that the variables (1-12) which represent the questions related to the management of Marketing relation, (64.5%) of the samples members agree with this variable, the neutrals number consisted 23.5% of the sample, and the disagree members consisted (12%) of the sample, with equals to (3.7) and standard deviation equals to (0.88), which means that there is an agreement between the sample members of banks managers with this variable, in more details , it showed that Marketing of relationships management has different impacts on the competitive advantage as the arithmetic means ranged between (4.12) and (3.13)and the results were as follows:

1- variable (8,11,12,7,10) came in the first rank regarding the E-Marketing Relationship Management management with averages equal to (4.12), (3.98), (3.94), (3.85) and (3.7.8) respectively, they are averages ranged between the fourth and third ranks on the (five variables) likert scale, which means that there is a strong influence of the variable (agree), i.e., the banks management's focus on these variables regarding management by Marketing relations.

2- variables (2,1,5,6,3,9,4) came in the second rank, for the management of Marketing relations, with averages ranged between (3.63) and (3.13), which occupy the third rank on the quandary likert scale, and this is an indication to the existence of (medium) neutral influence, which means that the banks manager in the researched banks concentrated on these variables with medium rank regarding the management of Marketing relations.

Secondly: Description of the variable the competitive advantage

Table (4) shows that regarding the competitive advantage that is represented by the (the cost feature) that represents statements (13-15), and the quality feature which represents statements (16-18) and the speed feature which represents statements (19-21) , and the flexibility feature which represents the statements (22-24).

**Table (4) The recurrence distribution, percentages, arithmetic means and the standard deviation for the variable of the competitive advantage**

Variable s	Strongly disagree 1		Disagree 2		Neutral 3		Agree 4		Strongly Agree 5		The arithmetic means	The standard deviations
	No	%	NO	%	NO	%	No	%	NO	%		
	-	-	3	8.7	9	27.3	18	50.8	4	11.9	3.54	0.86
13	-	-	3	10.1	6	17.3	19	53.9	6	17.9	3.81	0.81
14	-	-	3	10.1	6	17.3	19	53.9	6	17.9	3.23	0.90

15	1	2.5	3	10.1	5	14.3	19	53.4	6	17.9	4.34	0.86
16	-	-	-	-	8	23.2	11	30.1	16	44.7	3.43	0.81
17	1	2.5	-	-	7	20.3	17	44.8	9	26.6	3.23	1.05
18	1	2.5	3	8.7	3	8.3	17	37.8	11	30.8	3.12	1.28
19	3	8.3	6	17.4	10	23.1	7	18.3	8	22.2	3.23	0.99
20	1	2.3	3	10.1	5	14.5	19	55.6	6	20.4	4.34	0.89
21	-	-	-	-	8	23.2	11	33.4	16	41.9	3.77	0.89
22	1	2.3	-	-	7	23.2	17	48.3	9	26.8	3.88	1.07
23	1	2.3	3	8.7	3	8.72	17	46.8	11	30.7	3.45	1.29
24	3	8.3	6	17.4	10	29.23	7	22.3	8	23.7	3.70	0.93
Total	-	2.3	-	7.6	-	19.69	-	41.3	-	25.8		

Table (3) also shows the re-currency distribution, the percentages, the arithmetic means and the standard deviation for variables (13-14) which altogether represent the statement regarding the competitive advantage. This statement says that (68.34%) of the sample member agree with this variable, number of neutrals arrived (19.69%), the disagree members consisted (10.5%) of the sample, with average (3.82), and standard deviation (0.96), which means the sample members agree with this variable, as the average increased than the hypothesized average (3) on a quandary Likert scale used in the study. In more details, it is noticed that the banks management focus on the variables to achieve the competitive advantage, where the arithmetic means ranged between (3.32) and (4.22) and the results were as follows:

1- Variable (16) about the compliance of the standard national scales came in the first rank, and variable (21) about the ability of the banks managements to produce new products fast has an arithmetic mean (4.22) for each of them, and both averages occupy the fourth rank at Likert Scale, which indicates to ( I agree), which means the banks managers in the sample focus on these two variables to achieve the quality and speed in the services to render.

2- Variables (15, 14,23,18,22,17,24,19,13,20) came in the second rank, regarding their influence level on achieving the competitive advantage with averages occupy the third rank on quandary Likert Scale, which indicate to (neutral), i.e. Managers of the researched banks focus on these variables to achieve the competitive advantage.

Thirdly: Analysis of the correlation relations between the studies variable

According the study's requirements and the hypothesizes tests, we present the nature of relation between the E-Marketing Relationship Management and the competitive advantage and their influence on the researched organizations based on some statistical methods:

**Table (5) Results of the correlation relation between the management of Marketing relation and the competitive advantage**

The independent variable	Management Marketing relation	P	N
The dependent variable			
The competitive advantage	0.594	≤ 0.05	34

Fourthly: Analysis of the trends of the influence between the study's variables

Table six shows that there is a significant positive influence relation for the Marketing of relationships management with the competitive advantage, this can be shown through the value of calculated (F), which reached (28.546), and it is greater than its tabulated value which equals to (2.13), which indicates to its statistical significance at level of trust (0.05) and two degrees of freedom (7-60), and value = (0000 - P), which indicates to realization of the second main hypothesis which states that there is a positive statistical significant influence for Marketing of relationships management on the competitive advantage.

**Table (6) Results of the simple regression for the test of the influence of Marketing Relationshipson the competitive advantage**

Source of variance	Total of squares	Degrees of Freedom	Average of squares	Calculated F	Statistical significance p- value
Regression	1253.293	3	179.042	28.546	0.000
Error	376.322	30	6.272		
Total	1629.615	33			

N= 34, df= 3-30, P= 0.05

## Conclusions and Recommendations:

Conclusion:

- Through presenting the concepts of E-Marketing Relationship Management and the competitive advantage, and the competitive advantage, and the description of the relation between them, we can conclude the following:
- Results of the statistical analysis indicates that managements of researched banks focused on E-Marketing Relationship Management through building trust with them.
- The results showed that managements of the researched banks focused on achieving the competitive advantage through the quality of the services presented to customers.

- Analysis of the researched banks statistically, showed that they gave the administrative responsibilities to the holders of diploma, bachelor and higher certificates, which forms positive features of developing the banks organization in order to achieve the competitive advantage.
- Results of the study showed an existence of a positive statistically significant relationship between the E-Marketing Relationship Management and achieving a competitive advantage.
- Results of regression analysis showed the existence of positive statistical significant influences to the E-Marketing Relationship Management in supporting the competitive advantage for the researched banks.
- Recommendations
  - The necessity of that the managers of the researched organizations must develop the relationship between customers, in the aim of achieving the competitive advantage in the light of the current challenges.
  - After the results of testing the regression analysis showed existence of a significant influence for managing customers relations in achieving the competitive advantage, the researcher recommends with the necessity of that, the researched banks must approve the virtual model of the study as a work mechanism to develop the relations with Marketing in order to achieve a competitive advantage.
  - To be concerned with the current customers according to their needs and wants, as the cost of acquiring new Marketing equals to five folds of the cost of retaining the current Marketing, and more worst that, new Marketing need long period to buy deals with the same rate of old Marketing, therefore, this requires that the banking organizations should realize this matter.
  - The necessity of that the researched organizations should find a kind of trust and convenience, in their relations with customers, in a way that retain these marketing for long periods.

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