

Advantages Of Using E- Marketing in Jordanian Firms

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فوائد استخدام التسويق الالكتروني في المؤسسات الأردنية

تهدف هذه الدراسة للتحقق من فوائد استخدام التسويق الالكتروني في المؤسسات الأردنية. وتم اختيار عينة عشوائية مكونة من 140 مدير من العملاء المتعاملين بها في شركات مجتمع الدراسة. وتم توزيع 140 استبيان على عينة الدراسة . حيث تم استرداد 102 بنسبة 73%، وتوصلت الدراسة إلى أن طبيعة نشاط المؤسسات من التسويق الالكتروني يتراوح ما بين 8-42 للأنشطة التجارية (41.2%)، وأن مستوى الإشراف الإداري للتسويق الالكتروني يتراوح من الإدارة العليا 17.6% إلى الإدارات الأخرى 13.7%.

Introduction

Marketing has changed significantly since it first emerged as a distinct business and management phenomenon between the First and Second World War. One of the major changes has been that marketing - from having focused initially on gaining new customers - is now more preoccupied with retaining existing customers

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The growth of interest in the Internet is the reason many organizations are developing e-commerce applications. Millions of such applications have been developed in the past ten years. Given the growing importance of e-commerce applications, little is known about how those applications should be developed (Stewart and Others, 2002).

The established tools of promotion, such as advertising, sales promotion and direct marketing have been augmented by the development of the technology, which has offered the potential to communicate with many customers. Telephone marketing, e-mail and mobile telephony, as well as digital TV and the Internet, have supplemented these traditional tools. In order to maximize the effectiveness of the tools, cohesive integration is needed .

An electronic marketplace allows buyers, sellers, independent third parties, and multi-firm consortiums to exchange information about prices and product offerings (Roger, 2007). It has been suggested that electronic markets will create great benefits for both buyers and suppliers. At the same time, some of the myths still surrounding electronic markets have been challenged (Ying-Pin, 2005).

An electronic market is an inter-organizational information system through which multiple buyers and sellers interact to accomplish one or more of the following market-making activities:

- identifying potential trading partners;
- selecting a specific partner; and
- executing the transaction (Shannon and Others, 2004).

Little empirical evidence exists to support claims concerning uses and benefits of electronic markets.

Review of the literature

Awad and Almahmeed (1992) this study attempts to identify customers' awareness, usage patterns, reasons for using (not using)

ATMs, new services required, as well as problems associated with using ATMs in Kuwait. Significant differences in attitudes and opinions among age, nationality, marital status, occupation, income, and educational level groups are also reported. Implications of the study are suggested regarding the role of electronic technologies in marketing development. Identifies some specific marketing strategy considerations designed to ensure retail customers' acceptance and usage of ATMs. In addition, reports recommendations for further research.

Hugh and Brown(1996) the paper suggests there is some evidence that the traditional manipulation of the marketing mix has to be modified for the new environment, value chains may become multidimensional and significant disintermediation may occur as customers link directly electronically with their suppliers. Discusses these issues emphasizing transformation of firms and their networks as they move into the new electronic environment.

Jim (1997) the paper examines the implications of developments for international marketing educators and for the mainstream literature on international marketing. Argues that the rapid commercialization of the Internet calls into question many of the fundamental tenets on which most international marketing research and teaching is based, especially the incremental, evolutionary school of internationalization. The Internet presents a fundamentally different environment for international marketing and new paradigms will have to be developed to take account of internationalization processes in an electronic age.

Stewart and Mulye(2002) Compares business use of the Internet (Net) and World Wide Web (Web) across Australia, New Zealand and the UK. The reported inter-country comparison involves studies conducted by the authors in a similar timeframe and using similar methodologies. Finds both similarities and differences across the three countries in how business uses the Web with UK firms more likely to be seeking strategic advantage from use of the Internet. In all countries, business use of the Web involves marketing

communication; however, use of the Internet as a marketing channel for transactions is much lower. UK firms are more likely to use the Internet in relationship management than are Australasian firms.

Riyad and Trueman (2002) the paper touches on the effect of international Internet marketing (IIM) on the marketing mix and explains the need for a new marketing paradigm. The aim is to determine some building blocks in the new marketing paradigm.

Ashok (2004) the paper identifies recent frameworks which appear to offer insights into the complexities and uncertainties associated with critical channels and new media for proactive marketing approaches. The emphasis within the paper is on the effective implementation of strategies driven by electronic networks generated through the Internet. An important contribution therefore is to recognise the dynamics of global marketing campaigns and the exploitation of theoretical frameworks, strategic positioning and viable information technologies and systems to achieve these objectives.

Sally (2004) this paper considers electronic marketing, the latest type of marketing, using the familiar framework of the seven Ps of marketing – product, price, promotion, place (distribution), process, physical evidence, and people – in an attempt to evaluate electronic marketing and its potential contribution to marketing in general. The paper concludes that whilst not every marketer embraces the use of the Internet, this “new kid on the block” has become an accepted part of marketing activity. The paper concludes that electronic marketing does not yet have the potential to replace traditional marketing efforts.

Supriya (2004) this paper examines the mismatch between the impersonality of electronic money on the one hand and Australian customers’ desire to have a personal banking relationship on the other. This gap is illustrated by a critical appraisal of literature relating to the sociology of money, the adoption of information and communication technologies and self-service technologies.

Niklas and Others (2004) the research shows that electronic commerce provides stepwise business development refinement and repositioning in the form of process change and increased customer service. Based on marketing and logistics literature, a business development model with three developmental phases is proposed. The findings are based on the electronic commerce development of three intermediaries providing industrial products and services in the northern European market.

Shannon and Others (2004) this paper is focused on the role of specific marketing concepts and how eCRM has enhanced or altered each concept. Every topic discussed is illustrated with current business examples. Several examples from the business trade press are used to illustrate the success an organization can achieve when using eCRM to enhance marketing skills.

Ying-Pin Yeh (2005) this study has developed a research framework that integrates the three perspectives of resource dependence, risk perception, and relationship marketing to identify the factors affecting the continuity of a cooperative electronic supply chain. After constructing a structural equation model, empirical testing on 851 raw material and spare parts suppliers for the Taiwanese motor industry was conducted.

Sylvie and Li(2005) the study offers an insight into online/mobile banking in China, which has not previously been investigated. Distinct differences and common trends between Chinese and other countries were observed with clear indication of marketing strategy to be deployed by the service providers.

K. Alrawi (2007) this paper aims to provide a link between the concepts of internationalization and internetalization, since both have become an e-business and extends a model which offers a starting-point for classifying elements and identifying interactions in the internationalization process in global marketing.

Roger (2007) the paper aims to establish which formally and informally published sources of knowledge were mainly used by

executives in the computer service industry to obtain knowledge of current developments in the field of marketing and to examine the purposes for which the knowledge gathered from these sources was employed. Only 2 per cent of the sample read academic marketing journals, and just 3 per cent looked at marketing textbooks. However, 89 per cent of the sample accessed (mainly internet-based) grey marketing literature and 62 per cent read marketing magazines. Nearly, one in six of the respondents stated that they had read practitioner “how to do” marketing books. Several hypothesised independent variables exerted positive and significant impacts on the degrees to which magazines; GL and practitioner books were employed to obtain marketing knowledge.

Calin (2008) the purpose of this paper is to investigate the particularities of integrated marketing communication (IMC) in the online environment.

Both secondary and primary data (face-to-face interviews with 29 marketing or communication managers of UK online consumer retail firms) are analysed in order to identify the various meanings of the integrated online marketing communication, the opportunities and challenges raised by online communication, and the structure of an efficient integrated online marketing communication system. The transparency, interactivity and memory of the internet force the organisation to adopt a proactive-reactive attitude in online communication, and to combine consistency and continuity with flexibility and customisation. The paper identifies the specific opportunities and challenges raised by the internet for integrated marketing communication, and proposes an original model for the adaptation of online messages to core corporate values, communication strategy and tactics, and targeted audience/communication channels.

Kristina Heinonen Tore Strandvik(2009) the purpose of this paper is to develop and evaluate an approach to managerially monitoring customer-experienced value of e-services. The need for this study is based on a lack of models of e-service value applying a value-in-use

approach on the one hand, and on the other hand the increasing need for managerially viable techniques to diagnose customers' views of e-service value.

The theoretically based approach showed in the empirical study that managerially interesting findings could be generated. As respondents in the sample were extensively positive towards the service provider the whole potential of the approach could not be effectively empirically demonstrated.

Ruiliang Yan(2009) the present study assumed that all consumers have perfect information. However, information to the consumers could be incomplete.

Research aim and methodology

The purpose of this paper is to investigate Advantages Obtained by Firms Using E- Marketing in Jordan.

This paper is aimed at contributing to the increase of the understanding of electronic marketing and its influence on building value within the fields of marketing and logistics. It addresses and offers a developmental perspective of the companies' electronic marketing practices and maturation processes.

The structure of the paper is as follows. First, a theoretical discussion on a framework that focuses on E-marketing is provided. Then, case study of Jordan is presented and analyzed. The case analysis focuses on achievements of electronic marketing and the development of electronic commerce over a period of time, which resulted in an electronic marketing business development model.

A survey was designed and mailed to customers in Amman City. Based on the list of the largest companies in Amman, 140 customers were selected. A few days after the mailing, most of the potential respondents were contacted by telephone to encourage them to respond to the survey by filling in the received questionnaire. A second mailing was conducted one month after the first mailing. There were 20 associated with wrong addresses, reducing the

population to 120 customers. We received 102 questionnaires, representing a response rate of 72 percent.

Data Collection Instrument

A primary draft of the interview questionnaire was reviewed, important observations were considered, and then the second draft was piloted to five managers.

The questionnaire included two main parts. The first part was intended to collect customers' profile.

In the second part of the questionnaire included questions aiming at receiving opinions concerning the major Advantages Obtained by Firms Using E- Marketing in Jordan. Firms Using E- Marketing in Jordan used mean and standard deviation to deduce their opinions regarding the Advantages Obtained.

Instructors from the Jordanian universities have evaluated the questionnaire. These instructors are expertise in research in general and questionnaire developers in particular in the field of E-Marketing.

Reliability with composite measures is evaluated for the internal consistency through the "Cronbach's Alpha" measure. The Alpha's for the items are not below (0.78). Therefore, it can be concluded that the reliability of the questionnaire is high.

Hypotheses

The following hypotheses are offered with assumed consumer' evaluations of the Advantages Obtained by Firms Using E-Marketing in Jordan:

H1. The Advantages Obtained by Firms Using E- Marketing in Jordan is significantly different based on the nature of firm activity.

H2. The Advantages Obtained by Firms Using E- Marketing in Jordan is significantly different based on the age of firm web site on Internet.

H3. The Advantages Obtained by Firms Using E- Marketing in Jordan is significantly different based on the Level of administration supervision Internet marketing.

H4. The Advantages Obtained by Firms Using E- Marketing in Jordan is significantly different based on the Percentage commercial transaction via Internet out of total activities.

H5. The Advantages Obtained by Firms Using E- Marketing in Jordan is significantly different based on the percentage of Internet sales comparison with traditional marketing tools.

Sample

The primary data from this research were collected using a survey of 140 customers . Members were randomly selected in Amman. Because some responses were not usable, the final sample was 102. Table (1) shows that age of firm web site on Internet ranged from 1 year& below to 4 years & above.

Nature of firm activity was ranged from 8 to 42 in Commercial activity (41.2%).

Level of administration supervision Internet marketing ranged from Top level(17.6%) to Others (13.7%).

Percentage commercial transaction via Internet out of total activities are 14.7% in 1% -less than 5 % and 32.4% in 15 % & above

These characteristics were similar to those of Internet users.

Table (1) Sample Distribution

Variable	Frequency	Percentage
Nature of firm activity:		
Services	24	23.5%
Industrial	28	27.5%
Commercial	42	41.2%
Others	8	7.8%
Age of firm web site on Internet:		
1 year& Below	14	13.7%
2 years	32	31.4%
3 years	27	26.5%
4 years & above	29	28.4%
Level of administration supervision Internet marketing:		
Top level	18	17.6%
Marketing management	38	37.3%
Public relations management	32	31.4%
Others	14	13.7%
Percentage commercial transaction via Internet out of total activities:		
1% -less than 5 %	15	14.7%
5 % - less than 10 %	22	21.6%
10 % - less than 15 %	32	31.4%
15 % & above	33	32.4%
Percentage of Internet sales comparison with traditional marketing tools:		
5 % - less than 10 %	6	5.9%
10 % - less than 15 %	31	30.4%
15 % - less than 20 %	42	41.2%
20 % & above	23	22.5%

Results and Discussion

In order to recognize who feels the variable strength more than others, the means and Standard Deviation are calculated and presented in Table 2.

Table (2) Mean and Standard Deviation for all Variables

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00001	102	1.00	3.00	2.4510	.8281
VAR00002	102	1.00	3.00	2.5784	.7235
VAR00003	102	1.00	3.00	2.7157	.5695
VAR00004	102	1.00	3.00	2.7255	.5478
VAR00005	102	1.00	3.00	2.7255	.5656
VAR00006	102	1.00	3.00	2.7353	.5616
VAR00007	102	1.00	3.00	2.7353	.5251
VAR00008	102	1.00	3.00	2.7549	.5347
VAR00009	102	1.00	3.00	2.7353	.5437
VAR00010	102	1.00	3.00	2.7549	.5347
VAR00011	102	1.00	3.00	2.7451	.5393
VAR00012	102	1.00	3.00	2.7451	.5206
VAR00013	102	1.00	3.00	2.7451	.5393
VAR00014	102	1.00	3.00	2.7549	.5347
VAR00015	102	1.00	3.00	2.7353	.5251
VAR00016	102	1.00	3.00	2.7451	.5393
VAR00017	102	1.00	3.00	2.7353	.5437
VAR00018	102	1.00	3.00	2.7353	.5437
VAR00019	102	1.00	3.00	2.7353	.5437
VAR00020	102	1.00	3.00	2.7255	.5478
VAR00021	102	1.00	3.00	2.7451	.5393
VAR00022	102	1.00	3.00	2.7451	.5393
VAR00023	102	1.00	3.00	2.7451	.5206
VAR00024	102	1.00	3.00	2.7549	.5347
VAR00025	102	1.00	3.00	2.7549	.5876
VAR00026	101	1.00	3.00	2.7723	.6145
VAR00027	101	1.00	3.00	2.7030	.6715
VAR00028	102	1.00	3.00	2.7843	.5908
VAR00029	102	1.00	3.00	2.7941	.5859
VAR00030	101	1.00	3.00	2.8515	.4772
VAR00031	101	1.00	3.00	2.8713	.4618
VAR00032	102	1.00	3.00	2.6863	.6290
VAR00033	102	1.00	3.00	2.5588	.6976
Valid N (listwise)	101				

Table 2 shows that variable 31(Shoppers are able to buy direct from a wholesalers/manufacture’s website) has the highest mean and

variable 1 (Effectively & efficiently than traditional tools) has the lowest mean.

SPSS was used to assess the reliability aspect of the questionnaire, which appears to be valid and reliable, and provide consistent results in repeated uses and had an acceptable reliability.

To test hypothesis 1 we used SPSS and One-Way Analysis of Variance ANOVA, and we found that there are statistical differences towards the Advantages Obtained by Firms Using E- Marketing in Jordan due to based on the nature of firm activity. Table (3).

Table (3) One-Way Analysis of Variance for the Nature of Firm Activity

Variables		Sum of Squares	df	Mean Square	F	Sig.
1	Between Groups	11.606	3	3.869	6.577	.000
	Within Groups	57.649	98	0.588		
2	Between Groups	5.379	3	1.793	3.699	.014
	Within Groups	47.494	98	0.485		
4	Between Groups	2.457	3	0.819	2.881	.040
	Within Groups	27.857	98	0.284		
27	Between Groups	4.717	3	1.572	3.778	.013
	Within Groups	40.372	98	0.416		
33	Between Groups	6.052	3	2.017	4.587	.005
	Within Groups	43.095	98	0.440		

From table (3) we found that the variables: 1,2, 4, 27 and 33 are significant. To know which group is significant we ran the Tukey test and we found that the Commercial firms reported that they have Paperless work, E-security payment and Less costs managerial more than Services firms. We found that the Services firms reported that they have Wide selections of goods & services and Effectively & efficiently than traditional tools more than Industrial firms.

So we accept the hypothesis.

To test hypothesis 2 we used SPSS and One-Way Analysis of Variance ANOVA, and we found that there are statistical differences towards the Advantages Obtained by Firms Using E- Marketing in Jordan due to based on the age of firm web site on Internet. Table (4).

Table (4) One-Way Analysis of Variance for the Age of Firm Web Site on Internet.

Variables		Sum of Squares	df	Mean Square	F	Sig.
1	Between Groups	12.641	3	4.214	7.294	.000
	Within Groups	56.614	98	0.578		
32	Between Groups	6.337	3	2.112	6.156	.001
	Within Groups	33.624	98	0.343		

From table (4) we found that the variables: 1 and 32 are significant. To know which group is significant we ran the Tukey test and we found that the firms of age 1 year & Below reported that they have Customers cut off retail intermediaries more than 3 years Age of firm web site on Internet:. We found that the firms of age 2 years reported that they have effectively & efficiently than traditional tools more than the firms of age 4 years & above .

So we accept the hypothesis.

To test hypothesis 3 we used SPSS and One-Way Analysis of Variance ANOVA, and we found that there are statistical differences towards the Advantages Obtained by Firms Using E- Marketing in Jordan due to based on the Level of administration supervision Internet marketing. Table (5).

Table (5) One-Way Analysis of Variance for the Level of administration supervision Internet marketing.

Variables		Sum of Squares	df	Mean Square	F	Sig.
1	Between Groups	6.416	3	2.139	3.335	.023
	Within Groups	62.839	98	0.641		
2	Between Groups	8.023	3	2.674	3.699	.001
	Within Groups	44.850	98	0.458		
3	Between Groups	7.819	3	2.606	6.180	.001
	Within Groups	41.328	98	0.422		

From table (5) we found that the variables: 1,2 and 3 are significant. To know which group is significant we ran the Tukey test and we found that the Top level supervision reported that they have Less costs managerial more than Marketing management supervision. We found that the Public relations management supervision reported that they have effectively & efficiently than traditional tools and Less efforts required. more than Others.

So we accept the hypothesis.

To test hypothesis 4 we used SPSS and One-Way Analysis of Variance ANOVA, and we found that there are statistical differences towards the Advantages Obtained by Firms Using E- Marketing in Jordan due to the Percentage commercial transaction via Internet out of total activities. Table (6).

Table (6) One-Way Analysis of Variance for the Percentage Commercial Transaction Via Internet out of Total Activities.

Variables		Sum of Squares	df	Mean Square	F	Sig.
22	Between Groups	6.089	3	2.030	3.149	.028
	Within Groups	63.166	98	0.645		
23	Between Groups	4.863	3	1.621	3.309	.023
	Within Groups	48.009	98	0.490		
29	Between Groups	5.572	3	2.524	2.573	.041
	Within Groups	41.421	98	0.204		
31	Between Groups	6.659	3	1.709	4.809	.004
	Within Groups	34.833	98	0.355		

From table (6) we found that the variables: 22,23,29 and 31 are significant. To know which group is significant we ran the Tukey test and we found that the firms with Percentage commercial transaction via Internet out of total activities

1% -less than 5 % reported that they Timesaving for shoppers more than the firms with Percentage commercial transaction via Internet out of total activities

5 % - less than 10 %. We found that the firms with Percentage commercial transaction via Internet out of total activities

10 % - less than 15 %have Firms offer prices of their goods in their web site and Shoppers are able to buy direct from a wholesalers/manufacture's website more than 15 % & above .

So we accept the hypothesis.

To test hypothesis 5 we used SPSS and One-Way Analysis of Variance ANOVA, and we found that there are statistical differences towards the Advantages Obtained by Firms Using E- Marketing in Jordan due to based the percentage of Internet sales comparison with traditional marketing tools. Table (7).

Table (7) One-Way Analysis of Variance for the percentage of Internet sales comparison with traditional marketing tools.

Variables		Sum of Squares	df	Mean Square	F	Sig.
1	Between Groups	6.416	3	2.139	3.335	.023
	Within Groups	62.839	98	0.641		
2	Between Groups	8.023	3	2.674	3.699	.001
	Within Groups	44.850	98	0.458		
3	Between Groups	7.819	3	2.606	6.180	.001
	Within Groups	41.328	98	0.422		

From table (7) we found that the variables: 1,2 and 3 are significant. To know which group is significant we ran the Tukey test and we found that the firms with Percentage of Internet sales comparison with traditional marketing tools 5 % - less than 10 % reported that they have Less costs managerial more than 20 % & above . We found that the 10 % - less than 15 % reported that they have effectively & efficiently than traditional tools and Less efforts required. more than 15 % - less than 20 %.

So we accept the hypothesis.

Analysis of data

This study used analysis of variance to provide evidence that consumer attitudes toward Advantages Obtained by Firms Using E-Marketing in Jordan. The results showed that the attitude toward online shopping had significant differences in all the items of the consumer demographics ($p < 0.05$).

Using analysis of variance, the online shopping attitude was shown to have significant differences on two items in the consumer purchase preference ($p < 0.05$). It was shown that the attitude toward online shopping had a significant relationship with these two consumer purchase items, number of times and payment method.

Results

The results of this study supported nearly all of the hypotheses. It was shown that the Commercial firms reported that they have Paperless work, E-security payment and less costs managerial more than Services firms. We found that the Services firms reported that they have Wide selections of goods & services and Effectively & efficiently than traditional tools more than Industrial firms.

Firms of Age on web site on Internet 1 year& below reported that they have Customers cut off retail intermediaries more than 3 years firms. We found that the firms of 2 years of Age on web site on Internet reported that they have effectively & efficiently than traditional tools more than 4 years & above

Top Level of administration supervision Internet marketing reported that they have less costs managerial more than Marketing management Level of administration. We found that the Public relations management Level of administration reported that they have effectively & efficiently than traditional tools and Less efforts required more than Others.

Percentage commercial transaction via Internet out of total activities 1% -less than 5 % reported that they Timesaving for shoppers more than 5 % - less than 10 %. We found that Percentage commercial transaction via Internet out of total activities 10 % - less than 15 % have Firms offer prices of their goods in their web site and Shoppers are able to buy direct from a wholesalers/manufacture's website more than 15 % & above.

The firms with Percentage of Internet sales comparison with traditional marketing tools 5 % - less than 10 % reported that they have Less costs managerial more than 20 % & above and one with 10 % - less than 15 % reported that they have effectively & efficiently than traditional tools and Less efforts required more than 15 % - less than 20 %.

Conclusion

The purpose of the experiment was to examine Internet user concerns and perceptions of online shopping and measure the attitude of Internet users toward online shopping.

Advantages Of Using

E- Marketing in Jordanian Firms

First Section:

Mark the appropriate answer with (X):

1. Nature of firm activity:
 - Services
 - Industrial
 - Commercial
 - Others

2. Age of firm web site on Internet:
 - Below 1 years
 - 1- less than 2 years
 - 2- less than 3 years
 - 3- less than 4 & above

3. Level of administration supervision Internet marketing:
 - Top level
 - Marketing management
 - Public relations management
 - others

4. Percentage commercial transaction via Internet out of total activities:
 - 1 % - 5 %
 - 5 % - less than 10 %

- 10 % - less than 15 %
- 15 % & above

5. Percentage of Internet sales comparison with traditional marketing tools:

- 5 % - less than 10 %
- 10 % - less than 15 %
- 15 % - less than 20 %
- 20 % & above

Second Section:

No.	E- Marketing provides the following advantages to firm:	Agree	Neutral	Disagree
1	Effectively & efficiently than traditional tools.			
2	Less costs managerial.			
3	Less efforts required.			
4	Paperless work			
5	Instant response & replay to customers.			
6	A tool of evaluations customer's preferences.			
7	A tool increased customer's satisfactions & needs.			
8	A well-suited advertisement plan.			
9	Increase firm profits.			
10	Next best alternative opportunity into market.			
11	Prepare integrated plan of campaign.			
12	A tool of impression propaganda.			
13	Understanding buying patterns.			
14	Achieve personalized marketing.			
15	Less- cost to customers.			
16	A tool of increasing investment.			
17	Attracting new customers.			

18	Open new customers.			
19	Parameters for firm.			
20	Develop marketing survey.			
21	24 hours daily services.			
22	Improve techniques of marketing.			
23	Timesaving for shoppers.			
24	Changing customer's lifestyle.			
25	Convenience instrument for customers			
26	Purchasing at any time & anywhere.			
27	Wide selections of goods & services.			
28	Compare price & quality among different vendors.			
29	Firms offer prices of their goods in their web site.			
30	Provides low prices on E-marketing.			
31	Shoppers are able to buy direct from a wholesalers/manufacture's website.			
32	Customers cut off retail intermediaries.			
33	E-security payment.			

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