

## THE ROLE OF ELECTRONIC MARKETING PRACTICES IN ENHANCING CUSTOMER VALUE ACCORDING TO THE PERSPECTIVE OF MARKETING KNOWLEDGE

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### Abstract

Technological development in the modern era has brought about radical changes in the global economic environment, introducing many digital applications that include all economic sectors. In fact, the financial and banking services sector is one of the most vital economic sectors that can benefit from the tremendous and rapid changes in the field of electronic services and communications. The reason for this is that banks have enormous financial capabilities that have enabled them to invest significantly in the e-commerce and e-marketing sector. This study aims to clarify the role of electronic marketing practices in enhancing customer value according to the perspective of marketing knowledge in commercial banks in Saladin Governorate. Therefore, the study population is represented by a random sample of commercial bank operators in Saladin Governorate. This study concluded that there is a positive, statistically significant relationship between customer knowledge and achieving marketing excellence in the banking sector.

**Keywords:** Electronic marketing, Customer value, Marketing knowledge

### Introduction

In the digital age, many institutions in general and banks in particular have tried to take advantage of technological development in order to develop and improve their growth and continuity opportunities as well as improve their profitability. Technological development in the modern era has brought about radical changes in the global economic environment, introducing many digital applications that include all economic sectors. In fact, the financial and banking services sector is one of the most vital economic sectors that can benefit from the tremendous and rapid changes in the field of electronic services and communications. The reason for this is that banks have enormous financial capabilities that have enabled them to invest significantly in the e-commerce and e-marketing sector. E-marketing has many advantages that have greatly contributed to the quality of services provided by banks in light of the great competition witnessed in this sector. As a result of using electronic marketing, banks have become able to reach places that they could not reach through traditional methods. On the other hand, banks are able to serve customers 24 hours a day, seven days. It enables banks to provide distinguished services at a low cost compared to traditional marketing methods. In general, banks'

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adoption of electronic marketing has a positive impact on their performance to promote their services on a broader scale. The development of low-cost computers has led to the development of information systems within the reach of various administrative levels in large and small organizations, which has encouraged them to naturally use computers in various business activities, which contributes to improving the performance of employees in addition to making the right decisions that drive the organization's performance to Forward. Marketing management, as one of the most important departments in the company, does not differ from this rule, as attention was paid to designing various systems, including the customer information system, which is concerned with collecting, analysing, extracting, distributing, archiving/purifying customer data and helping the marketing department achieve its tasks. The importance of improving the marketing performance of any organization appears, as different organizations try to develop their marketing plans and strategies in order to achieve competitive advantage and improve their marketing performance. Organizations try to achieve this through various means, most notably the use of technology and information systems to provide the data and information that the organization needs from the target market. (Adams et Lamont, 2003)

In recent years, there has been a boom in interest in the service marketing mix, which aims to improve customer satisfaction and retention so that companies, especially banks, remain competitive over time (Sathiyavany et Shivany, 2018). In most economies, banks are the most important financial intermediaries, providing a wide range of services. Profitable banking sectors help economies resist negative shocks and maintain financial system stability (Batten et Vo, 2019). On the other hand, bankruptcies can lead to a systemic crisis. Customer retention is a vital component in today's most competitive banking sector. With just a 5% increase, customer retention could boost profitability by 35% in the banking business, 50% in the insurance and brokerage business, and 125% in the consumer credit card business. As a result, banks focus their efforts on retaining customers and increasing their market share (Singh and Arora, 2011). Therefore, increasing competition and diversification of service development in the banking and financial services sector is putting pressure on commercial banks to become more responsive to market considerations in terms of market segmentation, strategies and management, internal and external infrastructure development, use of information technology and innovation and differentiation capacity (Rashid and Hassan, 2009).

All organizations have sought to achieve marketing excellence to achieve their goals, such as growth and continuity in today's rapidly changing environment.

Marketing activity is considered one of the basics for the success of the organization, as it focuses on customers and meeting their needs and desires. Therefore, marketing excellence becomes a topic of great importance that requires attention and achievement through marketing intelligence in the organizational structure. It is also important to study the variables in banking organizations in Erbil Governorate to understand their position, relationships and influence. The success of a commercial bank depends largely on its ability to obtain new deposits and invest those deposits profitably. It is said that successful bank managers or CEOs are always striving to attract more customers (both depositors and loans) to their branches. Banks, as a service-oriented business, are limited by their intangible nature, inseparability, heterogeneity, and perishability, making it difficult for customers to compare them with other banks. As a result, bank executives and management must consider a variety of marketing problems, such as the following:

- Promoting a banking service that is not visible to the public (as opposed to goods);
- Determine the cost of the banking service without the cost of products sold (compared to goods).
- Inventory (unlike merchandise) is a banking service that cannot be stored.
- The banking service which has to be implemented while attracting a large number of consumers is known as mass promotion (as opposed to merchandise).

Many business organizations have gained tremendous competitive advantage by using e-marketing as a business platform to advertise their products and services (Lee et Lin, 2005). E-marketing is seen as an easy transaction for businesses across geographical and national boundaries and ensures a cheaper cost of promoting businesses compared to traditional marketing. It also promotes greater flexibility, market connectivity, broader product line, smooth transactions, and convenience within the time frame (Hou, 2015). However, it has been observed that it creates some notable challenges such as lack of security, privacy, and delay in submission

### Research questions

Based on the above, the research problem can be embodied in a number of questions as follows:

- Does the management of the investigated banks realize the importance of marketing knowledge management? Does it have the expressive dimensions?
- Is there a correlation between customer knowledge and achieving marketing excellence in the banking sector?
- Is there a correlation between knowledge of competitors and achieving marketing excellence in the banking sector?
- Is there a correlation between market development and achieving marketing excellence in the banking sector?
- Is there a correlation between competitive response and achieving marketing excellence in the banking sector?

The main objective of the study is to clarify the role of electronic marketing practices in enhancing customer value according to the perspective of marketing knowledge in commercial banks in Salah al-Din Governorate, and to build a framework for the philosophy of marketing knowledge and marketing excellence and detail their variables.

#### The importance of this research

- Clarifying the concept of marketing knowledge management and detailing its various variables.
- Explaining the concept of marketing excellence.
- Focus on the critical importance of marketing knowledge in achieving marketing excellence.
- Emphasizing the intense competitive environment that banking institutions deal with, as this challenge constitutes an incentive for them to develop and excel in all markets to ensure marketing excellence.

The remainder of the research is divided into five sections. The first section will highlight previous studies related to the topic and the theoretical framework that will be relied upon. While the third section addresses the research hypotheses. Then the fourth section will be devoted to highlighting the methodological approach to the practical aspect. Before the conclusion, in the fifth section, we will discuss testing the research hypothesis and discussing its results.

The purpose of this study is to explain the impact of digital marketing and digital marketing expertise, especially with access to social media, to increase the sales and profits of small and medium enterprises (MSMEs) in Telokpinang Village.

#### Literature review

Popular culture is a culture that is loved by many people and is not associated with a specific social class. Popular culture currently has a greater influence in the current digital age because ease of access to information has a significant impact on the popular culture of a country (Haseholan et al., 2020). In addition to using social media, the marketplace is a place where consumers can carry out buying and selling activities. A market is a buying and selling place that sells goods or services to buyers. Markets are usually in the form of electronic or online markets. However, the concept of a marketplace is different from that of an online store. The market can be depicted as a traditional market where many people gather in one place to buy and sell online. A marketplace usually acts as an intermediary for sellers and buyers through a website that aims to accommodate meetings and carry out legal transactions between sellers and buyers. (Dewa and Setyohadi, 2017) Nowadays, online purchases make it easier for consumers to get the products they want without being physically present. This activity is also cheaper and time-saving. (Huseynov and Yildirim, 2016) People can check prices, discounts and shop anywhere and anytime using only their mobile phone, computer or tablets (Aziz and Vahid, 2018). Consumer satisfaction and purchasing decisions made by the consumer have always been a concern for marketers, keeping in mind these two aspects can encourage companies to develop. Digital marketing is one of the factors that can shape consumer satisfaction and purchasing decisions. For this reason, this study aims to prove whether there is an influence between digital marketing on purchasing decisions and consumer satisfaction, and to prove whether purchasing decisions can mediate the relationship between digital marketing and customer satisfaction. This study, using Structural Equation Modeling (SEM) Partial Least Squares (PLS) analysis to test the hypothesis. This study also uses non-probability sampling method through judgmental sampling method. The minimum number of samples to use SEM is 100,200 samples, and this study uses a sample of 100 individuals. The results of the study show that digital marketing affects purchasing decisions and also affects consumer satisfaction, and other results indicate that purchasing decisions have a positive impact on effective influence on consumer satisfaction. The research results also show that purchasing decisions can positively mediate the relationship between digital marketing and consumer satisfaction.

The results of this study have practical importance Applications, especially transformations in digital marketing strategies. Use different digital marketing strategies such as email marketing and search. Gene optimization, search engine marketing, content marketing, social media marketing, etc. can help companies or marketers increase consumers' decisions. In making purchases that can ultimately build their satisfaction

The research approach used consists of a qualitative method using a triangulation model that combines in-depth interviews and observations with the Chairman of the MSME Forum of Teluk Penang Village, Punda Willis Sugiarti, and several MSME stakeholders in the forum discussing the economic situation of the MSME stakeholders. Interest in micro, small and medium enterprises. Post COVID-19 Pandemic and Many Marketing Strategies for MSMEs in Teluk Village Penang: Based on the findings of the study, one of the challenges faced by some MSME actors is product marketing. Following the continued implementation of Large-Scale Social Restrictions (PSBB) and Community Activity Restrictions (PPKM) in 2021, agents are trying different ways to market their products to keep their business afloat. Therefore, these MSMEs need to be educated on the importance of using digital marketing to improve their marketing system. Thus, MSMEs can expand their business objectives and demonstrate better sales activity. Digital marketing makes it easier for SMEs to provide information, interact directly with consumers, increase understanding of digital marketing strategies, and increase awareness of SMEs.

The current study aims to fill this research gap. The theoretical foundation of this study is Social Exchange Theory (SET), Action Control Theory (ACT) and Cognitive Dissonance Theory (CDT). SET states that customers continue a relationship with their current service provider as long as they feel reciprocated, satisfied or rewarded. SET also suggests that relationship marketing practices help a service provider enhance customers' perceived benefit, increase customer satisfaction in the relationship and ultimately, remain loyal to the service provider (Balci et al., 2019; Rasool et al., 2021) ACT suggests that switching costs discourage Customers are in the pre-action stage about not joining alternatives and maintaining customer loyalty to the company. In other words, ACT states that customers continue their relationships despite the presence of external forces motivating them to join other alternatives. Furthermore, CDT states that when a client's behavior is inconsistent with his or her thoughts due to underlying psychological tension (dissatisfaction), the client is motivated to make a change in the situation (intention switching) that will bring about consistency between his or her thoughts and behavior (Burnham et al., 2003 ). In such scenarios, perceived switching costs play an important role in maintaining customer loyalty to the organization (Jones et al., 2007; M. K. Kim et al., 2018; C. Zhao et al., 2022) Moreover, with the rapid technological advancement Customers have become materialistic and connections with banks have diminished making customers vulnerable to external motivational forces. Therefore, relationship marketing practices along with perceived switching costs are increasingly being used as strategic weapons by marketers to maintain a loyal customer base (Abdur Rehman et al., 2019).

Relationship marketing with perceived switching costs is viewed as a distinct strategic approach to customer loyalty. Relationship marketing practices enable companies to understand and satisfy customers' needs, while raising perceived switching costs to competitors to seize naive customers and helping companies ensure the loyalty of low-satisfaction customers. In this view, the current study aims to study the impact of relationship marketing practices on customer loyalty with the mediating role of perceived switching costs. The study used 736 completed questionnaires collected from bank customers, using single-stage cluster sampling, to validate the measurement and structural validity of the models through partial least squares structural equation modeling (PLS-SEM). The results showed that there is a significant positive effect of relationship marketing practices on customer loyalty. Furthermore, perceived switching costs have a significant positive impact on customer loyalty. A bootstrap approach to mediation The analysis revealed that perceived switching costs, in unison, partially mediate the relationship between relationship marketing practices and customer loyalty. The study suggests that banks should invest more in relationship marketing practices to enhance perceived switching costs to keep customers loyal to the organization.

Many business organizations have gained tremendous competitive advantage by using e-marketing as a business platform to advertise their products and services (Lee et Lin, 2005). E-marketing is seen as an easy transaction for businesses across geographical and national boundaries and ensures a cheaper cost of promoting businesses compared to traditional marketing. It also promotes greater flexibility, market connectivity, broader product line, smooth transactions, and convenience within the time frame (Hou, 2015). However, it has been observed that it creates some notable challenges such as lack of security and privacy, delays in service delivery and the prevalence of poor product quality in some cases (Lin et al., 2015). Customer satisfaction is a customer's overall attitude towards a service provider, or an emotional reaction to the difference between what customers expect and what they receive in

terms of satisfying some need or want. (Ibitomi et Mike, 2021) The concept of "satisfaction" is central to this discourse given the consumer's attitude General towards purchase intention and loyalty. (Omololo, 2014) emphasized that customers are satisfied with some goods or services, feel satisfied and this creates an atmosphere for repeat purchase and loyalty to the product. On the contrary, customer dissatisfaction would affect the company's sales and profitability, and create a bad reputation and poor relationship between customers and the organization alike. This study on e-marketing quality and customer satisfaction focuses on deposit money banks (DMBs) in Ondo State which are currently adopting e-marketing waves due to their convenience as well as their importance to economic growth and development. The introduction of electronic marketing (mobile phone services) has become easier for management and its employees to carry out the organization's activities effectively. (E-Gawady, 2005) There is no doubt that the use of Internet and mobile phone services as a marketing platform has become an integral part of the marketing mix that helps in promoting goods, and new services to ensure customer satisfaction. (Adeoye et Lawsonson, 2018) Today's organizations face fierce competition in the global market every day due to the changing needs and desires of customers. (Kaiming, 2014) The recent economic recession has affected the business world negatively, and thus companies are facing a difficult time. to survive; The strategic choice is to search for different ways to reduce operating costs (Jiang, et al., 2013). One way to do this is to adopt the concept of e-marketing where products and services can be advertised and sold through online marketing unlike traditional marketing (advertising, personal selling, promotion Sales) which is at the bottom line of the business. Given the challenge of consumer satisfaction, most companies struggle to solve this challenge, which is why companies are adopting e-marketing systems that provide real-time added value to solve customer needs and complaints. Providing good customer service is the foundation that will ensure the survival of a business (Thompson et al., 2020). To ensure that customers' needs and wants are met, many companies create their own websites that provide high-quality, real-time information and other service complaints to customers. Better quality service usually helps establish a higher market value for service providers to reveal what attributes consumers use in their evaluation of overall service delivery that are most important to them.

Digital Marketing (E-Marketing) is one of the important tools of the 21st century which helps in driving business significantly when used properly in the right dimension. Every business in the world is now turning to digital marketing for greater market penetration. Therefore, the banking sector is not excluded from doing so, as they use it to reach their customers and also for transaction purposes. The study examined the impact of e-marketing on customer satisfaction among deposit money banks (DMBs) in Ondo State, Nigeria. The objectives of the study were to evaluate the impact of online, mobile and email marketing on customer satisfaction in Ondo State. A research survey design was used to collect primary data with the help of questionnaire. The sample size used in the study was 400 participants recruited in major towns in Ondo State (Akure, Owo, Ikare-Akoko, Ondo, and Okitipupa). The data analysis method was multiple regression and analysis of variance. The results of the study revealed that there is a statistically significant relationship between mobile marketing and customer satisfaction among DMBs in Ondo State with regard to the issue of e-marketing; There was also a positive relationship between online advertising and customer satisfaction among DMB clients in Ondo State; There was a statistically significant relationship between email marketing and customer satisfaction among deposit money banks in Ondo State. Based on this study and the variables used, it was concluded that e-marketing improves customer satisfaction among clients of DMBs in Ondo State. The study recommended that DMB companies should continue to make customers aware of the availability of their digital marketing platforms to increase patronage and satisfaction among their customers at all times, as this will improve their knowledge and satisfaction.

**Research Methodology**

**Choosing the sample for the applied study and its data source**

Since the aim of the study is the role of electronic marketing practices in enhancing customer value according to the perspective of marketing knowledge in commercial banks in Salah al-Din Governorate, therefore, the study population is represented by a random sample of commercial bank operators in Salah al-Din Governorate.

**Research model and measurement of its variables**

**Measuring independent variables**

This study relied on four independent variables. he first independent variable: knowledge of customers Customer knowledge is the selection and clear differentiation of cognitive attributes relevant to the marketing strategy and the focus on information related to the goals that it seeks to achieve. To measure this variable, we relied on 6 items, by referring to the existing literature for this purpose (Table 1).

**Table 1.** Measuring the variable knowledge of customers.

No.	Qutions
Kn_Cust1	Our bank has cognitive features in the marketing field
Kn_Cust2	Our bank focuses on information related to the goals you seek to achieve
Kn_Cust3	Our bank understands the marketing knowledge it needs in order to achieve its goals
Kn_Cust4	The customer is the focus of our bank's attention when planning its marketing activities
Kn_Cust5	Our bank's market orientation philosophy is part of its strategic direction
Kn_Cust6	Our bank conducts customer surveys in an effort to determine their needs

**Table 2.** Measuring the variable "culture of knowledge of competitors.

No	Question
Cult_K_Comp1	Our bank has extensive knowledge that enables it to understand distinguished experiences in the market
Cult_K_Comp2	Our bank's culture is considered a gateway to enhancing the value of its customers.
Cult_K_Comp3	Our bank is able to identify the most prominent obstacles through the knowledge it possesses.
Cult_K_Comp4	Our bank allocates the necessary resources to train its employees.
Cult_K_Comp5	Our bank is interested in the ideas provided by employees about its marketing activities.
Cult_K_Comp6	Our bank uses external sources to obtain knowledge.

**Measuring the second independent variable: the culture of knowledge of competitors**

The culture of knowledge about competitors is the organizational culture that supports the possession, management and application of knowledge that enables it to understand distinguished experiences in the market and innovative practices, leading to the ease of transferring and managing marketing knowledge (Table 2).

**Measuring the third independent variable: the market development process**

The market development process is the processes taking place within our bank that should be employed to enhance marketing knowledge.

To measure this variable, 5 items were relied upon.

Measuring the variable "market development process"

**Measurement of monitored variables**

In this study, five control variables were relied upon: (gender, age, educational attainment, job level, and years of service.)

All of these variables do not pose problems regarding how to measure them, given that we can measure these variables directly.

**Results and discision**

**Statistical methods**

The following statistical methods were used to reach the results for the thesis through the two statistical programs (SPSS V24) and (AMOS V24), as shown in the following (Table 3)

**Demographic characteristics of the study individuals**

Table 2 shows the demographic characteristics in terms of frequencies and percentage. The following table shows the demographic characteristics and can be explained as follows:

Gender: Most of the members of the study sample are male, representing a percentage of (61.3%) of all members of the study sample, and the rest are females, representing a percentage of (38.8%) of all members of the study sample.

Age: (6.3%) of the sample members are (less than 30 years old), while (45%) are (31-40 years old), and (40%) are (41-50 years old), while (8.8%) They are (more than 50 years old). Educational qualification: Most of the sample members (34%) hold a bachelor's degree, while (24%) hold a master's degree and a doctorate (18%) hold a bachelor's diploma and (16%) hold a doctorate.

**Educational attainment:** Most of the sample members (76.3%) hold a

**Table 3.** Statistical methods for the study.

No.	Method or statistical test
1	Coding for a five-point Likert scale
2	Alpha Cronbach coefficient
3	Pearson simple linear correlation
4	Multiple linear regression

**Table 4.** Distribution of study population members.

	ratio %	No.	Characteristics of sample items
male	61,3	49	Sex
feminine	38,8	31	
30 years and less	6,3	5	the age
31-40 years old	45,0	36	
41-50 years old	40,0	32	
50 years and over	8,8	7	
Preparatory school or less	18,8	15	
Bachelor's degree	76,3	61	
diploma	5,0	4	
Director general	31,3	25	Job title
Credit manager	5,0	4	
marketing manager	18,8	15	
Current accounts officer	13,8	11	
Other	31,3	25	
5 - Less than 10 years	12,5	10	
10- Less than 15 years old	32,5	26	
15- Less than 20 years old	37,5	30	
20 - less than 25 years old	16,3	13	
25 years and over	1,3	1	
the total	100.0	80	

bachelor's degree, while (18.8%) hold middle school or less and (5%) hold a diploma.

**Occupational level:** Most members of the study population consist of those whose job is general manager and other positions, at a rate of 31.3% of all members of the study population, then followed by their job is marketing manager, at a rate of 18.8% of all members of the study population, then followed by their job is current accounts officer, at a rate 13.8% of all members of the study population, and in last place we find that their job is credit manager, with 5% of all members of the sample. Type of tourism project: Most of the members of the study population have a park with a percentage of 48% of the total items in the study, then they are followed by those who have a hotel with a percentage of 20% of the total sample, after that we find those who have a transportation company with a percentage of 16% of the total items in the study, then those who have a travel and tourism office. By 14% and restaurant by 2%.

**Years of service:** Most of the members of the study population: the number of years of service is from 15 to less than 20 years, at a rate of 37.5% of the total number of members of the study, then it is followed by from 10 to less than 15 years, at a rate of 32.5% of the total sample. After that, we find from 20 to less than 25. One year, 16.3% of the total study items, then 25 years and over, 1.3% (Table 4).

**Reliability test**

Table (5) shows the results of the "Cronbach's Alpha" test on the elements of the study variables. We note that the value of the Cronbach's alpha coefficient ranges between 0.947 and 0.838 for all variables, which is a high value (greater than 0.7), which indicates the presence of a strong correlation. Show the answers of the study population about the degree of interest in each variable separately, which enhances the confidence and credibility of the results of the principal components analysis.

**Analyze sample answers Table 6**

**Discussion**

• The regression constant is very important and positive for the role of the customer knowledge variable in achieving marketing excellence in the banking sector (0.549) and has a calculated significance (0.000), which is less than the significance level of 0.01, which indicates the existence of a positive direct

**Table 5.** Results of the "Cronbach's alpha" test on the elements of the study variables.

Variables	Elements	Cronbach's alpha
Knowledge of customers	6	0.858
Culture of knowledge of competitors	6	0.838
Market development process	5	0.899
Competitive response	8	0.856
Achieving marketing excellence	17	0.947

relationship between customer knowledge and achieving marketing excellence in the banking sector.

• The value of the regression parameter for the role of the culture of knowledge of competitors in achieving marketing excellence in the banking sector was (-0.026) with a calculated significance of (0.807), which is greater than the level of significance of 0.005, which indicates that there is no moral relationship between the culture of knowledge of competitors and achieving marketing excellence in the banking sector.

• The value of the regression parameter for the role of the market development process in achieving marketing excellence in the banking sector was (0.210) with a calculated significance of (0.100), which is greater than the significance level of 0.05, which indicates that there is no direct relationship between the market development process and achieving marketing excellence in the banking sector.

• The regression constant is very important and positive for the role of the competitive response variable in achieving marketing excellence in the banking sector (0.161) and has a calculated significance (0.082), which is greater than the significance level of 0.05, which indicates that there is no positive direct relationship between competitive response and achieving marketing excellence in the banking sector. .

• As for the rest of the control variables, we note that they do not have a significant impact on achieving marketing excellence in the banking sector, with the exception of the gender variable, where the regression constant was (0.161) and calculated significant (0.027), which is less than the significance level of 0.05.

**Analyze the results of testing the first hypothesis**

The first hypothesis: "There is a positive, statistically significant relationship between customer knowledge and achieving marketing excellence in the banking sector."

From the multiple regression results table, we note that the regression constant is very important, positive, and less than 1% (B = 0.549, t = 5.730, p = 0.000). Therefore, there is a positive, direct relationship between customer knowledge and achieving marketing excellence in the banking sector.

With this result, the first hypothesis in this study is fulfilled, which states that there is a significant relationship between knowledge of customers and achieving marketing excellence in the banking sector. This is consistent with several previous studies. The positive relationship between knowledge of customers and achieving marketing excellence indicates that increasing knowledge of customers may be linked. With an increase in the ability to achieve marketing excellence. This can mean that a deeper understanding of customers' needs and expectations can help develop marketing strategies that effectively meet those needs, leading to greater differentiation in the market.

Analyzing this result helps motivate companies to enhance their strategies to improve their understanding of customers, whether through collecting more data or analyzing better details. These efforts may contribute to enhancing better communication with customers and providing products or services that better meet their needs, which ultimately leads to achieving marketing excellence and increasing customer satisfaction.

The relationship between customer knowledge and achieving marketing excellence shows the importance of understanding customer needs and expectations in the success of marketing strategies. When you have deep knowledge of market segments and their needs, you can develop products or services that are well-suited to those needs, making your marketing offering stand out in the market.

This means that having good customer knowledge can have a positive impact on a company's ability to achieve excellence in marketing strategies. This can include better understanding customers' needs and wants, providing superior services and better tailoring offers and marketing campaigns to meet their needs more effectively.

This result indicates the importance of companies investing in data analysis

**Table 6.** Results of multiple linear regression analysis.

Y= $\beta_0 + \beta_1 \cdot X_1 + \beta_2 \cdot X_2 + \beta_3 \cdot X_3 + \beta_4 \cdot X_4 + \beta_5 \cdot X_5 + \beta_6 \cdot X_6 + \beta_7 \cdot X_7 + \beta_8 \cdot X_8 + \beta_9 \cdot X_9 + \epsilon$				
	Independent	B	T Test	Function
<b>Fixed limit</b>	<b><math>\beta</math></b>		-1,216	0,228
:X1 Knowledge of customers	STABILTY	0,549	5,730	0,000
X2: Culture of knowledge of competitors		-0,026	-0,245	0,807
:X3 Market development process		0,210	1,669	0,100
:X4 competitive response		0,161	1,765	0,082
: X5 sex	Autding variabls	0,161	2,265	0,027
: X6 age		0,103	1,298	0,199
:X7 Academic achievement		-0,001	-0,009	0,992
: X8 career level		-0,048	-0,680	0,499
: X9 number of years of service		-0,050	-0,612	0,542
Statistical description			R <sup>2</sup> = 6780 F = (p-value= 0.000 ) 16,36 DW = 2.211	

and understanding customer behavior to enhance the relationship with them and provide better experiences. By implementing targeted marketing strategies based on this knowledge, greater success and superiority in the market can be achieved on an ongoing basis.

The customer is the starting point in contemporary marketing activity. Understanding the customer in modern organizations plays an important role in achieving returns for the organization, as the customer represents the center of the game and the essence of marketing work. Therefore, excellence according to the new rules of the game depends on the competition between organizations on the basis of who can meet the needs and desires of customers.

Customers differ from each other while dealing with the organization. There is the friendly customer, the talkative customer, the harsh customer, the stable customer, the hesitant customer, the positive customer, and the arrogant customer. These customers differ in their psychological composition and behavioral patterns, and in order to achieve the organization's goals, it is necessary to understand them in order to improve dealing with them. The importance of understanding customers increases when it comes to dealing directly with them, regardless of their levels and degrees, and from here comes the importance of getting to know them and knowing their patterns when dealing with them, as every customer needs a special type of dealing with him (Qashi and Khalfawi, 2012: 776).

Digital marketing has changed how consumers find product information, interact with brands, and buy. Consumers today have easier access to information, product reviews, and recommendations through digital platforms. (Adam et al., 2022) In the competitive business world, purchasing decisions and consumer satisfaction are important factors in maintaining market share and winning the competition. When marketers understand how digital marketing works, it can influence consumers' purchase decisions and influence satisfaction. Digital marketing can also encourage companies to better use digital platforms to increase interactions and relationships with their customers (Putri and Marlien, 2022; Ilyas et al., 2021)

Consumer purchasing decisions are defined as purchasing products, services, or brands that consumers prefer. Consumers will pass by There are process stages when they want to make a purchase decision, which are identifying the problem, searching for information, evaluating alternatives, purchasing decision, and post-purchase behavior (Kotler et al, 2020). Therefore, a company's main goal when it wants to encourage consumers to make purchases is to make consumers feel that they need and like the products on offer.

A consumer's purchasing decisions are shaped by his or her interests, expectations, values, attitudes, and behaviors. Using different digital marketing channels is a means that can influence consumer behavior and thus can inspire their purchasing decisions (Sonwaney and Chincholkar, 2019).

Online advertising, email marketing, websites and social media are some of the digital marketing factors that influence consumer purchasing decisions. For example, a marketer can send and communicate information easily, quickly, and inexpensively to consumers using this method or tool. Naturally, the information provided aims to encourage consumers' sense of need, make it easier for consumers to find the information they need, make it easier for consumers to evaluate the goods owned by the company, and encourage good responses from consumers in consuming the products offered (Kurdi et al., 2022).

**Conclusion**

E-marketing practices are considered an essential factor in improving customer experience and increasing their value. Through marketing knowledge, e-marketing allows companies to have a deeper understanding of customer needs and wants. It helps enhance their value by providing personalized experiences and relevant content that meets their unique needs.

Electronic marketing practices play a vital role in enhancing customer value in commercial banks from the perspective of marketing knowledge. The use of technology and data contributes to directing offers and interacting with customers effectively, which enhances the customer experience and deepens the bank's understanding of its needs.

Therefore, digital marketing strategies promote innovation in providing banking services, such as developing advanced applications and interactive platforms, which enhances customer comfort and contributes to improving their interaction with the bank.

In addition, big data analysis contributes to shaping marketing strategies to accurately meet customer needs, which enhances effective interaction and contributes to building long-term relationships between the bank and customers.

By using data and analytics, businesses can better personalize offers and services, enhancing customer engagement and loyalty. E-marketing strategies enhance interaction with customers, whether through social media, email, or micro-targeting techniques, thus enhancing the customer experience and increasing customer satisfaction.

As technology continues to evolve, e-marketing allows companies to innovate and use new tools to analyze customer behavior and direct marketing strategies more effectively. This link between e-marketing and marketing knowledge enhances the added value for customers and contributes to building long-term business relationships that depend on understanding and integration between the company and its target audience.

In this context, it can be said that e-marketing plays a key role in improving customers' experience and building their desire to continuously interact with the bank, which enhances their value as satisfied customers who enjoy digital banking services.

Based on the above statistical results, the first hypothesis will be accepted: "There is a positive, statistically significant relationship between knowledge of customers and achieving marketing excellence in the banking sector. As for the second hypothesis, which states: There is a positive, statistically significant relationship between knowledge of competitors and achieving marketing excellence in the banking sector." Banks" were rejected. The third hypothesis was also rejected: There is a positive, statistically significant relationship between developing the market and achieving marketing excellence in the banking sector. The fourth hypothesis also states, There is a positive, statistically significant relationship between competitive response and achieving marketing excellence in the banking sector.

The ideal goal for the researcher is to be able to provide practical proposals and recommendations that help the parties involved in his research benefit from this effort and value the results obtained and benefit from them in the medium and long term

**Recommendations**

In light of the previous analyzes of the data and testing of the study's hypotheses, the study reached a set of recommendations, the most important of which are:

Banking departments should realize the importance of marketing intelligence in light of the intense competition between them at the present time, given its vital role in achieving success and continued growth for the institution.

Providing a suitable work environment for employees is vital to enhancing marketing intelligence and overcoming obstacles that hinder achieving the desired level.

Banks must focus on the dimensions that contribute to achieving marketing excellence and building competitive advantages, and work to maintain them by exploiting the available marketing capabilities.

Encouraging banks to adopt marketing intelligence in their banking operations with the aim of achieving excellence by meeting customer requirements and keeping them for as long as possible.

We reached a set of results, the most important of which are:

- There is a positive, direct relationship between customer knowledge and achieving marketing excellence in the banking sector.
- There is no significant relationship between the culture of knowledge of competitors and achieving marketing excellence in the banking sector.
- There is no direct relationship between the market development process and achieving marketing excellence in the banking sector.
- There is no positive direct relationship between competitive response and achieving marketing excellence in the banking sector.

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