

The Impact of e-marketing on competitive advantage of Jordanian commercial banks

أثر التسويق الالكتروني في الميزة التنافسية: دراسة تطبيقية على البنوك التجارية
الأردنية

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Abstract:

This study aimed at measuring the Impact of e-marketing on competitive advantage The field study was applied on the of Jordanian commercial banks. The researcher applied the descriptive and analytical methods to display the concepts related to the subject of the study, its analysis and reading its results through a random research sample that contained (408) of the employees who work in the middle management of the commercial banks.

To carry out the study a questionnaire, component (15) a paragraph, was designed to collect data from the study sample. In the light of that, data were collected and analyzed and hypotheses were tested using the Statistical application (SPSS).

The study found that the level of the employees' evaluation (the study sample) in the banks to the dimensions of e-marketing was high. The study also found that the level of the employees' evaluation (the study sample) in the banks to the dimensions of competitive advantage was also high. The study also showed the existence of a statistical trace to the dimensions of e-marketing in the competitive advantage of Jordanian commercial banks.

In the end, the study presented a group of recommendations:
The study Can be undertaken on other sectors in Jordan for understanding the overall satisfaction on al e-marketing on.

Conduct seminars to aware About importance future e-marketing provide the efficient website Which is easy to use for common peoples in banks and other sectors.

Keywords: e-marketing ; E-Mail Marketing ; Online PR, competitive advantage.

الملخص:

هدفت هذه الدراسة إلى قياس أثر التسويق الإلكتروني في الميزة التنافسية، كدراسة ميدانية تم تطبيقها على البنوك التجارية الأردنية. واعتمد الباحث المنهج الوصفي التحليلي لإبراز المفاهيم المتعلقة بموضوع الدراسة، وتحليلها واستقراء النتائج، من خلال استطلاع آراء عينة عشوائية مقدارها (408) من العاملين في الإدارة الوسطى في البنوك التجارية الأردنية.

ولتحقيق أهداف الدراسة تم تصميم استبانة شملت (15) فقرة لجمع المعلومات الأولية من عينة الدراسة، وفي ضوء ذلك جرى جمع وتحليل البيانات، واختبار الفرضيات باستخدام برنامج الحزم الإحصائية للعلوم الاجتماعية والإنسانية (SPSS) وقد توصلت الدراسة إلى أن مستوى تقييم العاملين (عينة الدراسة) في البنوك لأبعاد التسويق الإلكتروني كان مرتفعاً، كما تبين أن مستوى تقييم العاملين (عينة الدراسة) في البنوك لأبعاد الميزة التنافسية كان مرتفعاً أيضاً، كما أظهرت الدراسة وجود أثر ذي دلالة إحصائية لأبعاد التسويق الإلكتروني في الميزة التنافسية. وفي النهاية قدمت الدراسة مجموعة من التوصيات: يمكن إجراء دراسة على قطاعات أخرى في الأردن لفهم مدى الرضا العام عن التسويق الإلكتروني. تنظيم ندوات للتوعية بأهمية التسويق الإلكتروني المستقبلي و توفير موقع إلكتروني فعال يسهل استخدامه لدى عامة الناس في البنوك والقطاعات الأخرى.

الكلمات المفتاحية: التسويق الإلكتروني؛ التسويق عبر البريد الإلكتروني؛ العلاقات العامة عبر الإنترنت؛ ميزة تنافسية.

1. Introduction:

E-marketing is one of the Developments of Information Technology currently being enjoyed by Business organizations, especially banks, which saw the banks shifting from the traditional way of performing marketing transactions to an electronic and more sophisticated way of doing business by e-marketing (Dlodlo, & M. Dhrup, 2013). Advances in Technology which include the internet and other electronic devices means that for a organizations to be successful and create competitive advantage over In the business world rivals, it must origination of workable strategies that include e-marketing practices for attainment its goals. (2009).

The organizations Which overlooks the significance of Information Technology In light of the progress the world is witnessing, is destined to fail in this competitive business environment. in through E- marketing strategy, the product and services of the organization can reach the intended customers.

E-marketing strategies encompass existing utilities and combine them with communication and data network to form a relationship with the organization and its customers through Internet environment. E-marketing (Smutkupt, Krairit, & Esichaikul 2010).

organizations seek to develop appropriate strategies that are capable of assuring of success.

Organizations that have adopted e-marketing practices have reported better performance through improved distribution, increased sales and acquisition of new customers (Hossinpour et al., 2014).

development of mechanisms that enable adaptation to the dynamisms in the competitive environment with appropriate strategies contribute to better organizational performance. Recognition of the effect of organizational strategies, including adoption of e-marketing practices, and application of the strategies in adapting to the turbulent competitive environment, have effects on organizations performance.

2. Problem Statement:

The gap, which are the problem that culminated to the statement of problem, attended to by this study are strengthening of empirical studies investigating the influence of E-Marketing, as traditionally defined, explains the process of getting goods and services into the interest mind of the consumers, or potential consumers (Hammed et al., 2010). In commercial banking, through the use of technology, E-Mail Marketing involves marketing The web can be used as a powerful Internet marketing tool to promote Online businesses and reach target audience across the globe in different ways. E-mail marketing used for E-marketing, it is one of the primary way to strengthen the association with customer. It is an effective way to retain your customer, it saves time, done through the online means., and Online PR, PR stands for “public relations”.

Online PR is managing publicity about an organization and its brands, products or web sites through its online presence and third party web sites and other digital media. It includes providing press releases via e-mail or on website and submitting them to online news feeds (Huong & James, 2016; Mbiadjo Fandio & Djeumene, 2015), since they are the experienced e-marketing strategy that duly fit in to commercial banking circumstance. The Relationship between E-Marketing and Competitive Advantage E-

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marketing . (Huong & James, 2016; Mbiadjo Fandio & Djeumene, 2015; Rosemary, Bola, & Wilhelmina, 2012) that have investigated the impact of e-marketing using any stance applicable have reported that it impacts competitive advantage through customer experience enhancement, internationalized audience and sales performance.

3. Research Questions:

The research questions of this study are:

- 1) What are the perceptions of the respondents toward E-Mail Marketing of Jordanian commercial banks?
- 2) What are the perceptions of the respondents toward Online PR of Jordanian commercial banks?
- 3) What are the perceptions of the respondents toward competitive advantage of Jordanian commercial banks?
- 4) To investigate the influence of E-Marketing (E-Mail Marketing, Online PR) on competitive advantage of Jordanian commercial banks.

4. Objective of this Study :

The main objective of this study is to investigate E-Marketing ((E-Mail Marketing, Online PR) impact on competitive advantage. To achieve this main objective, the following are the specific objectives to be accomplished by this study:

- 1) To investigate the influence of E-Mail Marketing on competitive advantage of Jordanian commercial banks.

- 2) To investigate the influence of Online PR on competitive advantage of Jordanian commercial banks.

5. Hypotheses :

The impact of e-marketing on competitive advantage through customer experience enhancement, internationalized audience and sales performance, has been found to be positive (Hammed et al., 2010; Macik, Jozwik & Nalewajek, 2012; Avlonitis & Karayanni, 2000). These cited studies centred on market-oriented products where increases in sales of tangible products are measures of organizational performance. In these cases, they are non-financial organizations like bank where intangible products are marketed. So, this study investigates if the positive influence of e-marketing can be achieved in sales of non-tangible products like customer retention in banking sector. This study hypothesises that:

H01: There is no significant effect of e-Marketing (E-Mail Marketing, Online PR) on competitive advantage of Jordanian commercial banks.

H01.1: There is no significant effect of E-Mail Marketing on competitive advantage of Jordanian commercial banks.

H01.2: There is no significant effect of Online PR on competitive advantage of Jordanian commercial banks.

6. literature review:

E-Marketing, as traditionally defined, explains the process of getting goods and services into the interest mind of the consumers, or potential consumers (Hammed et al., 2010). In commercial banking, through the use of technology, E-Mail Marketing involves marketing The web can be used as a powerful Internet marketing tool to promote Online businesses and

reach target audience across the globe in different ways. E-mail marketing used for E-marketing, it is one of the primary way to strengthen the association with customer. It is an effective way to retain your customer, it saves time, done through the online means. , and Online PR, PR stands for “public relations”. Online PR is managing publicity about an organization and its brands, products or web sites through its online presence and third party web sites and other digital media. It includes providing press releases via e-mail or on website and submitting them to online news feeds. This study uses E-mail marketing and Online PR (Huong & James, 2016; Mbiadjo Fandio & Djeumene, 2015; Macik, Jozwik & Nalewajek, 2012; Hammed et al., 2010) since they are the experienced e-marketing strategy that duly fit in to commercial banking circumstance.

6.1 The Relationship between E-Marketing and Competitive Advantage.

Studies (Huong & James, 2016; Mbiadjo Fandio & Djeumene, 2015; Rosemary, Bola, & Wilhelmina, 2012; Macik, Jozwik & Nalewajek, 2012; Hammed et al., 2010) that have investigated the impact of e-marketing using any stance applicable have reported that it impacts competitive advantage through customer experience enhancement, internationalized audience and sales performance.

Olgha Auma Adede et al. (2017) argue that of e-marketing practices have effect on the performance of telecommunications companies in Kenya and The findings showed statistically significant relationship between e-marketing practices and organizational performance. Results of the moderating effect of competitive environment on the relationship were equally statistically significant. Saqir Abubakar et al (2016) maintain that e-

marketing adoption and competitive advantage: study of commercial banks in nigeria,lectronic-marketing moves commercial banks from traditional marketing into digital marketing which gives them a competitive edge over others in the same industry.

The results of the analysis revealed that perceived usefulness, perceived value for money and service differentiation of e-marketing adoption have significant relationship with the competitive advantage. In order to find the effectiveness of impact of internet marketing on computer industry in Malaysia in view of enhancing consumer experience, Hammed, et al.(2010) have collected data using questionnaire method for analysis purpose The findings indicated that there is a significant relationship between product value, effective cost, e-service quality, product customization, customer service, customer satisfaction and usability and site design. It also reveals that there is a significant correlation between loyalty in online marketing and customer satisfaction.

This implies that the online marketing enhances customer satisfaction.

The relationship between e-marketing activities and perceived competitive advantage in the context of globalization showed that the usage of ICT in marketing and communication improves international competitiveness of the firm and innovations implementations (Macik, Jozwik & Nalewajek, 2012; Shankar, Venkatesh, Alladi, Charles, & Prasad, 2010).

Macik, Jozwik and Nalewajek (2012) found that e-marketing activities has positive, though indirect, effect on perceived competitive advantage, while others found a significant positive effect in the use of the

internet on a sales management activities, market-oriented product management activities and sales performance and efficiency (Venkatesh, Alladi, Charles, & Prasad, 2010). The difference between these studies is that Avlonitis and Karayanni, (2000) investigated the effect of the use of internet on market-oriented product management activities and sales performance and efficiency, while on the other hand; competitive advantage is Macik, Jozwik and Nalewajek (2012) dependent variable.

However, since the use of the ICT and internet technologies generally is to boost marketing activities and sales performance, the technology can be safely said to be e-marketing driven. Also, in the same sense, sales performance and efficiency are arguably competitive advantage dimensions, when necessary. This therefore suggests that e-marketing positively influences competitive advantage.

6.2 competitive advantage.

competitive advantage is defined as a performance construct which shows a phenomenon of organisational progress. In this instance, constructs like organisational performance, operational efficiency, financial performance, financial sustainability, among others, are used (Sadia, 2011; Agha, 2012; Vahid et al., 2013; Heinz-Theo & Tim, 2009). With this, varying, but valid, factors have been identified as antecedents to competitive advantage.

Marketing innovation and creativity (Barrett, Davidson, Prabhu, & Vargo, 2015; Epetimehin, 2011), cost, innovation and differentiation (Manlio Del Giudice, & Rosaria Della, 2016), quality of service or/and management (Yong, Luo, & Shihua, Ma Ke, 2016; Salah, 2013), and product

value, effective cost, e-service quality, product customization, customer service, customer satisfaction and usability (Hammed et al., 2010), among others, are recorded antecedents of competitive advantage.

The development of technology has affected the way organizations operate.

First, it has changed the industry structures and changed the degree of rivalry. Second, it has created a competitive advantage for the organizations which have adopted ICTs in their business processes Ongori and OMigiro (2010).

Competitive advantage specifically addresses what the organisation has of the strategies implemented by a intended for adding value to customers. . From the literature, constructs like strategic planning, competitive intelligence, corporate social responsibility, innovation, and creativity, among others, are used interchangeably with competitive advantage, and their respective measuring constructs (Epetimehin, 2011; Heinz-Theo & Tim, 2009).

this study aims at investigation whether of e-marketing technology really influences the competitive advantage of of Jordanian commercial banks. Based on the literature reviewed, a research framework is developed to explore the relationship between e-marketing and competitive advantage.

7. Methodological:

For an effective research, it is imperative to select an appropriate research methodology. An appropriate research design is important to determine the type of data needed, method of collecting the data, and type of sampling technique to apply. Therefore, research design is very crucial to actualize the research objectives (Bhatti, Hair, & Sundram, 2012). This study applied a

quantitative research design. Quantitative research design will enable the researcher to test the relationship between the research variables. It will also enable the researcher to unvaryingly determine if one concept or idea is better than. It can also respond to questions on the relationships that exist among measured variables with the aim of elucidating, envisaging, as well as controlling phenomena (Sekaran & Bougie, 2010).

Thus, quantitative research design is an appropriate method for this study since it permits testing the relationship between variables with the use of statistical approaches (Sekaran & Bougie, 2013). This is in line with the main objective of this study that focus on examining the relationship between E-Marketing, and Competitive Advantage. Quantitative research also permits to carry out analysis using large sample to generalize the results among a set of population.

7.1 population and Sampling:

The population size of this study consists of (13) Commercial banks, with totality of (1076) employees from the middle management level, Based on (Central Bank of Jordan's Annual Report, 2019).

The appropriate sample size for a population size of 1076 is 291. According the recommended as suggested by Sekaran and Bougie (2010) In order to lessen sample size error and putting into consideration the occurrence of non-response by some respondents, the sample size was increased by 40 percent of the required size as suggested by Barlett, et al. (2001). Therefore, the sample size of this study had become by $(291 + 117 =$

408). Hence, 408 questionnaires distributed to the targeted. information expected to be deduced from the respondents can best be derived from the individuals' reflection of the work place reality and its variation. In conclusion, the process of selecting this sample helps the researcher in generalizing the study results and in making a multivariate statistical analysis. (Tabachnick & Fidell, 2012).

7.2 Data Analysis :

The Statistical Package for Social Science Program (SPSS) was used for the data analysis. A two-step detailed statistical analysis of data was involved. First, multiple regression analysis was performed to investigate the impact of all the independent variable (e-marketing) dimensions on dependent variable (competitive advantage) dimension, second, simple regression analysis was performed to investigate the impact of each independent variable dimension on the dependent variable.

7.3 instrument Reliability and Validation :

7.3.1 Reliability

Cronbach alpha analysis was used first as a common approach to ensure reliability of a survey and then Confirmatory Factor Analysis (CFA) was used. A reliability test was carried out using Cronbach's alpha, which measures the internal consistency of a construct. A high alpha coefficient of at least 0.79 is required to indicate an acceptable degree of reliability (Baumgartner, Strong & Hensley, 2002).

7.3.2 Validity

Construct validation includes content, convergent and discriminate validities (Antonio, (Antonio, 2007). Therefore, to ensure the validity of the questionnaire in this research, content validity was

tested, which an initial version of the questionnaire was pretested and reviewed by a number of academic persons, whom notes, remarks and comments were taken into consideration prior to generate the final version of questionnaire.

8. Findings:

This part presents the results of the statistical descriptive analysis of data as represented in means and standard deviations, also the relative importance of all the dimensions of the study and the items forming each dimension. Results related to the first question:

What are the perceptions of the respondents toward E-Mail Marketing of Jordanian commercial banks?

What are the perceptions of the respondents toward Online PR of Jordanian commercial banks?

In order to answer the question of the study, the means and the standard deviations calculated as shown in table (1).

Table (1) Means and S.D of Answers in Terms of the independent Variables.

No	E-Mail Marketing	Level	Rank	S. D	Mean
1	Currency Conversion Scheme available in online marketing.	High	2	.84	3.93
2	it possible to share the global information about e-marketing.	High	1	.86	4.11
3	provide proper information about any product or service.	High	4	.74	3.86
4	A quick and easy way to reach new customer in local area.	High	3	.78	3.88
No	Online PR	Level	Rank	S. D	Mean
5	Website for bank provide proper information about any service.	High	3	.79	3.37
6	Response service is available for all questionnaire in e-marketing.	High	2	.80	3.94
7	Our customers can rate our products through the provided short message services.	High	1	.82	3.88
8	Bank services are available as open for 24 hours.	High	4	.78	3.89
	Total	High		.83	3.90

Table (1) shows the respondents' perception means regarding the E-Mail Marketing items range from 4.11 to 3.93 with standard deviation that ranges from .86 to .78. This indicates that there is an agreement on high implementation of E-Mail Marketing items. The average mean of the total E-Mail Marketing items is 3.94 with standard deviation .80, which indicates that there is an agreement on high E-Mail Marketing of this variable.

Table (1) shows indicates that there is an agreement on high implementation of Online PR items. The average mean of the total Online PR items is 3.77 with standard deviation .79, which indicates that there is an agreement on high Online PR of this variable.

Table (2) the results of the statistical descriptive analysis of data as represented in means and standard deviations, also the relative importance of all the dimensions of the study and the items forming each dimension.

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Results related to the question three: What are the perceptions of the respondents toward competitive advantage of Jordanian commercial banks?

Table (2) Means and S.D of Answers in Terms of the dependent Variables

No	Competitive Advantage	Level	Mean	S. D	Rank
1	Our online banking system allows payment more than one method.	High	4.01	0.82	3
2	This bank has developed new investment product(s).	High	3.91	0.80	4
3	Our customer feel safe with our bank because we are responsive.	High	4.03	0.83	1
4	This bank makes information readily available for the customers.	High	3.90	0.71	5
5	This bank gives prompt service to the customers.	High	4.02	0.81	2
6	Significant increase in the number of the savings account operators.	High	3.73	0.83	7
7	Our online banking system has more security features.	High	3.81	0.80	6

Table (2) shows indicates that there is an agreement on high implementation of Mobile Marketing items. The average mean of the total competitive advantage items is 3.91 with standard deviation .80, which indicates that there is an agreement on high Internet Marketing of this variable.

8.1 Testing Hy potheses :

H01: There is no significant effect of E-Marketing according (E-Mail Marketing, Online PR) on competitive advantage of Jordanian commercial banks.

To test this hypothesis the researcher uses the multiple regression analysis to ensure the impact of E-Marketing according to (E-Mail Marketing, Online PR) on competitive advantages shown in Table (3).

Table (3) Stepwise Multiple Regression effect of the E-Marketing on competitive advantage.

Order of entry of independent elements in the equation to predict	R ²	(F) Value	T Calculated	Sig
E-Mail Marketing	0.544	308.145	7.472	0.000
Online PR	0.571	272.824	8.863	0.000

Table (3) shows that the order of entry independent variables in the regression equation, the variable E-Mail Marketing has occupied the first place with amount (0.544), while the Effect of Online PR was (0.571), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis. There is significant effect of E-Marketing according to (E-Mail Marketing, Online PR on competitive advantage of Jordanian commercial banks.

H01.1: There is no significant effect of E-Mail Marketing on competitive advantage of Jordanian commercial banks. To analysis of this hypothesis was tested using simple regression to identify the impact of E-Mail Marketing on competitive advantage and the table (4) show that:

Table (4) Simple regression: impact of E-Mail Marketing on competitive advantage

R	R ²	Beta	(F) value	Sig
0.548	0.324	0.552	209.788	0.000

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It is clear from Table (4) that the (F) value was (209.788) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis. And it has been seen from the table (4) that the E-Mail Marketing Effect on competitive advantage.

H01.2: There is no significant effect of Online PR on competitive advantage of Jordanian commercial banks.

To analysis of this hypothesis was tested using simple regression to identify the impact of Online PR on competitive advantage and the table (5) show that:

Table (5) Simple regression: impact of Online PR on competitive advantage

R	R ²	Beta	(F) value	Sig
0.522	0.389	0.623	308.091	0.000

It is clear from Table (5) that the (F) value was (308.091) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis. And it has been seen from the table (4) that the Online PR Effect on competitive advantage of Jordanian commercial banks.

8.2 Results &Conclusion:

This study is dedicated to answer the study main question: Do e-marketing with sub-variables (E-Mail Marketing, Online PR) impact competitive

advantage in of Jordanian commercial banks? Data collated via questionnaire, which tested for its validity and reliability. Then correlation and multiple regressions used to test the hypothesis. Result of this study shows that there is a high implementation of e-marketing (E-Mail Marketing, Online PR) among in of Jordanian commercial banks. All variables of e-marketing (E-Mail Marketing, Online PR) are having high implementations Jordanian commercial banks. Moreover, results show that The importance level of competitive advantage in Jordanian commercial banks equal to (3.90). The statistical analysis clarifies the importance level of competitive advantage, where the arithmetic means range between (4.03 - 3.73) compared with General Arithmetic mean amount of (3.91). Finally, results indicate that e-marketing (E-Mail Marketing, Online PR) have an impact on competitive advantage in of Jordanian commercial banks.

9. Recommendations :

Based on the empirical findings made by this study, the subsequent discussions and the implications of these on this study, certain recommendations are made:

The study Can be undertaken on other sectors in Jordan for understanding the overall satisfaction on al e-marketing on competitive advantage.

Conduct seminars to aware About importance future e-marketing provide the efficient website Which is easy to use for common peoples in banks and other sectors. In Future with the help of Online marketing (E- marketing) perform a reduce cost.



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