

Analysis of the e-marketing reality in Algerian banks during the period (2021-2022): Bank For Agriculture And Rural Development Tiaret – as Model -

Midoun Sissani^{1,*}

¹ Faculty of Economic, Commercial and Management Sciences ,University of Ibn Khaldoun Tiaret(Algeria),
(sissani.midoun@mail.com)

Received: 24/10/2022 ; Revised: 24/10/2022 ; Accepted: 06/12/2022

Summary: This study aims to shed light on e-marketing and its importance in economic institutions as a modern tool that allows the optimal use of digital technologies and information to determine the needs of target markets and provide goods and services to customers. And through the field study at the Bank of Agriculture and Local Development of Tiaret Agency, we found that the value of the regression coefficient amounted to $B = (0.574)$, which is less than (0.05) , and the coefficient of interpretation reached $R^2 = (0.318)$, meaning that e-marketing has a role in enhancing competitive advantage by (31.8%) .

Keywords: E-marketing; competitive advantage; electronic pricing.

Jel Classification Codes : G20 ; L87;E3.

* Midoun Sissani sissani.midoun@mail.com

I-Introduction: After the widespread use of electronic commerce via the Intranet, especially after the Corona pandemic, which hit most countries in the world, including Algeria, the magic solution for global trade has become the trend towards electronic marketing and how to benefit from the services of this modern medium, as it became Dealing with digital, websites and programs is one of the necessities for the success of any economic institution, especially emerging companies, and it has become necessary to include this marketing style in the activities of emerging institutions in order to increase sales and expand the scope of the market, especially with the emergence of severe competition between organizations at the local and external levels.

It has confirmed the successful experiences of many emerging institutions that started small in the field of e-marketing, but they have proven their own capabilities in exploiting the opportunities available on the Internet. Based on the above, we pose the following problem:

I.1. Research Problematic:

- **“How can banking e-marketing contribute to the competitive advantage of Algerian banks? ”**

I.2. Sub-questions: Based on this problem, we can ask the following questions:

- What is meant by e-marketing, and what are its most important characteristics?
- What is the e-marketing mix and what are the e-marketing tools?
- Does e-marketing contribute to increasing the competitiveness of “Bank for Agriculture and Rural Development “Badr” Tiaret agency?

I.3. Study hypotheses: It can be summed up in the following:

- **(H01):** E-marketing does not contribute to improving the competitive advantage of “Badr” Tiaret agency.
- **(H02):** The electronic service and electronic distribution do not contribute to enhancing the competitive advantage from the point of view of the customers of “Badr” Tiaret agency.

- **(H03):** Both electronic pricing and electronic promotion do not contribute to enhancing the competitive advantage from the point of view of “Badr” Tiaret agency.

1.4 Research Aims: The importance of our study lies on investigating the relationship between Marketing and its impact on enhancing the competitive advantage of Algerian banks .Besides we try to giving more information related to the concept of e-marketing and Discuss the E-marketing effectiveness:

II- The concept of e-marketing: First of all, it is necessary to differentiate between the concept of e-marketing and e-shopping as two different terms. E-shopping is the process of browsing the web pages specialized in selling various goods and services through electronic and virtual stores, where the payment is through electronic payment that is made through electronic clearing, télé compensation, using credit cards. As for e-marketing, it is the role that institutions play in order to market their products by exploiting the intranet and technological means. E-marketing is a guiding philosophy for the functions of the economic institution, and is not limited to the buying and selling process only. It is a broad and integrated concept that covers advertising, communication with the customer, and managing the customer relationship in ways that achieve the benefits and objectives of the organization.

II.1 Definition of e-marketing: Keeler defined “electronic marketing as: “the use of direct communication networks and digital interactive means to achieve marketing objectives”(Keeler, Melnick, & Zwanziger, 1999).

II.1.1 Hodages Tillman defined it as: "The use of the Internet and other interactive means to build a dialogue between an organization and specific consumers:"(Keller & Tillman, 2008).

II.1.2 While Gao, P., Meng, argued that “electronic marketing is the optimal use of digital technologies, including information and communication technologies to activate the productivity of marketing and its operations represented in organizational functions, my operations and activities directed to identifying the needs of target markets and providing goods and services to customers and stakeholders in the organization.(Gao et al., 2021)”.

II.1.3 Also , Ahmad Hassan mentioned that "The use of the power of the direct communication network, computer communications, and digital interactive means to achieve marketing objectives.(Ahmad Hassan AL-NAZER, Abdel Aziz SALEH, & OSAMA, 2020). There are those who believe that e-marketing is “utilizing the experience and experts in the field of marketing in developing new, successful and immediate strategies that enable the achievement of current goals and objectives faster than traditional marketing, in addition to the expansion and growth of business to a large degree in a short time and with less capital investment.

In general, e-marketing is defined as the application of a wide range of information technologies With the aim of reshaping marketing strategies in order to increase the benefits obtained by the consumer through effective market segmentation, targeting, differentiation and positioning strategies, more effective planning of idea implementation, distribution, promotion and pricing of goods and services.

III- Concepts and terms related to the concept of e-marketing: There is a lot of confusion and overlap between the concept of e-marketing and other concepts such as Internet marketing, e-business, e-commerce, so we will try to remove confusion and ambiguity about these concepts related to the concept of e-marketing:

A. Internet Marketing: Although Internet marketing is one of the means of electronic marketing, some see Internet marketing as synonymous with electronic marketing because it represents the most practiced method among other electronic marketing methods, as Internet marketing is a “type of marketing for goods or A specific service on the Internet.” It is clear from the above that e-marketing is broader and more comprehensive than internet marketing(Hamill, 1997).

B. electronic business (E-Business): E-business is defined as “the use of information and communication technologies in the field of business, not only for the sake of ease and speed in completing transactions, but in order to bring about a qualitative transformation in the ways of doing business.”(Ambarwati & Sitompul, 2020).

C. Electronic commerce: Electronic commerce represents all types of commercial transactions that take place electronically via the international information network “the Internet”(Pejić-Bach, 2021). There are those who believe that electronic commerce is electronic marketing and this definition is wrong. We can say that “electronic commerce is trading through digital technologies, while e-marketing is a series of specialized marketing functions and a comprehensive approach limited to trading in goods and services.

Small and large companies and organizations are increasingly moving towards Internet marketing, e-marketing to take advantage of it in the following: form(Sheikh, Shahzad, & Ishak, 2016).

- To serve the consumer 24 hours a day, 7 days a week.
- Access to the global market in the Internet .That means, there are no geographic boundaries restricting the movement of information, and this enables institutions to reach consumers in the places of access to them.
- Providing information in the organization, being online enables the company to get many answers to the questions of the company’s visitors on the Internet without the company incurring the time that its employees may waste in answering various questions.
- The Internet allows interaction between the producer and the consumer and provides the organization with opportunities to obtain feedback from customers about the product.
- Development of communication technology and the ease of linking all countries of the world through an integrated network.

IV- E-Marketing Features: E-marketing is characterized by certain characteristics, it is necessary to understand these characteristics for the success of the marketing process, which are as follows:

- ✓ **Directed Dispatch:** The Internet has enabled organizations to identify their customers, before making a purchase, because digital technology makes it possible for a website's customers to identify themselves and provide information about their needs and wants before buying.
- ✓ **-Interactivity:** The ability of customers to express their needs and desires directly to the organization in response to the marketing communications carried out by the organization.
- ✓ **Data base Memory:** The ability to access databases and data warehouses.
- ✓ **Control data:** It is the ability of customers to control the information they provide, so that they only say what they want, without forcing them to provide confidential information among themselves.

V. The elements of marketing mix: The divisions of the elements of the electronic marketing mix (Thabit & Raewf, 2018)differed between scientists and researchers in the field of electronic business. There are those who believe that the elements of the marketing mix consist of the four traditional elements (Price); (place) Promotion).

VII. Studying the reality of E- marketing in the Bank of Agriculture and Rural Development bank of- Tiaret – as Model -

VI.1. The most important of these services are the following:

A- Electronic clearing system (comprehensive payment system for small amounts): aims to settle and process transactions remotely between banks and financial institutions automatically under the supervision of the Central Bank.

B- The system of immediate gross settlement of large amounts and urgent payment: the system of interbank payment for urgent large amounts of more than 10 million Algerian dinars.

C- Automated Teller Machine Distributor: (ATM) is an automatic machine that allows the customer, via an electronic card, to withdraw an amount of money without the need to resort to the bank branch.(Larrain, Coelho, & Cataldo, 2017).

D- Electronic point of sale machine(EPOS): This technology allows deducting the value of the customer's purchases from his balance after the point of sale employee passes the credit card on the electronic reader connected directly with the central computer of the bank.

E- Phone Banking Service (IVR) : It is a new service used by electronic commercial banks with the aim of facilitating customer management and avoiding bills.

VII. Methods and Materials:This topic deals with a detailed presentation of the methodology and procedures that were relied upon in the implementation of the study, a study of views on the customers of the Bank of Agriculture and Rural Development, in- Tiaret Agency-, the subject of the study, where the population and sample of the study were identified, the study tool for the answers to the sample data on the questionnaire axes, and the methods adopted in statistical treatment.

VII. 1 . Stability of the study tool:The validity and reliability of this study tool will be tested, as Cronbach's alpha coefficient is one of the most used coefficients by researchers in testing the stability of the study tool, and Cronbach's alpha coefficient(Barbera, Naibert, Komperda, & Pentecost, 2020) is required to be greater than or equal to 0.6 .The following table shows this. Through the results shown in the above table, we find that the value of the Alpha-Cronbach coefficient in all the questionnaire axes is greater than the minimum of 0.6, and that the total value of all questionnaire terms reached 0.764 indicates the stability of the study tool. The questionnaire is stable.

a- Calculate the Pearson correlation ("Internal "):

According to the bilateral correlation coefficients shown in the above table, it becomes clear to us that the dimensional phrases of the first axis of electronic marketing (electronic service / electronic pricing / electronic distribution / electronic promotion) are characterized by internal consistency, as the correlation between the total degree of each dimension in the axis and its phrases is statistically significant, as The Sig value (the level of significance) of the statistical values of the Pearson correlation coefficients calculated in each dimension of the axis is less than the significance level of 0.05, and the first axis phrases are honest and consistent, for what they were designed to measure. Through the same table, it becomes clear to us that the second axis, the competitive advantage, is characterized by consistency, as the results showed the correlation coefficient is less (*0.886) than the level of morale imposed on it, and the second axis is honest and consistent, as it was designed to measure.

b. The results of analyzing Competitive advantage, Badr, Agency, Tiaret (Ax2) :

From the above table, we find: The total arithmetic mean of the responses of the sample members on the second axis, the extent to which the competitive advantage is achieved in the Bank of Agriculture and Rural Development, Al-Badr Agency, Tiaret Agency, amounted to (4.06), and with a standard deviation estimated at: (0.49), which is less than one, which indicates the convergence of the opinions of individuals and their concentration on The value of the general arithmetic mean of the second axis is within the approval range (from 3.41 to 4.20 degrees); The point of view of the respondents, the arithmetic mean of its expressions is between (4.29-3.74), where "Phrase No. 14 came in the first place. The bank is working to improve the quality of the database using the latest advanced technological means, with an average of 4.29, followed by phrase No. 16 in second place in terms of its relative importance, with an average of 04.29. The bank provides advanced and distinguished electronic services that support its competitive position and are characterized by attracting new customers. , while statement No. 15 has a wide database

about customers who benefit from electronic services in the third place in terms of percentage importance, with an average of 4.12, and finally, statement No. 18, learning from the experiences of competing banks takes place in the last rank with an average of 3.74 in terms of their relative importance.

c. Normal distribution test: In order to verify the objectivity of the results of the study, it was relied on the test of the average distribution of the data, (D'Agostino, 2017) the latter which is used to find out whether the data are subject to a normal distribution or not, which in turn affects the selection of the tests required to test the hypotheses, and the following table summarizes the most important results that were reached in Testing the normal distribution of the data, and thus the data are distributed normally, and it is possible to perform parametric tests on them

As we can see from the above table, we note that the calculated Z value was estimated at 0.982, where we find the level of significance for each of the first axis 0.656 and the second axis: 0.636 is greater than 0.05, and therefore the data of the studied sample follow a normal distribution. And from it we conclude that the data of all dimensions of the questionnaire are distributed naturally, and therefore parametric tests can be conducted on them, which requires reliance on parametric tests to answer the hypotheses developed.

VIII. Hypotheses test results: In order to test this hypothesis, we will rely on a simple analysis (Analysis Simple Regression), which we formulate statistically as follows:

- **(H01):** E-marketing does not contribute to improving the competitive advantage of "Badr" Tiaret agency.

It is clear from the above table that e-marketing contributes to enhancing the competitive advantage of the Bank of Agriculture and Rural Development, -Badr- Agency. No doubt that Tiaret Agency from the point of view of its customers at the significance level ($0.05 \geq \alpha$), based on the value of the regression coefficient, which reached ($B=0.574$), a statistical function less than (0.05) The interpretation coefficient was ($R^2=0.318$), meaning that e-marketing has a role in enhancing the competitive advantage by (31.8%), and the value of ($F=13.518$) was estimated at a level of significance less than (0.05).

• **Accordingly, we reject the null hypothesis (0H) and accept the alternative hypothesis (1H).**

- **(H02):** The electronic service and electronic distribution do not contribute to enhancing the competitive advantage from the point of view of the customers of "Badr" agency, Tiaret.

We can conclude from the above table that the values of the Variation Inflation Factor (VIF) for all dimensions of the e-marketing variable through (electronic service and electronic distribution) are less than (10) as it was estimated at (1.875), (1.236), respectively. (0.05), which was estimated at (1.256), (1.248), for each of the electronic service and electronic distribution, respectively, and accordingly we conclude that there is no correlation between the dimensions of the independent variable "electronic marketing"

• **Based on the decision to test the hypothesis: We reject the null hypothesis and accept the alternative hypothesis:** Both electronic service and electronic distribution contribute to enhancing the competitive advantage from the point of view of the customers of the Bank of Agriculture and Rural Development Badr Agency, Tiaret.

(H03): Both electronic pricing and electronic promotion do not contribute to enhancing the competitive advantage from the point of view of "Badr" agency, Tiaret

We note through the data of the above table that all electronic pricing and electronic promotion contribute to enhancing the competitive advantage of the bank under study, where the calculated value of (F) reached (10.247), which is a function at the level of significance (0.000); It is evident from the same table above that there is a statistically significant contribution at the level of

significance ($\alpha \geq 0.05$) for each of (electronic pricing and electronic promotion) in enhancing the competitive advantage, as the value of (T) calculated for the dimensions, respectively, amounted to (2,093), (2.551) with a significant level (0.045) (0.017); respectively, which are values less than the hypothesized level of significance, which is (0.05).

• **Based on the decision to test the hypothesis: We reject the null hypothesis and accept the alternative hypothesis:** Both electronic pricing and electronic promotion contribute to enhancing the competitive advantage from the point of view of the customers of the Bank of Agriculture and Rural Development, -Badr Agency, Tiaret.

IX. - Results and discussion:

- There is a correlation between e-marketing and competitive advantage in the Agency for the Bank of Agriculture and Rural Development - Tiaret - the subject of the study.
- The study showed that electronic pricing and electronic promotion contribute to a significant percentage in attracting customers and enhancing the bank's competitiveness.
- The study showed that there is a significant effect at the level of 0.05 significance between the application of e-marketing and after electronic services in agriculture and rural development Badr - Agency, Tiaret .
- The study showed that there is a significant effect at the level of 0.05 significance between the application of electronic distribution and after electronic distribution in the Bank of Agriculture and Rural Development Badr - Agency, Tiaret .
- The study showed that there is a significant effect at the level of 0.05 significance between the application of e-marketing and after e-promotion in the Bank for Agriculture and Rural Development Badr - Agency ,Tiaret .

X. -Conclusion: Through this article, we have tried to focus on E-Marketing applied in “Bank For Agriculture And Rural Development «called “ badr bank” as a model .We tried to find the strength points and weakness points of this new strategy .We focused on E-Marketing AS A method which brings together all the marketing and advertising practices aimed at improving the visibility and traffic of a website, particularly in terms of e-commerce in order to fulfil consumer needs using all the means of action used by organizations to influence their behavior.

The second objective of e-marketing in this bank is to generate traffic on its site. That means to increase the number of its visitors and consumers and track their activities to achieve a competitive advantage in the local market. No doubt that Loyalty is therefore an essential element of e-marketing. To retain your customers and visitors, you must use e-marketing techniques. Finally, This bank (badr) need to improve and develop its visibility in this small town using other modern Digital marketing and new digital channels to sell its product or promote a brand to consumers such as developing its personnel mobile application on the net and on other social networks.

- Appendices:

Table (01): the difference between electronic business, e-commerce and e-marketing.

E - Business	E- Content
	E- Context
	E- Connection
E - Commerce	E-Attraction
	E-Negotiation
	E- Transaction

Source:Prepared by the researcher

Table (02): Components of the E- marketing mix



Source: From: www.learnmarketing.net/emarketing.htm

Table (03): reliability test -Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
0,764	21

Source : SPSS.V25 out put

Table (04): Pearson correlation test

Correlations		Ax1	Ax2	Ax3	Ax4	Ax1
Ax1	Pearson Correlation	1	,020	,236	,255	,544**
	Sig. (2-tailed)		,914	,201	,166	,002
	N	31	31	31	31	31
Ax2	Pearson Correlation	,020	1	,038	,507**	,602**
	Sig. (2-tailed)	,914		,839	,004	,000
	N	31	31	31	31	31
Ax3	Pearson Correlation	,236	,038	1	,472**	,677**
	Sig. (2-tailed)	,201	,839		,007	,000
	N	31	31	31	31	31
Ax4	Pearson Correlation	,255	,507**	,472**	1	,831**
	Sig. (2-tailed)	,166	,004	,007		,000
	N	31	31	31	31	31
Ax1	Pearson Correlation	,544**	,602**	,677**	,831**	1
	Sig. (2-tailed)	,002	,000	,000	,000	
	N	31	31	31	31	31

** . Correlation is significant at the 0.01 level (2-tailed).

Source : SPSS.V25 out put

Table (05): The results of analyzing the answers of the sample members to the statements of the second axis.

N	Phrases	arithmetic mean	Stand - devia	rank	The trend
14	The Bank is working to improve the quality of the database using the latest advanced technology.	4,2903	0,9378	1	high
15	The bank has an extensive database about customers who benefit from electronic services.	4,1290	0,9216	3	high
16	The bank provides new advanced electronic services that support its competitive position and attract new customers.	4,2903	1,0390	2	high

17	The Bank supports the process of self-education and continuous learning.	4,0645	1,0307	4	high
18	The learning process takes place from the experiences of competing banks.	3,7419	1,2901	8	high
19	The learning process takes place from the experiences of the older employees.	4,0645	1,0625	5	high
20	The bank is consulting experts to benefit from their knowledge and expertise to support the development of e-marketing services	3,9355	1,0307	7	high
21	There is a collective interaction for the members of the bank to generate knowledge	3,9677	1,0796	6	high
Axe 2	The second axis: competitive advantage	4,0605	0,4977	high	

Source : SPSS.V25 out put

Table (06): Tests of Normali (Kolmogorov-Smirnov)

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Axe 1	,110	31	,200*	,975	31	,656
Axe2	,099	31	,200*	,974	31	,636
Servey	,071	31	,200*	,982	31	,859

*. This is a lower bound of the true significance.
a. Lilliefors Significance Correction

Source: SPSS.V25 out put

Table (07): Model Summary

Model Summary						
Model	R	R ²	Adjusted R ²	Std. Error	F) sig(
1	,564 ^a	,318	,294	,41813	13.518	0.001

a. Predictors: (Constant),

Source: SPSS.V25 out put

Table (08): Model Summary

Coefficients ^a						
Model	Stand Coef	t	Sig.	Collinearity Statistics		
				Tolerance	VIF	
1	(Constant)		2,796	,000		
	electronic service ax1	,181	,474	,000	1.256	1.875
	Electronic distribution Axe2	,418	,439	,021	1,1.248	1.236

a. Dependent Variable: Ax 2

Source: SPSS.V25 out put

Coefficients ^a						
Model	Stand Coef	t	Sig.	Collinearity Statistics		
				Tolerance	VIF	
1	(Const)	1,968	4,147	,000		
	electronic pricing ax1	0,341	2,093	0,045	1.256	1.875
	online promotion Axe2	0,415	2,551	0,017	1,1.248	1.236

a. Dependent Variable: Ax 2

Source: SPSS.V25 output.

Referrals and references:

1. Ahmad Hassan AL-NAZER, H. A., Abdel Aziz SALEH, N., & OSAMA, A. (2020). INFOGRAPHIC AND ITS USE AS A TOOL FOR ELECTRONIC MARKETING. *International Journal of Multidisciplinary Studies on Management, Business, and Economy*, 3(2), 1-9.
2. Ambarwati, M. F. L., & Sitompul, P. (2020). Electronic business transactions for millennial generation. *Electr. Bus*, 29, 115-121.
3. Barbera, J., Naibert, N., Komperda, R., & Pentecost, T. C. (2020). Clarity on Cronbach's Alpha Use. *Journal of Chemical Education*, 98(2), 257-258.
4. D'Agostino, R. B. (2017). Tests for the normal distribution *Goodness-of-fit techniques* (pp. 367-420): Routledge.
5. Gao, P., Meng, F., Mata, M. N., Martins, J. M., Iqbal, S., Correia, A. B., . . . Farrukh, M. (2021). Trends and future research in electronic marketing: A bibliometric analysis of twenty years. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1667-1679.
6. Hamill, J. (1997). The Internet and international marketing. *International marketing review*.
7. Keeler, E. B., Melnick, G., & Zwanziger, J. (1999). The changing effects of competition on non-profit and for-profit hospital pricing behavior. *Journal of health economics*, 18(1), 69-86.
8. Keller, U., & Tillman, K. H. (2008). Post-secondary educational attainment of immigrant and native youth. *Social Forces*, 87(1), 121-152.
9. Larrain, H., Coelho, L. C., & Cataldo, A. (2017). A variable MIP neighborhood descent algorithm for managing inventory and distribution of cash in automated teller machines. *Computers & Operations Research*, 85, 22-31.
10. Pejić-Bach, M. (2021). Electronic commerce in the time of covid-19-perspectives and challenges. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(1), i-i.
11. Sheikh, A. A., Shahzad, A., & Ishak, A. K. (2016). THE EVOLUTION OF E-MARKETING IN BUSINESS-TO-BUSINESS (B2B) ENVIRONMENT AND ITS IMPACT ON FIRM PERFORMANCE. *Studia Universitatis Babeş-Bolyai, Negotia*, 61(4).
12. Thabit, T., & Raewf, M. (2018). The evaluation of marketing mix elements: A case study. *International Journal of Social Sciences & Educational Studies*, 4(4).

How to cite this article by the APA method:

Midoun Sissani (2022), **Analysis of the e-marketing reality in Algerian banks during the period (2021-2022): Bank For Agriculture And Rural Development Tiaret – as Model -**, Algerian review of economic development, Volume 09 (Number 02), Algeria: Kasdi Marbah University Ouargla, pp. 273-284.



The copyrights of all papers published in this journal are retained by the respective authors as per the **Creative Commons Attribution License**.



Algerian Review of Economic Development is licensed under a **Creative Commons Attribution-Non Commercial license** (CC BY-NC 4.0).