

E-Marketing Strategies and Online Consumer Buying Behavior: A Structural Equation Modeling on Jordanian Commercial Banks

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Abstract: *This research aimed to demonstrate the effect of e-marketing strategies on online consumer buying behavior from the senior management point of view in Jordanian commercial banks. The study population included all the (13) Jordanian commercial banks. As for the study sample, which was limited to (6) banks, they were selected by the purposive sample method according to the criterion of the total number of workers in them, which exceeds (1200) employees. In addition, as one of these 6 banks did not respond to the researcher's request to distribute his study tool for reasons related to the bank's policy and instructions, it was excluded from the study sample. The sampling unit included the top administration in Jordanian commercial banks whose number was (139) individuals working in top management in Jordanian commercial banks. A special questionnaire distributed to collect data. A descriptive analytical method through Structural Equation Modelling has been conducted. Findings confirm that e-marketing strategies (E-mail Marketing, Intranet Marketing, Internet Marketing, Mobile Marketing, and Extranet Marketing) affect the online consumer buying behavior (Functionality Factors, Psychological Factors and Contents Factors) from the senior management point of view in Jordanian commercial banks. The research recommends that Jordanian commercial banks should continuously update the content of their websites, maintain the privacy and security of their customers, speed up the download of the information they need, and grant them incentive rewards that help to retain them and gain their loyalty.*

Keywords: E-marketing Strategies, Online Consumer Buying Behavior, Structural Equation Modelling, Jordanian Commercial Banks

1. Introduction

In the beginning of the new millennium, the world is witnessing perhaps the most dynamic changes in the business environment, including marketing. These changes are driven by advances in technology and developments that have led to the tremendous growth in communication methods through interactive media, especially the Internet, which allowed the flow of information back and forth, which enabled users to be able to participate in modifying the form and content of the information they receive in real time unlike traditional forms of marketing communications, such as advertisements by their nature of one-way flow of information to the audience. Therefore, the new media has taken the opportunity for users to perform a variety of functions, such as receiving information and images, changing them, making inquiries, responding to questions. Of course, this showed the clear impact of interactive media on marketing practices of various dimensions.

Therefore, E-marketing considered a new philosophy and a modern business practice related to the marketing of goods, services, information and ideas via the Internet and other electronic means.

As long as the main goal of marketing is satisfying the needs and desires of consumers better than competitors, the ability to understand consumer behavior and how to make purchasing decisions has become a prerequisite for doing so successfully. There is no doubt that possessing information related to the purchasing behavior of individuals will support the cognitive potential of the organization in adopting the marketing strategy that is in line with the requirements of the target market. Especially this

knowledge related to the personal, social and cultural characteristics of the consumer reveals the way the consumer thinks, feels, and positions, as well as the aspects on which to evaluate and choose among the alternatives available from brands and products. Therefore, studying consumer behavior as a correct introduction to understanding consumer and their requirements is a tool that will enable marketers to improve their marketing campaigns to more effectively reach the consumer.

Consistent with above, El-Gohary (2012) indicated that Egyptian tourism organizations internal and external factors have a great impact on the adoption of E-Marketing by such organizations.

Uyan and Hamidi (2020) pointed out that, in the new economy process, rapid progress in information technologies adds a new dimension to global competition, and enables businesses to better understand and meet consumers' needs using computers and the Internet. Today, one of the electronic marketing tools used in international marketing is viral marketing. In their research, they investigated the impact of viral marketing on the impulse purchasing behavior of consumers of international companies engaged in e-commerce.

Waheed, Yang and Rafique (2017) revealed that electronic marketing is significantly related to the online consumer buying behavior in the context of Pakistan.

Ayoola and Ibrahim (2020) concluded that electronic marketing has a positive effect on customer satisfaction with domestic airline services in Nigeria.

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1.1 Research Significance

The significance of this research stems from defining the importance of the variables (e-marketing strategies and online consumer buying behavior) theoretically, which are among the contemporary topics in the field of marketing management.

The topic of the current study variables, especially online consumer buying behavior, would open horizons and encourage other researchers to delve into details of other variables that were not covered by this study, thus will achieve knowledge accumulation.

In order to address the topic of e-marketing in depth, making a research with primary data as well as referring to previous studies will provide new information to the field. This study will help determine the basic dimensions and indicators for measuring both e-marketing strategies and online consumer buying behavior. The findings that will be reached can contribute to develop new solutions to many challenges in the field of e-marketing.

1.2 Research Objectives

The main objective of the current research to examine the effects of E-Marketing Strategies on Online Consumer Buying Behavior from the senior management point of view in Jordanian commercial banks.

1.3 Research Question

The research question are as follows:

“Is there any effect of E-Marketing Strategies (E-mail Marketing, Intranet Marketing, Internet Marketing, Mobile Marketing, and Extranet Marketing) on Online Consumer Buying Behavior (Functionality Factors, Psychological Factors and Contents Factors) from the senior management point of view in Jordanian commercial banks?”

2. Literature Review

2.1 E-Marketing Strategies

E-marketing can be considered a new philosophy and modern business practice related to the marketing of goods, services, information and ideas over the Internet and other electronic means. By reviewing the relevant literature, it is noticed that the definitions of e-marketing differ according to the viewpoint, background and specialty of each author.

Strauss and Frost (2001) define it as the use of data and electronic applications to plan and implement the concept of distributing and pricing ideas, goods and services to create exchanges that meet individual and organizational goals. Smith and Chaffey (2005) define it as achieving marketing goals through application of digital technologies.

Praveen (2012) asserts that electronic marketing describes the process of brand marketing using the Internet, it includes direct response, marketing and indirect marketing elements

by using a set of techniques to help connect companies with their customers.

According to Hamidi and Uyan (2020), nowadays, in the international marketing world, new marketing tools gained great popularity thanks to the development of electronic media that substantially facilitate interconnections between companies and potential buyers. These electronic marketing tools that add international marketing a new dimension also accelerate international trade transactions.

According to Pawar (2014), electronic marketing is the art and science of selling products and services through digital networks, such as the Internet and mobile networks. Also, Batinic (2015) believes that electronic marketing is the application of information and communication technology (especially the internet) in the process of creating, presenting, communicating value to customers and managing the relationship with customers to achieving the specified marketing objectives.

Ali, Ejaz and Aleem (2015) indicated that many researchers confuse the terms e-marketing, e-commerce and internet marketing, and all the terms are often used interchangeably, and describe them with almost the same concept; while e-marketing is a broader term and all of the mentioned concepts fall under the umbrella of e-marketing.

Grubor and Jakska (2018) show that the e-marketing is a term that is expanding in scope continuously, in addition to that communication with consumers through the Internet channel gets different forms, media and names almost every day, so e-marketing is the field that involves changes fast, new dimensions in all its segments.

Therefore, Hoyle (2002) confirms that the e-marketing will make customers in continuous contact with the organization and will be reflected in achieving the following advantages (1) Brand Building that can be instantly recognized by increasing awareness of organization site. (2) Direct Marketing through eliminating the costs associated with printing and mailing where the internet provides the ability to consistently make appropriate changes to target the audience individually. (3) Online Sales that enable instant order processing in an interactive environment. (4) Customer Support through easy access to frequently asked questions. (5) Ease of conducting marketing research which helps provide valuable information about customers.

2.2 Online Consumer Buying Behavior

Consumer buying behavior is defined as all the actions that individuals take to obtain certain goods or services; this behavior depends on decisions made by the consumer's intention regarding his choice of a product or service. Accordingly, organizations are trying to get to know the consumer and the mechanism of studying his behaviors, anticipating or predicting them, and knowing their trends to build their capabilities to direct and provide their services and products to him (Bhatti & Latif, 2014).

Foxall (2014) define consumer buying behavior as a set of activities and skills that consumers perform as actions

towards their search for a specific good or service based on their desires and needs in order to satisfy and evaluate them after obtaining or using it.

In the same context, Oliver (2014) defines consumer buying behavior as the actions that emerge among consumers in searching for what they want in terms of goods, services, or ideas, and the demand for them to buy and use, which are expected to satisfy their needs and desires according to their available purchasing capabilities. Whereas, Juster (2015) referred to consumer buying behavior as a set of continuous practices and actions aimed at satisfying a need or desire of the consumer includes preventive procedures and consumption patterns to counter unethical behavior by some competing organizations.

Finally, Kotler and Keller (2016) define consumer buying behavior as how individuals or groups on a personal or organizational level choose, buy services or goods and use them in a manner that satisfies their needs and desires. Online buying behavior refers to the continuous use by individuals of information technology and the internet to search for products or services, compare them, and make buying decisions through them (Lim, et al., 2016).

Pappas (2016) defines the online buying behavior as the electronic behavior in the buying decision-making process, where the individual expects an expected benefit by searching for what he needs on the Internet, as he imagines that he will satisfy his desires and needs in the event that the specifications of the product or service are applied with these needs and complete the buying process electronically.

2.3 Relationship between E-Marketing Strategies and Online Consumer Buying Behavior

El-Gohary (2012) analyzes the different factors affecting the adoption of E-Marketing by Egyptian small tourism organizations through targeted a sample of 368 Egyptian small tourism organizations, the results indicated that Egyptian tourism organizations internal and external factors have a great impact on the adoption of E-Marketing.

Waheed, Yang and Rafique (2017) discuss an effect of E-marketing on online consumer buying behavior through questionnaires distribution among 726 online users from November 2015 to June 2016 among those frequently buy products online in the Islamic Republic of Pakistan, they revealed the electronic marketing is significantly correlated to the online consumer buying behavior. In an asymptotic context, Lodhi and Shoaib (2017) show that almost 80-90% people are attracted with the online advertisement which is done mostly on social websites, as social webs users are not specific to gender and age group so everyone sees their type of advertisement on their Facebook pages.

Kakolaki and Amirnejad (2017) investigated the effect of electronic marketing on organizational agility at oil industry in Iran; the results indicate a positive and meaningful relationship between the effects of electronic marketing on organizational agility.

Saliani, Lagzian and Maghool (2017) analyze the Effect of Electronic Marketing Mix on the Willingness of Customers to Buy Online in Universities of Mashhad city (University of Applied Science and Technology, Ferdowsi University and Islamic Azad University, Ferdowsi University) at Iran. The results from (380) persons showed that factors of communication, information collection, product, distribution, price and brand are effective on willingness of customers to buy online.

Yousaf, Sahar, Majid and Rafiq (2018) investigated the impact of e-marketing orientation on strategic business performance through mediating e-trust from the point of view of CEOs, finance managers, IT managers, Policy makers, owners and Managing Directors of SMEs located in two big cities of Pakistan (Islamabad and Peshawar), they revealed the strategic performance largely depends on e-marketing orientation and e-trust.

Ayoola and Ibrahim (2020) examined the effect of electronic marketing on (100) customer's sampled airlines using a structured questionnaire, they found that email marketing has positive effects on customer satisfaction of airline services in Nigeria.

3. Research Model and Hypotheses

Figure (1) clarifies the research model that has been constructed based on reviewing the selected literature on E-Marketing Strategies and Online Consumer Buying Behavior.

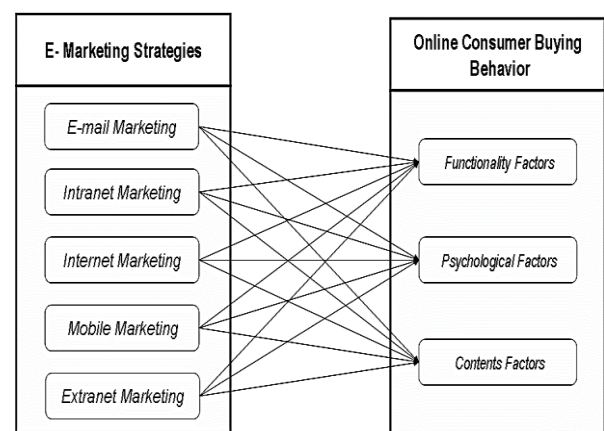


Figure 1: Research model

Based on the above, the researcher proposes the following hypothesis:

Ha₁. E-mail marketing positively affects the Functionality Factors.

Ha₂. E-mail marketing positively affects the Psychological Factors.

Ha₃. E-mail marketing positively affects the Contents Factors.

Hb₁. Intranet marketing positively affects the Functionality Factors.

Hb₂. Intranet marketing positively affects the Psychological Factors.

Hb₃. Intranet marketing positively affects the Contents Factors.

Hc₁. Internet marketing positively affects the Functionality Factors.

Hc₂. Internet marketing positively affects the Psychological Factors.

Hc₃. Internet marketing positively affects the Contents Factors.

Hd₁. Mobile marketing positively affects the Functionality Factors.

Hd₂. Mobile marketing positively affects the Psychological Factors.

Hd₃. Mobile marketing positively affects the Contents Factors.

He₁. Extranet marketing positively affects the Functionality Factors.

He₂. Extranet marketing positively affects the Psychological Factors.

He₃. Extranet marketing positively affects the Contents Factors.

4. Methodology: Research Method

Investigation research is the procedure of gathering information about the topic under study from the individuals of study sample, and testing their responses to the questions that have been defined previously.

4.1 Research Population and Sample

The research population included all the (13) Jordanian commercial banks. As for the research sample, which was limited to (6) banks, they were selected by the purposive sample method according to the criterion of the total number of workers in them, which exceeds (1200) employees. However, as one of these 6 banks did not respond to the researcher's request to distribute his study tool for reasons related to the bank's policy and instructions, it was excluded from the study sample. Therefore the research was conducted on the top managers of 5 banks (Housing for Trade and Finance, Jordan, Cairo Amman, Al-Ahly Jordan, and Jordanian Kuwaiti).

4.2 Research Sampling Unit

The sampling unit included the top administration in Jordanian commercial banks whose number was (160) employees.

The researcher distributed (160) questionnaires in order to ensure the largest and best representation of the sampling unit, retrieve (148) with the response rate (92.5%). After checking the questionnaires to demonstrate their validity for statistical analysis, (9) questionnaires were excluded from them because they were not suitable for the statistical analysis process because they did not complete the analysis requirements. Thus, the net number of questionnaires valid for the statistical analysis process becomes (139) questionnaires.

4.3 Data Collection and Instrument

The data was obtained through a questionnaire that was sent to the respondents. The E-Marketing Strategies scale of the questionnaire is developed by El-Gohary (2011), and Waheed, Yang and Rafique (2017). In addition, to measure the Online Consumer Buying Behavior, the scale developed by Constantinides (2004), and Waheed, Yang and Rafique

(2017), has been adapted to the questionnaire. The items of the questionnaire were mainly closed. 5 point Likert-type scale was used ranging from 1 (strongly disagree) to 5 (strongly agree).

4.4 Statistical Tools and Data Analysis

Several statistical techniques were adopted in this research by using Amos Version 24. Cronbach's Alpha indicates adequate reliability or internal consistency, if it is greater than (0.70) (Hair et al., 2010). A Structural Equation Modelling (SME) was applied to test the study hypotheses.

5. Findings

5.1 Personal and Occupational Characteristic

A descriptive analysis of respondents' demographic data was performed and represented in Table 1.

Table 1: Personal and Occupational Characteristic

| Characteristic | Categorization | Frequency | Percent |
|----------------|-------------------------|-----------|---------|
| Gender | Male | 97 | 69.8% |
| | Female | 42 | 30.2% |
| Age | Less than 35 Years | 7 | 5% |
| | From 35 – 39 Years | 21 | 15.1% |
| | From 40 – 44 Years | 25 | 18% |
| | 45 Years and above | 86 | 61.9% |
| Qualification | Bachelors | 89 | 64.03% |
| | Master | 31 | 22.30% |
| | Doctorate | 19 | 13.67% |
| Experience | Less than 10 Years | 22 | 15.83% |
| | From 10 – 14 Years | 70 | 50.36% |
| | From 15 – 19 Years | 30 | 21.58% |
| | 20 Years and above | 17 | 12.23% |
| Job Position | Chief Executive Officer | 4 | 2.88% |
| | Deputy Manager | 16 | 11.51% |
| | Asst. General Manager | 28 | 20.14% |
| | Division Manager | 32 | 23.02% |
| | Department Manager | 59 | 42.45% |
| Total | | 139 | 100% |

5.2 Measuring Reliability

Reliability results (Cronbach Alpha) represented in Table 2 that shows the reliability values. The Cronbach Alpha below indicates that the study instrument has a high reliability in general and it has the ability to achieve the purposes of the study according to the indicators of Hair, et al. (2010).

Table 2: Reliability Analysis Results

| Variable and Dimensions | No. of Items | Cronbach's alpha Value |
|--|--------------|------------------------|
| E-mail Marketing | 5 | 0.721 |
| Intranet Marketing | 5 | 0.705 |
| Internet Marketing | 5 | 0.750 |
| Mobile Marketing | 5 | 0.795 |
| Extranet Marketing | 5 | 0.834 |
| E-Marketing Strategies | 25 | 0.926 |
| Functionality Factors | 5 | 0.768 |
| Psychological Factors | 5 | 0.843 |
| Contents Factors | 5 | 0.760 |
| Online Consumer Buying Behavior | 15 | 0.892 |

5.3 Hypotheses Testing

Table 3 presents each parameter's C.R., Estimate and S.E. Hence, E-mail Marketing has a significant positive effect on Functionality Factors, Psychological Factors and Contents Factors (Estimate = 0.367, 0.454, 0.450; C.R = 3.563, 5.218, 5.625; P-value = ***, ***, *** or Ha₁, Ha₂, and Ha₃ is supported.

IntranetMarketing has a significant positive effect on Functionality Factors, Psychological Factors and Contents Factors (Estimate = 0.542, 0.623, 0.584; C.R = 6.022, 8.534, 8.225; P-value = ***, ***, *** or Hb₁, Hb₂, and Hb₃ is supported.

InternetMarketing has a significant positive effect on Functionality Factors, Psychological Factors and Contents Factors (Estimate = 0.611, 0.639, 0.635; C.R = 7.188, 8.753, 9.338; P-value = ***, ***, *** or Hc₁, Hc₂, and Hc₃ is supported.

MobileMarketing has a significant positive effect on Functionality Factors, Psychological Factors and Contents Factors (Estimate = 0.670, 0.684, 0.677; C.R = 9.437, 11.213, 11.877; P-value = ***, ***, *** or Hd₁, Hd₂, and Hd₃ is supported.

Table 3: Hypotheses Testing Results

| Hypothesis | Estimate | SE | C.R. | PValue | Results |
|------------|----------|-------|--------|--------|----------|
| Ha1 | 0.367 | 0.103 | 3.563 | *** | Accepted |
| Ha2 | 0.454 | 0.087 | 5.218 | *** | Accepted |
| Ha3 | 0.450 | 0.080 | 5.625 | *** | Accepted |
| Hb1 | 0.542 | 0.090 | 6.022 | *** | Accepted |
| Hb2 | 0.623 | 0.073 | 8.534 | *** | Accepted |
| Hb3 | 0.584 | 0.071 | 8.225 | *** | Accepted |
| Hc1 | 0.611 | 0.085 | 7.188 | *** | Accepted |
| Hc2 | 0.639 | 0.073 | 8.753 | *** | Accepted |
| Hc3 | 0.635 | 0.068 | 9.338 | *** | Accepted |
| Hd1 | 0.670 | 0.071 | 9.437 | *** | Accepted |
| Hd2 | 0.684 | 0.061 | 11.213 | *** | Accepted |
| Hd3 | 0.677 | 0.057 | 11.877 | *** | Accepted |
| He1 | 0.575 | 0.072 | 7.986 | *** | Accepted |
| He2 | 0.654 | 0.059 | 11.085 | *** | Accepted |
| He3 | 0.696 | 0.051 | 13.647 | *** | Accepted |

Finally, Extranet Marketing has a significant positive effect on Functionality Factors, Psychological Factors and Contents Factors (Estimate = 0.575, 0.654, 0.696; C.R = 7.986, 11.085, 13.647; P-value = ***, ***, *** or He₁, He₂, and He₃ is supported.

6. Conclusions, Implications and Future Research

This paper aims to investigating the effect of E- Marketing Strategies on Online Consumer Buying Behavior from the senior management point of view in Jordanian commercial banks, through SEM approach, provides an empirical support for study assumptions. Findings assert the E-mail Marketing, IntranetMarketing, InternetMarketing, MobileMarketing and Extranet Marketing has a significant positive effect on Functionality Factors, Psychological Factors and Contents Factors Findings contribute to related literature as well as to practice, through providing an

emphasis on the field of E- Marketing Strategies and Online Consumer Buying Behavior a comprehensive model to be used by organizations and businesses on any country. Jordanian commercial banks must continuous updating of the content of the websites of the commercial banks under study, maintaining the privacy and security of their customers, speeding up the download of the information they need, and granting them incentive rewards that help to retain them and gain their loyalty. As well as, Pay more attention to communicating with customers of, which can be achieved by engaging bank employees in training courses to increase the effectiveness of their use the Internet and other electronic marketing strategies to use them in communicating with customers and getting to know their preferences directly. In addition to attracting and allocating more employees who are able to communicate with Jordanian commercial banks customers through their websites efficiently and effectively, finally, publishing more specialized pages on the Internet and social media sites to introduce customers to new services and offers for Jordanian commercial banks in order to answer their questions and inquiries regarding this, and not Limited to electronic messages via mobile phone promised to achieve this.

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