

**The Impact of Marketing Tools on Sales  
Performance in the Banking Sector in Jordan**

**أثر أدوات التسويق على أداء المبيعات في قطاع البنوك في الأردن**

**Prepared by:**

**Rana Meziad Al Junidi**

**Supervised by:**

**Dr. Sameer Al Jabaly**

**This thesis is Submitted in Partial Fulfillment of the Requirements  
for Master's Degree in Business Administration.**

**Business Administration Department**

**Business Faculty**

**Middle East University**

**Jan. 2020**

## Authorization

I, **Rana Meziad Al-Junidi**, authorize Middle East University to provide libraries, organizations and individuals with copies of my thesis upon request.

Name: Rana Meziad Al-Junidi.

Date: 10 / 02 / 2020.


Signature: 

## Discussion Committee Decision

This thesis was discussed on the title: **The Impact of Marketing Tools on Sales Performance in the Banking Sector in Jordan.**

It was accepted on: 26 January 2020.

### Thesis Committee Decision Members:

Name	Position	Workplace	Signature
Dr. Sameer Jabali	Supervisor & Internal Examiner	Middle East Uni.	
Dr. Abdullah Bataineh	Chairman & Internal Examiner	Middle East Uni.	
Prof.Dr.Mohammad Al -Ma'aitah	External Examiner	Al-Balqaa Applied Uni.	

## **Acknowledgement**

First, I would like to thank Allah, who always gives me the obligation and endurance to pass different difficulties and complete this thesis. I also would like to thank my supervisor Dr. Sameer Al-Jabaly for his help and helpful comments for this research and for improving the quality of this research. I expand my highest appreciation to my family who has always confident me throughout all my life, especially my parents.

**Rana Meziad Al Junidi**

## **Dedication**

This research is dedicated to my father Meziad, my mother Maisoon, my sisters, my brother and my lovely friends for encouraging me and believing in me throughout my life to reach this stage. in Jordan and the Arab world.

Thank you all from my heart.

**Rana Meziad Al Junidi**

## Table of Contents

Title .....	i
Authorization .....	ii
Discussion Committee Decision .....	iii
Acknowledgement .....	iv
Dedication .....	v
Table of Contents .....	vi
Abstract in English.....	viii
Abstract in Arabic .....	x
<b>CHAPTER ONE: General Framework .....</b>	<b>1</b>
1.1 Introduction .....	2
1.2 Problem Statement .....	4
1.3 Study questions .....	5
1.4 Study Hypothesis .....	5
1.5 Study aims and objectives:.....	6
1.6 Study Importance .....	6
1.7 Study limitations .....	7
1.8 Study Model .....	8
1.9 Operational Definitions:.....	8
<b>CHAPTER TWO: Theoretical Framework and Previous Studies .....</b>	<b>10</b>
2.1 Literature Review .....	11
2.2 Previous Studies .....	17
<b>CHAPTER THREE: Methods and Procedures .....</b>	<b>23</b>
3.1 Study Methodology .....	24
3.2 Study Population and Sample .....	24
3.3 Study Unit of Analysis .....	25
3.4 Study Reliability and Validity.....	25
3.5 Demographic Description of the Study Sample.....	27
<b>CHAPTER FOUR: Data Analysis.....</b>	<b>30</b>
4.1 Introduction: Data Analysis and Hypothesis Testing.....	31
4.2 Descriptive Statistical Analysis: .....	31
4.2.1 Descriptive Analysis of the Independent Variable.....	31
4.2.2 Description of the dependent Variable:.....	34

<b>CHAPTER FIVE: Discussion and Recommendations .....</b>	<b>42</b>
5.1 The Main Result of Study .....	43
5.2 Study Conclusion .....	44
5.3 Future Research.....	44
References .....	45

# **The Impact of Marketing Tools on Sales Performance in the Banking Sector in Jordan.**

**Prepared by:**

**Rana Meziad Al Junidi**

**Supervised by:**

**Dr.Sameer Jabali**

## **Abstract**

Marketing tools are a major pillar in communication, that is reflected in sales and many other factors.

In this study we are tackling the relation and impact of marketing tools (online and traditional) on the sales performance in the banking sector in Jordan.

Banks are an important industry for marketing spend in Jordan, we see their advertisement everywhere, and they call for people to create accounts at the bank, along to offer loan services, prizes and may other things.

This is we though that it is worth the study and analysis, to find the correlation between the **Impact of Marketing tools on Sales Performance in the Banking Sector in Jordan.**

This study was based on the analysis of (6) banks in Jordan, based on collecting data in descriptive studies and to examining the relationships between variables, to analyzing the relation between the use of marketing tools and its impact on sales performance in the banking sector in Jordan.

The Sample of the study consisted of bank employees whose number is (6,863), as the number of distributed questionnaires (370) returned from them (325) a questionnaire, and (13) a questionnaire was excluded, so the number of questionnaires valid for analysis becomes (312).

The reason of this study I due to the large spread of communication campaigns on an online and traditional level in Jordan for banks, as a marketer I see the footprint of the ads all around Jordan, mostly for banks offering different services from loans to

studying in Jordan.

In reference to literature review there are many studies like Ataman, et al., (2010) indicate that there is some negligence regarding the investment in marketing tools in the service



sector and the long-term effect of marketing strategy on financial products. Thus, since it was realized that banks in Jordan are encountering some problems, those are including making the decision of whether to go with marketing tools investment or not, this research tries to answer the impact of marketing tools in the sales performance of Jordanian banks. As per some interviews done with the marketing managers in the sector, it seems that they have noted a correlation between the use of marketing tools and the sales performance, which enhances our need to implement our study further.

A general result, Multiple Regression Analysis of the impact of marketing tools (traditional marketing tools, and online marketing tools) in sales performance shows that there is a significant impact of Traditional Marketing Tools on Sales performance, where (Beta=0.164, t=2.93, sig.=0.00, p<0.05) Therefore, the null hypothesis is ejected and the alternative hypothesis is accepted which states that Traditional Marketing Tools impacts

) 1/1 /

There is no statistically significant effect of online marketing tools in sales performance (Sales results, Profitability Indices, Sales efforts).

**Multiple Regression Analysis of the impact of marketing tools (traditional marketing tools, and online marketing tools)** shows that there is a significant impact of Online Marketing Tools on Sales performance, where (Beta=0.172, t=3.08, sig.=0.00, p<0.05) Therefore, the null hypothesis is ejected and the alternative hypothesis is accepted which states that Online Marketing Tools impacts Sales Performance of Bank

) 1/1 /

In recommendation, banks should use all marketing tools, showing higher investment and interest in inline marketing tools, as they are easier for reach and spread, more cost efficient, and more available. However, banks should not neglect traditional marketing tools as it is it covers a certain target audience that matters to the sector, yet with an efficient smart investment within.

**Key words; Marketing tools, Online Marketing, Offline Marketing., and Sales Performance.**

## أثر أدوات التسويق على أداء المبيعات في قطاع البنوك في الأردن

إعداد

رانه مزيد الجنيدي

إشراف

الدكتور سمير الجبالي

الملخص

أدوات التسويق هي ركيزة أساسية في التواصل، تتعكس في المبيعات والعديد من العوامل الأخرى. في هذه الدراسة، نعالج العلاقة بين تأثير أدوات التسويق وتأثيرها (عبر الإنترنت والتقليدية) على أداء المبيعات في القطاع المصرفي في الأردن.

البنوك هي صناعة مهمة في مجال الإنفاق على التسويق في الأردن، ونرى إعلاناتها في كل مكان، وتدعو الناس إلى إنشاء حسابات في البنك، إلى جانب تقديم خدمات القروض والجوائز وربما أشياء أخرى.

نحن على الرغم من أنه يستحق الدراسة والتحليل، لإيجاد العلاقة بين تأثير أدوات التسويق على أداء المبيعات في القطاع المصرفي في الأردن.

استندت هذه الدراسة إلى تحليل (6) بنوك في الأردن، بناءً على جمع البيانات في الدراسات الوصفية وفحص العلاقات بين المتغيرات، وتحليل العلاقة بين استخدام أدوات التسويق وتأثيرها على أداء المبيعات في القطاع المصرفي في الأردن.

تكونت عينة الدراسة من موظفي البنك الذين بلغ عددهم (6,863)، حيث بلغ عدد الاستبيانات الموزعة (370) التي تم إرجاعها منهم (325) استبيانيًا، و (13) استبعادًا، وبالتالي كان عدد الاستبيانات صالحًا يصبح التحليل (312).

سبب هذه الدراسة الأولى بسبب الانتشار الواسع لحمات الاتصال على مستوى الإنترنت والتقليدية في الأردن بالنسبة للبنوك، كمسوق أرى بصمة الإعلانات في جميع أنحاء الأردن، ومعظمها للبنوك التي تقدم خدمات مختلفة من القروض إلى الفائدة التنافسية معدل، وبطاقات العروض الجديدة الخ... لذلك، مثل هذا القطاع يستحق الدراسة في الأردن.

بالإشارة إلى مراجعة الأدبيات ، هناك العديد من الدراسات مثل Ataman ، وآخرون (2010) تشير إلى وجود بعض الإهمال فيما يتعلق بالاستثمار في أدوات التسويق في قطاع الخدمات والتأثير طويل الأجل لاستراتيجية التسويق على المنتجات المالية. وبالتالي ، نظراً لأنه تم إدراك أن البنوك في الأردن تواجه بعض المشكلات ، بما في ذلك اتخاذ قرار بشأن ما إذا كنت تريد استخدام أدوات التسويق أم لا ، فإن هذا البحث يحاول الإجابة على تأثير أدوات التسويق في أداء مبيعات البنوك الأردنية.

وفقاً لبعض المقابلات التي أجريت مع مديري التسويق في القطاع ، يبدو أنهم لاحظوا وجود علاقة بين استخدام أدوات التسويق وأداء المبيعات ، مما يعزز حاجتنا إلى تنفيذ دراستنا بشكل أكبر .

تشير النتيجة العامة ، تحليل الانحدار المتعدد لتأثير أدوات التسويق (أدوات التسويق التقليدية ، وأدوات التسويق عبر الإنترنت) في أداء المبيعات إلى وجود تأثير كبير لأدوات التسويق التقليدية على أداء المبيعات ، حيث (  $Beta = 0.164$  ،  $t = 2.93$  ،  $sig = 0.00$  ،  $p < 0.05$  ) لذلك ، يتم إخراج الفرضية الفارغة ويتم قبول الفرضية البديلة التي تنص على أن أدوات التسويق التقليدية تؤثر على أداء مبيعات البنك عند ( $\alpha \leq 0.05$ ).

لا يوجد أي تأثير ذي دلالة إحصائية لأدوات التسويق عبر الإنترنت في أداء المبيعات (نتائج المبيعات ، مؤشرات الربحية ، جهود المبيعات).s

يوضح تحليل الانحدار المتعدد لتأثير أدوات التسويق (أدوات التسويق التقليدية وأدوات التسويق عبر الإنترنت) أن هناك تأثيراً كبيراً لأدوات التسويق عبر الإنترنت على أداء المبيعات ، حيث (  $Beta = 0.172$  ،  $t = 3.08$  ،  $sig = 0.00$  ،  $p < 0.05$  ) لذلك ، يتم إخراج الفرضية الفارغة ويتم قبول الفرضية البديلة التي تنص على أن أدوات التسويق عبر الإنترنت تؤثر على أداء مبيعات البنك عند ( $\alpha \leq 0.05$ ).

بناءً على التوصية ، يجب على البنوك استخدام جميع أدوات التسويق ، مع إظهار قدر أكبر من الاستثمار والاهتمام بأدوات التسويق المضمنة ، حيث يسهل الوصول إليها وانتشارها ، وأكثر فعالية من حيث التكلفة ، وأكثر إتاحة. ومع ذلك ، لا ينبغي للبنوك إهمال أدوات التسويق التقليدية لأنها تغطي جمهوراً مستهدفاً معيناً مهماً للقطاع ، ولكن مع استثمار ذكي فعال في الداخل.

الكلمات الدالة؛ أدوات التسويق، التسويق عبر الإنترنت، التسويق بلا اتصال، وأداء المبيعات.

# **CHAPTER ONE**

## **General Framework**

- 1.1 Introduction
- 1.2 Problem Statement
- 1.3 Study questions
- 1.4 Study Hypothesis
- 1.5 Study aims and objectives:
- 1.6 Study Importance
- 1.7 Study limitations
- 1.8 Conceptual Framework
- 1.9 Operational and Procedural Definitions

# CHAPTER ONE

## General Framework

### 1.1 Introduction

Due to the important role of marketing tools to impact sales performance in banking sector, the significance of this research comes from focusing on evaluating the impact of marketing tools such as (traditional and online marketing tools) in sales performance of Jordanian banks.

The research ensures that the model is consistent with the environment of banking sector in Jordan, through an empirical study focusing on the development of a model for measuring the variables in the conceptual model, and then test the hypotheses to reach the results and then make recommendations to the decision makers in the Jordanian banks. These results and recommendations to help the Jordanian banks to improve their marketing investment, enhance sales, enhance bank and brand exposure, and maximize their profits, which are a result of sales. On the other hand, this research is opening new horizons towards the body of the literature; covering the impact of the marketing tools used on the sales performance in the Jordan banking sector; which enables the scholars and the researchers to contribute to the knowledge in the same field in different other environments.

Marketing tools has become highly recognized business factor and how it can impact the long-term performance of brands sales, whereby competitive advantage may be gained when services are marketed and having investment in marketing tools Ataman, (Van Heerden and Mela ,2010).

Many measures are analyzed and assessed to show that the investment in marketing tools positively and significantly associated with sales growth, customer retention, market share, ROI, and overall performance. (Sin, et. Al, 2002).

There are many factors that can impact the sales performance in the banking sector in general, it is shown that customer-based strategies can influence the sales positively, and marketing tools is one way to enhance and determine customer-based strategies. (Cook and Hababou,2018).

How are sales measured is an important factor to study in this research, the after-sales activities are nowadays acknowledged as a relevant source of revenue, profit and competitive advantage in most manufacturing industries. Top and middle management, therefore, should focus on the definition of a structured business performance measurement system for the after-sales business. (Cook and Hababou, 2018).

In terms of banks performance measurements, there is a need to evaluate both sales and service performance. (Cook and Hababou, 2018) have proposed a model to evaluate simultaneously the sales, service, and aggregate efficiencies of a bank branch. Performance in the operational (work volume) sense, or else view bank branches as intermediaries, hence, derive a profitability score for each unit. With the former, outputs are generally a set of service transactions such as numbers of deposits, account openings, and so on, while inputs are typically resources-staff, operating expenses, etc. The final, intermediary framework utilizes as outputs profitability variables, namely, returns on investments and loans, earned interest on customer accounts, and fees; inputs would generally be the same as in the operational efficiency model. Several variations on these two structures have been examined. (Cook and Hababou ,2018).

The financial services industry has been undergoing a major revolution in recent years due to deregulation, disintermediation, globalization, and technological progress. These forces have combined to cause an increased competition between various financial institutions, and traditional boundaries between the businesses of each group of financial institutions to blur. The business practices of financial institutions have evolved dramatically during the past decade, with banks being among the most visible. Banks currently face an intense global, dynamic and fast paced competition which is seriously leading them to rethink the nature of their role in the society, considering the formidable regulatory and technological changes. These changes affect the way services are provided, the channels used to deliver those services, and the very nature of financial services providers. (Cook and Hababou ,2018).

In this case we can see the need for marketing tools to help the banks compete in a harsh sector, which is showing the correlation between the marketing tools used and the sales generated.

## **1.2 Problem Statement**

In reference to literature review there are many studies like (Ataman, et al, 2010) indicate that there is some negligence regarding the investment in marketing tools in the service sector and the long-term effect of marketing strategy on financial products. Thus, since it was realized that banks in Jordan are encountering some problems, those are including making the decision of whether to go with marketing tools investment or not, this research tries to answer the impact of marketing tools in the sales performance of Jordanian banks.

As per some interviews done with the marketing managers in the sector, it seems that they have noted a correlation between the use of marketing tools and the sales performance, which enhances our need to implement our study further.

### **1.3 Study questions**

Therefore, there is a noted the gap in the available information and previous studies related to the problem of use of marketing tools and sales. Based on the above-mentioned problems, based on what is written above, the main problem can be determined by the following question:

**Main Question:** Is there statistically significant effect of marketing tools with all sub dimensions (traditional marketing tools, and online marketing tools) in sales performance (Sales results, Profitability Indices, Sales efforts)?

Based on the main this question can be divided into two sub questions:

**Q1.1:** Is there statistically significant effect of traditional marketing tools in sales performance (Sales results, Profitability Indices, Sales efforts)?

**Q1.2:** Is there statistically significant impact of online marketing tools in sales performance (Sales results, Profitability Indices, Sales efforts)?

### **1.4 Study Hypothesis**

#### **Hypothesis**

**H01:** There is no statistically significant effect of marketing tools with all sub dimensions (traditional marketing tools, and online marketing tools) in sales performance (Sales results, Profitability Indices, Sales efforts) at less than or equal to 0.05.



**H01.1:** There is no statistically significant impact of traditional marketing tools in sales performance (Sales results, Profitability Indices, Sales efforts) at less than or equal to 0.05.

**H01.2:** There is no statistically significant impact of online marketing tools in sales performance (Sales results, Profitability Indices, Sales efforts) at less than or equal to 0.05.

### **1.5 Study aims and objectives:**

The main purpose of this study is to investigate the impact of marketing tools on the sales performance of the banking sector in Jordan.

- 1- To evaluate the impact of marketing tools on the sales performance
- 2- To determine the role of marketing tools and sales performance on the impact of marketing tools on sales performance?
- 3-  
include the study variables.
- 4- To identify the sales performance aspects in the banks in Jordan that are impacted using marketing tools.
- 5- To provide recommendations for decision makers in the banking sector in Amman-Jordan.

### **1.6 Study Importance**

#### **Scientific Importance**

Current research is contributing positively towards growing body of literature about the impact of marketing tools on the sales performance in the Jordanian banking sector. Moreover, it is contributing positively towards practical knowledge of Jordanian banks by highlighting the key factors of marketing tools that contribute positively or negatively

towards their sales performance. Banks may understand which marketing tools may have positive influence and which have negative influence on their sales performance so that they can use other approaches to improve their performance levels.

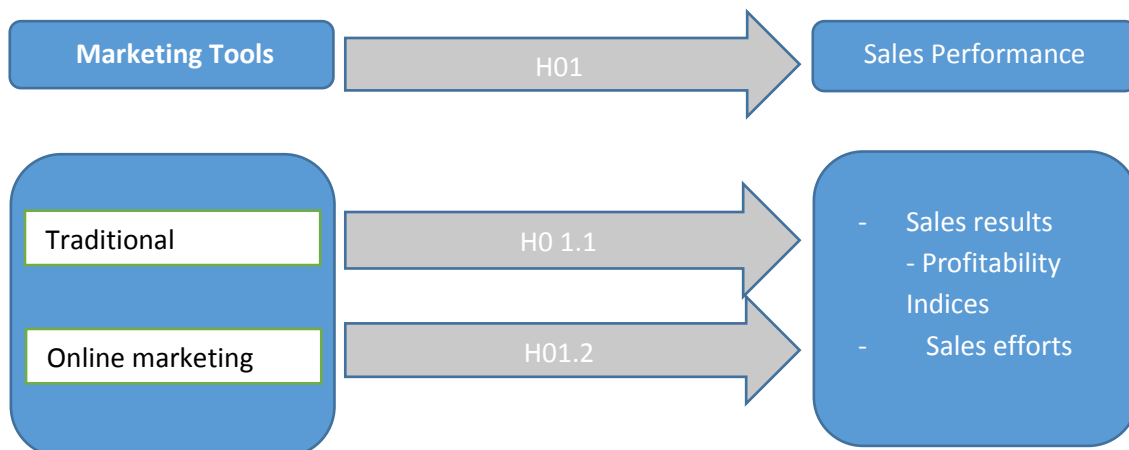
### **Applied Importance**

This study focuses on developing a model for measuring the variables proposed in the conceptual model, and then fitting this model with the environment of the banking sector in Jordan and testing the hypothesis using empirical tools.

### **1.7 Study limitations**

- **Human limitations:** the scope of this study deals with marketing managers and marketing representatives from marketing agencies
- **Place limitations:** banks companies in Jordan
- **Time limitations:** time is a limitation to our research as every year the correlation between spending and choosing marketing tools can vary according to the economic situation
- **Scientific Limitations:** The study might ignore some important variables that might be impact on the implementation of marketing tools.

## 1.8 Study Model



**This model devolved by researcher depends on the following studies:**

**Independent variable:** (Traditional tools) and (Online Marketing tools)

**Dependent variable:** (Sales Results) and (Profitability Indices).

## 1.9 Operational Definitions:

- A. Marketing:** Marketing is a pervasive societal activity that goes considerably beyond the selling of toothpaste, soap, and steel. The authors interpret the meaning of marketing for nonbusiness organizations and the nature of marketing functions such as product improvement, pricing, distribution, and communication in such organizations. The question considered is whether traditional marketing principles are transferable to the marketing of organizations, persons, and ideas. (Kotler and Keller, 2016).
- B. Marketing tools:** are the tools that that help and supports product improvement, pricing, distribution, and communication. The modern business firm relies on a multitude of tools to sell its product, including product improvement consumer and dealer advertising, salesman incentive programs, sales promotions, contests,'

multiple-size offerings, and so forth. Likewise, nonbusiness organizations also can reach their audiences in a variety of ways. (Kotler and Levy ,2016).

C. **Traditional marketing:** traditional marketing literature and vocabulary (terminology) is called the marketing function, but of many other organizational functions as well (compare Brown, 2005; Brown and Bitner, 2006; Grönroos, 1982, 1999; Gummesson, 1987; Piercy, 1985). Defining marketing as a duty for one organizational function is working in special cases where the value support to  
/(Greenrooms ,2006).

D. **Online marketing:** Online marketing is a set of tools and methodologies used for promoting products and services through the internet. Online marketing includes a wider range of marketing elements than traditional business marketing due to the extra channels and marketing mechanisms available on the internet. ( ,2008).

E. **Sales in the banking sector:** Sales in the banking sector is anything that maximizes profits by raising revenues as well as reducing costs, and that banks provided additional services or higher service quality that raised costs but also raised revenues by more than the cost increases. (Berger and Mester ,1999).

F. **Sales performance** is the level or volume of sales of products in our research it is mainly the volume of sales of banks from each car model within different brands. (Berger and Mester ,1999).

## **CHAPTER TWO**

### **Theoretical Framework and Previous Studies**

- 2.1 Literature Review
- 2.2 Previous studies

## **CHAPTER TWO**

### **Theoretical Framework and Previous Studies**

#### **2.1 Literature Review**

##### **Definitions of Marketing**

Marketing is a persistent social action that goes significantly further than the selling of clothes, soap, and steel. The authors explain the sense of marketing for nonbusiness organizations and the type of marketing purposes such as product improvement, pricing, distribution, and communication in such businesses. The question studied is whether traditional marketing principles are exchangeable to the marketing of businesses, persons, and theories. (Kotler and Levy ,2016).

Marketing meets the business objective which is to generate a happy consumer, it is the consumer who defines what the business is, because it is its intention is to reach a buyer, any business firm has two--and only these two--basic purposes: marketing and innovation. Marketing is so fundamental that it is not just sufficient to have a solid sales strength and to deliver marketing to it. Marketing is not only much wider than selling, it is not a specific activity at all. It is the whole business seen from the point of view of its outcome, that is, from the consumer's point of view. (Webster ,1988).

Marketing is described as a corporate state of mind that insists on the incorporation and harmonization of all of the marketing roles which, are combined with other corporate roles, for the basic purpose of generating maximum long-range corporate earnings (Felton, 1959).

### **Definition of Marketing tools (Traditional and Online)**

**Traditional marketing tools** is comparatively described to as the old school, such as TV, radio, broadcast, newspaper. These are instruments that were used and successful before online marketing and communication and even the internet developed. The objective for traditional marketing and its tools was mostly for the mass, through which marketers and brands found it difficult to limit the communication to their main target audience, not ignoring that traditional tools were and even more costly than online. (Schmitt ,1999).

More details about the types of traditional marketing:

- Print marketing is the earliest form of traditional marketing. Vaguely defined as advertising in printed format, this strategy has been in use since old times, when Egyptians created sales messages and wall posters on papyrus.  
Print marketing now adays refers to ad space newspapers, magazines, newsletters, and other printed materials meant to be distributed. (Kotler and Levy ,2016).
- Broadcast marketing contains television and radio advertisements. Radio broadcasts have existed since 1900s and is the first commercial broadcast a radio program backed by on-air advertisements was broadcast on November 2, 1920. Tv, the next step in the entertainment industry technology, was faster to embrace advertising, on less than ten years among its creation and the first television commercial in 1941. (Kotler and Levy ,2016).
- Direct mail marketing is using printed items like letters, brochures, postcards, catalogs, and fliers sent through postal mail to entice consumers. One of the first

and most well-known examples of direct advertising is the Sears Catalog, which was first sent out to consumers in 1888.

- Telephone marketing, or telemarketing, is a practice of delivering sales messages over the phone to persuade consumers to purchase a product or service. This form of marketing became somewhat contentious in the modern age, with many telemarketers using aggressive selling methods. The U.S. federal government has already passed strict laws that govern the use of telemarketing to combat some of these tactics. (Kotler and Levy, 1969).

Traditional Marketing tools views consumers as a reasonable decision-makers who care about functional features and benefits. (Schmitt, B. ,1999).

Traditional marketing and business ideas offer almost no guidance to benefit the emergent experience-based economy. Traditional marketing has evolved in response to the industrial age, not the intonations, the brand and the communications revolution we face today. (Kiang, Raghu, and Shang ,2000).

Overall observed marketing sector that traditional marketing is declining and less used as not the most effective due to the increase of on-line marketing.

### **Online Marketing**

**Online marketing tools:** online marketing tools evolved with movement of internet just like a globalized, economy and various other factors in life. The internet made it easier, faster and attainable to communicate not only that, but with the rise of social media (Facebook, Google and such) the knowledge of the internet regarding the consumers was highlighted hence choices can be noted, which made marketing easier and more



efficient, whereby we can communicate my message directly to my target audience. (Kiang, Raghu, and Shang, 2000).

Online marketing can provide benefits such as:

- Growth in potential
- Lowered expenses
- Graceful communications
- Better control
- Improved customer service
- Competitive advantage

Online marketing is also known as internet marketing, web marketing, digital marketing and the search engine marketing (SEM). (Kiang, Raghu, and Shang ,2000).

**Online marketing has several advantages, including:**

**Low costs:** wide scale audiences are attainable in a fraction of traditional ad budget, allows companies to create attractive consumer ads.

**Flexibility and convenience:** Consumers may research as well as buying products and services in their spare time.

Internet has also transformed retail and direct marketing. Consumers can shop from their homes for a wide variety of products from retailers and manufacturers all around the world. These products can be displayed their Tv or computers, access information about the products, see the way the products may be coherent together, and then order and pay for their preference. The Internet has changed the new business and presented a new model of business relations and connections. (Wang, Lee, and Wang ,1998).

Online marketing is a cost-effective tool if used and maintained in the right recommended approach and can help at targeting markets as per the choice of brand. (Hoffman and Novak, 1997).

**Analytics:** The Effective statistical results are made easier without extra costs.

Various options: Advertising tools include pay-per-click advertisement, e-mail marketing and local search incorporation (like Google Maps).

Demographic targeting: Consumers can be demographically targeted in a more effective way through online marketing rather than an offline tool. (Kiang, Raghu, and Shang ,2000)

The main constraint of online marketing is the absence of tangibility, which means that consumers are not able to try out, or try on items they may wish to purchase. The return policies are the main way to get around such buyer fear.

Online marketing has outperformed traditional advertising in recent years and remains a high-growth industry. ( , 2008).

However, it is significant that we need to use both online and traditional marketing, depending on budget and sector and the marketing goal.

**Sales performance** is a measure of the number of sales that a company can accomplish for its profits. Sales results process can be affected by many variables, such as; the employee selling skills, marketing and the product or service exposures and reach to the right target audience, the product or service itself, and economic stand. (Berger and Mester ,1999).

Measures exist for sales performance that vary according to the sector, for example the banking sector depends on the revenue and number of accounts that invest in the bank. (Berger and Mester, 1999).

#### **Sales Performance sub- dimensions:**

- **Sales results:** sales results mean the number of products being sold or the volume of service delivered. (Bluen, Barling and Burns ,1990).
- **Profitability Indices:** Sales will not only mean profit, sometimes sales doesn't cover profit and hardly covers the running costs. Each company or sector has its own tailored profit indices. (Bluen, Barling and Burns ,1990).

**Sales efforts:** Sales efforts consists mainly of the skills and ability to drive sales, as a marketer I strongly note that sales efforts are supported by the right communication and marketing campaigns. (Bluen, Barling and Burns ,1990).

#### **Banking Sector in Jordan**

The banking sector is very valuable for this study as it is now an essential sector playing a main role in enhancing the societies by price and value of financial assets, monitoring borrowers, to manage the financial risks and organize the payment system. (Al-bdour, Elisha and Soh ,2010).

In Jordan, and due to the country large economic liberalism, the banking sector is starting to play an important role in the country towards free market trade. This sector is showing overwhelming projections for growth and variation and accounted 44.6% of total stock market capitalization and subsidized 18.7% to GDP in 2004. (Al-Shobaki, Fouad, and Al-Bashir ,2010).

Banking sector is one of the main components of the Jordanian economy, with the total number of 25 banks: 9 international banks and 15 national Jordanian banks: 3 of which are Islamic Banks. Twenty-five Banks with more than 666 branches and 81 offices around the country, and 155 branches internationally. Most of the branches are in the capital city (Amman), more than 414 branches out of 666 are located in Amman. (Association of Banks in Jordan, 2011). This indicates the major and intense role of this sector in Jordan, so does the fierce rivalry among the banks, therefore these banks must look for creative and new techniques to compete, innovation: is one of the needed tools for achieving competitive advantage. Moghli, Azzam (2012).

We studied the website and reports of the association of banks in Jordan, to see the numbers and assessment of numbers, employees and branches of the banks that were tackled, to have a clearer indication for the study.

## 2.2 Previous Studies

- *Bernd Schmitt* tackled **Experiential Marketing** and its compares traditional marketing with a modern approach to marketing called Experiential Marketing and supports the strategic framework for Experiential Marketing. Traditional marketing analyzes consumers as a rational decision-makers who are interested about functional characteristics and advantages. Contrary, experiential marketers view consumers as logical and emotional human beings who are concerned about reaching enjoyable experiences. Five different types of experiences, or strategic experiential modules (SEMs), that marketers can produce for customers are distinguished: sensory experiences (SENSE); affective experiences (FEEL); creative cognitive experiences (THINK); physical experiences, behaviors and lifestyles (ACT); and social-identity experiences that result from linking to a reference group or culture (RELATE). These

experiences are employed through so-called experience providers (ExPros) such as communications, verbal and visual identity, product existence, online media, etc. The goal of experiential marketing is to establish holistic experiences that integrate individual experiences into a holistic Gestalt. In conclusion of the paper with a review of strategic concerns and a discussion about how to create the experience-oriented organization.

It shows a good definition for marketing and traditional marketing, focusing on the experience a brand should give to the consumer.

- *Michael Trusov, Randolph E. Bucklin, & Koen Pauwels* analysed **Effects of Word-of-Mouth Versus Traditional Marketing: Findings from an Internet Social Networking Site**. The authors study the effect of word-of-mouth (WOM) marketing on member growth at an Internet social networking site and assess it with traditional marketing vehicles. Because social network sites record the online invites from existing members, outbound WOM can be precisely traced. Along with traditional marketing, WOM can then be linked to the number of new members consequently joining the site (sign-ups). Because of the endogeneity among WOM, new sign-ups, and traditional marketing activity, the authors employ a vector autoregressive (VAR) modelling approach. Estimates from the VAR model show that WOM referrals have substantially longer carry forward consequences than traditional marketing actions and generate substantially higher response elasticities. Based on revenue from advertising impressions served to a new member, the budgetary value of a WOM referral can be calculated; this yields an upper-bound estimate for the financial incentives the firm might offer to stimulate WOM.

This study helps put the intended impact of this study in perspective, we briefly review previous empirical research on the usefulness of WOM marketing.

- (*Bing Pan, 2019*) and **The Long Tail of Destination Image and Online Marketing study** examines the influence of online marketing on the tourism sector in china. The point of it is to show the online marketing can transform the image needed and how it tossed the tourism sector to the clearer communicating the tourism experience through online platforms. Showing the ease of transforming information on and by comparing touristic information online is easier with technology. However, with the advent of the Internet, online businesses, such as iTune or Amazon, could essentially distribute the products at zero or very low cost, including those products purposely disregarded by traditional retailers. Cumulative volume of those niche products could sum to most of the revenue.
- (*Călin Gurău, 2008*) **Integrated online marketing communication: implementation and management** paper investigate the characteristics 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 analyzed in order to recognize the various significances of the integrated online marketing communication, the opportunities and threats raised by online communication, and the structure of an efficient integrated online marketing communication system.

The paper categorizes the precise opportunities and threats raised by the internet for integrated marketing communication and recommends a unique model for the adaptation

of online messages to basic corporate values, communication strategy and methods, and targeted audience/communication channels.

- (*Melody Y. Kiang, 2000*) research about **Marketing on the Internet — who can benefit from an online marketing approach?** builds upon the scientific literature in electronic commerce and previous research performed in marketing with the objective of identifying factors that influence flexibility to online marketing. A review of marketing channel choice literature uncovers a set of factors and channel choice roles which are considered important in making channel decisions. Using this as a base, four key channel functions, namely, a commodity personalization, availability, logistical, and the transaction complexities are thought to be relevant to understanding the implications for Internet marketing.

Noting the advantage and reach of internet for the correct customer, discussing the advantages and disadvantages of internet marketing.

- (*Amirhosein Pourhosseini and Zohre Dehdashti Shahrokh, 2013*) discussed through the article **The Effect of Marketing Strategy on Sales Performance: The Moderating Effects of Internal and External Environment** how marketing strategies affecting sales performance. Studying and analyzing how the smartly evolved marketing strategies are able to achieve competitive advantages to organizations hence increase sales and the demand.

Coordinating an efficient use of marketing assets supports meeting company objectives which can be broken down through marketing strategies. Firms and brands seek a competitive advantage by implementing a right marketing mix which are viewers targeted and oriented towards growing demand. The marketing mix helps influence the

company's performance by simply reducing the void in efficiently targeting viewers through application and usage (5) (place, promotion, product).

- *(Elizna Grobler, 2014)* **Social media marketing versus traditional marketing in the South African motor industry** research demonstrates the marketing mix used in marketing strategies, on the social media level and traditional marketing degree. The definition of marketing may be demonstrated in the process of planning and implementing the initiation, pricing, promotion, and distribution for the goods and services to meet the organization and individual goals. Such a show is also tackled (5) (promotion product\ service) that are known and taught for strategic marketing Grobler (2014).

The marketing mix is evolution and the growth of the marketing idea that was (5) and more now to reach and achieve the correct paths for the marketing messages in order to achieve individuals or satisfy governments/ the evolution which helped the marketers reach to the consumer point of viewing and perception towards a certain brand (Drucker, 1954).

The marketing mix was instrumental in the marketing strategist achieving the reach to target audience and was achieved through tools (conventional marketing and social media and online marketing).

The promotion portion of the marketing mix is being used to communicate the product or service a logical strategic way from the analyzed view point of the customer. Encouragement evolved over the years as technology and consumer consciousness evolved, it went from the simple picture in the press to a whole concept of traditional



marketing to marketing all the way through social networks, social networking and digital media.

Promotion is performed through the promotional mix such as advertising, personal sales, public-relations, publicity, direct marketing, and sales promotion to achieve the message that you want to send to the right target audience for the product or service (Boone & Kurtz, 2007).

- **Internet Marketing vs Traditional Marketing: A Comparative Analysis** (*Sanjay Bhayani & Nishant V. Vachhani, 2014*) This research discusses marketing as a general umbrella and distinguishes or compares between internet marketing and traditional marketing.

Throughout, there is a clear understanding about promotion as a term and concept.

Promotion is used primarily to transfer the message from brand to a consumer, back in the days before online marketing boomed, promotion was divided into three section; personal selling, sales performance, advertisement, public relations and at last and more importantly direct marketing.

From direct marketing concept, the online or in internet marketing evolved in the context of promotion through; digital media, social media, SMS, email shots and the like.

In this research it is discussed how online marketing assisted promotion become faster and cope with the speed requested from consumers these days, online marketing created a positive prospect for promotional marketing, nevertheless we can never give up the traditional promotional tools in many industries and communication messages.

## **CHAPTER THREE**

### **Methods and Procedures**

- 3.1 Study Methodology
- 3.2 Study Population and Sample
- 3.3 Study Unit of Analysis
- 3.4 Study Reliability and Validity
- 3.5 Demographic Description of the Study Sample

## **CHAPTER THREE**

### **Methods and Procedures**

This chapter described the methodology used by providing the population and sample, the data collection tools, reliability and validity, and explains the study variables and statistical tools used to analyse the data. Data collection tools, study variables, statistical treatments and data validation tests for statistical analysis.

#### **3.1 Study Methodology**

Collecting data in descriptive studies is important to test hypothesis, and to examine the relationships between variables. The researcher collected data through a questionnaire to analyze it and to get needed information for empirical proposes.

Analyzing the relation between the use of marketing tools and its impact on sales performance in the banking sector in Jordan.

#### **3.2 Study Population and Sample**

The population of the study is Jordanian banks, including the marketing and sales department of each bank. We tackled (6) banks in Jordan including (Bank of Jordan, Cairo Amman Bank, Safwa Bank, Citi Bank, Bank Al Etihad, Arab Bank).

The reason for choosing these (6) banks as per a convenient sample, these banks were the most collaborative and responsive banks for our survey.

The study used the descriptive and the cause-effect methods to test the sample. In addition aims to investigate the impact of marketing tools (traditional marketing tools, and online marketing tools) on sales performance (Sales results, Profitability Indices, Sales efforts). in the banking sector in Jordan, then information was collected through

literature, articles and expert interviews to develop the model and measurement tools, where the questionnaire that was developed was used, and the use of a program SPSS to examine the relationship between variables and multiple regression for hypothesis testing.

The Sample of the study consisted of bank employees whose number is (6,863), as the number of distributed questionnaires (370) returned from them (325) a questionnaire, and (13) a questionnaire was excluded, so the number of questionnaires valid for analysis becomes (312).

### **3.3 Study Unit of Analysis**

The study population consists of (6) banks in Jordan, especially in the capital Amman.

The choice of the banks was advised by Media Edge (wavemaker) as these banks were top spending banks for marketing and advertisement for the year 2018-2019.

The Sample of the study consisted of bank employees whose number is (6,863), as the number of distributed questionnaires (370) returned from them (325) a questionnaire, and (13) a questionnaire was excluded, so the number of questionnaires valid for analysis becomes (312).

### **3.4 Study Reliability and Validity**

#### **Data Sources**

To achieve the purpose of the current study, the researcher relied on two sources to collect data to achieve the study's goals, which are:

**A- Secondary sources:** It is the data obtained from the relevant Arab and foreign books and references, researches, reports, periodicals and articles, and previous studies that dealt with the subject of the study, and research on various internet sites.

**B- Primary sources:** To address the analytical aspects of the subject of the study, the primary data was collected through a questionnaire developed by the researcher.

In this study, primary and secondary data were used. The data collected for the model was through questionnaires. After conducting a thorough review of the literature pertaining to study variables, the researcher formulated the questionnaire instrument for this study

The questionnaire instrumental sections are as follows:

**Section One:** Demographic variables. The demographic information was collected with closed- (Age, Gender, Education, Degree, Position, Experience).

**Section two:** This section measured the Marketing Tools through (2) sub-variables (Traditional Marketing Tools, Online Marketing Tools), Marketing Tools measured on Likert-scale ranging from 1 (Poor) to 5 (Excellent) by 11 items.

**Section Three:** This section measured the Sales Performance through (3) sub-variables (Sales results, Profitability Indices, Sales efforts), Sales Performance measured by the five-point ranging from 1 (Poor) to 5 (Excellent). Five-point Likert-type scale used to measure

**Table (3.1): Likert-Scale Used with Variables**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

### Study Validity

To ensure that the questionnaire paragraphs measure their variables with each objectivity, the researcher presented the tool to a group of arbitrators and specialists (Appendix two) from the faculty members in Jordanian universities, whose names are shown in Appendix (3) and the opinions and observations of the arbitrators were taken to

amend some paragraphs From the addition, addition, and correction of linguistic errors, the result became the number of paragraphs of the scale (26) paragraph.

### Study Reliability

) measurement was used. Table (3.2) demonstrated that Cronbach's alpha value range between (0.79-0.94). Therefore, the reliability of the instrument is very

) 1 / 1 /

**Table (3.2) Internal Consistency Coefficients (Cronbach's Alpha)**

No	Variables	Items	Cronbach's Alpha
1	Traditional marketing	1-6	0.86
2	Online marketing	7-11	0.81
3	Sales performance	12-17	0.94
4	Profitability indices	18-22	0.79
5	Sales efforts	23-26	0.93

### 3.5 Demographic Description of the Study Sample

This section aims to demonstrate the demographic information of the study sample

- -

experience in current bank.

- 1- **Gender:** table (3.3) shows that the highest category is for (Male) by frequency (205) - percentage of (65.7%), in the contrary, the lowest category is (Female) by frequency (107) - percentage (34.3%).

**Table (3.3): Gender Description**

Variable	Categories	Frequency	Percentage
<b>Gender</b>	Male	205	65.7
	Female	107	34.3
	Total	312	100%

- 2- **Education:** table (3.4) shows that the )  
 the percentage of (80.4%) by frequency (251), then (Master Degree) at the  
 percentage of (9.3%) by frequency (29), then (Diploma) at the percentage of  
 (5.8%) by frequency (18), then (Other) at the percentage of (3.5%) by frequency  
 (11), Finally, the (PHD Degree) was the lowest educational category at the  
 percentage of (1.0%) by frequency (3).

**Table (3.4): Respondents Education**

Variable	Categories	Frequency	Percentage
Education	Diploma	18	5.8%
	Bachelor's Degree	251	80.4%
	Master's Degree	29	9.3
	PHD Degree	3	1.0
	Other	11	3.5
	Total	312	100%

- 3- **Position:** table (3.5) shows the descriptive analysis for the position within banks.  
 However, the category of (Sales department employee) was at the highest  
 percentage of (28.5%) by frequency (89), then the (Media department employee)  
 was at highest at the percentage (13.5%) by frequency 42.

**Table (3.5): Respondents position**

Variables	Categories	Frequency	Percentage
Position	Marketing department employee	71	22.8%
	Communication department employee	47	15.1%
	Sales department employee	89	28.5%
	Media department employee	42	13.5%
	Other	63	20.2%
	Total	312	100%

**4- Experience:** table (3.6) shows the first category (Less than 3 years) at the percentage of (9.6%) by frequency (30), then (3years to less than 8years) at the percentage of (46.5%) by frequency (145), then (8years to less than 13 years ) at the percentage of (36.2%) by frequency (113). Finally, the last category (13 years or more) at the percentage of (7.7%) by frequency (24).

**Table (3.6): Respondents Experience**

<b>Variable</b>	<b>Categories</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Experience</b>	less than 3 years	30	9.6%
	3years to less than 8 years	145	46.5%
	8 years to less than 13 years	113	36.2%
	13 years or more	24	7.7%
	Total	312	100%



## **CHAPTER FOUR**

### **Data Analysis**

4.1 Introduction: Data Analysis and Hypothesis Testing

4.2 Descriptive Statistical Analysis:

4.2.1 Descriptive Analysis of the Independent Variable

4.2.2 Description of the dependent Variable:

## CHAPTER FOUR

### Data Analysis

#### 4.1 Introduction: Data Analysis and Hypothesis Testing

This chapter includes descriptive statistical analysis; correlation between variables; and multiple regressions to test the impact of Marketing tools on Sales Performance in the Banking Sector in Jordan.

#### 4.2 Descriptive Statistical Analysis:

Descriptive statistical analysis comprises the means, standard deviations, t-values, ranking and importance of each variable and item. Importance indicated based on the following equation:

**(Highest Value – Lowest Value) / Number of Levels of the Interval Length =**

$$(5-1) / 3 = 4/3 = 1.33$$

- The low degree (From 1 to 2.33)
- The medium degree (From 2.34 to 3.66)
- The high degree (From 3.67 to 5)

##### 4.2.1 Descriptive Analysis of the Independent Variable

The table (4.1) shows that the sub-variables of marketing tools range from **(3.83-3.94)**, and standard deviations **(0.41-0.44)**. The arithmetic Mean of all variables for marketing tools **(3.89)**, and a standard deviation **(0.32)**. The Online marketing tools rated highest Mean followed by Traditional marketing tools, and this means that marketing tools are very important in banks in Jordan.

**Table (4.1) Mean, Standard Deviation, Ranking and Importance for “Marketing tools”**

No	Dimension	Mean	St. D	Rank	Importance
1	Traditional Marketing Tools	3.83	0.44	2	High
2	Online Marketing Tools	3.94	0.41	1	High
<b>Marketing Tools</b>		3.89	0.32	-	High

**Traditional Marketing Tools:**

Table (4.2) shows the statistics of the traditional marketing tools, where the Mean ranged from (3.54-4.07), and standard deviations from 0.92-1.00).

**Table (4.2): Mean, Standard Deviation, Ranking and Importance for “Traditional Marketing Tools”**

No	Statement	Mean	St. D	Rank	Importance
1	The bank prefers to use traditional marketing to enhance sales performance	3.54	1.00	6	Medium
2	Traditional marketing enables direct communication with sales staff directly	3.63	1.05	5	Medium
3	The bank considers cost of frequency of advertisement when marketing banks services	3.98	0.96	2	High
4	The banks publicity activities improve the banks service profitability	3.93	1.02	3	High
5	The bank considers media used by competitors when choosing media for advertising	4.07	1.12	1	High
6	The bank considers timely placement of sales promotion activities	3.84	0.92	4	High
<b>Traditional Marketing Tools</b>		3.83	0.44	-	High

As the paragraph (The bank considers media used by competitors when choosing media for advertising) came in the first place with a Mean average (4.07) and a standard deviation(1.12), and the paragraph (The bank prefers to use traditional marketing to enhance sales performance) was in the last rank with a mean average(3.54) and a standard deviation (1.00). This means that banks in Jordan consider Traditional marketing tools are of high importance.

### **Online Marketing Tools:**

Table (4.3) shows the statistics of the Online Marketing Tools, where the Mean ranged from (3.49-4.59), and standard deviations from (0.72-1.06).

**Table (4.3): Mean, Standard Deviation, Ranking and Importance for "Online Marketing Tools"**

<b>No</b>	<b>Statements</b>	<b>Mean</b>	<b>St. D</b>	<b>Rank</b>	<b>Importance</b>
7	The bank uses social media platforms to promote its services (Examples: Facebook, Instagram, LinkedIn)	4.59	0.72	1	High
8	The bank uses digital media platforms to promote its services (examples: Al Ghad online, Al Wakeel online)	3.93	0.87	3	High
9	The bank has an attractive website	3.49	1.03	5	Medium
10	The Bank provides its service via website	3.53	1.02	4	Medium
11	Online banking stimulates continuous communication between the bank and customers.	4.15	1.06	2	High
Online Marketing Tools		3.94	0.41	-	High

As the paragraph (The bank uses social media platforms to promote its services (Examples: Facebook, Instagram, LinkedIn)) came in the first place with a Mean average (4.59) and a standard deviation(0.72), and the paragraph (The bank uses social media platforms to promote its services (Examples: Facebook, Instagram, LinkedIn)) was in the last rank with a mean average(3.49) and a standard deviation (1.03), This means that banks in Jordan consider Online marketing tools of high importance.

#### 4.2.2 Description of the dependent Variable:

The table (4.4) shows that the sub-variables of Sales performance range from (4.03-4.31), and standard deviations (0.36-0.48). The arithmetic Mean of all variables for Sale performance (4.19), and a standard deviation (0.26). The Sales results rated highest mean followed by Sales efforts and finally Profitability Indices.

**Table (4.4): Mean, Standard Deviation, Ranking and Importance for “Sales performance”**

No	Dimension	Mean	St. D	Ranking	Importance
1	Sales results	4.31	0.36	1	High
2	Profitability Indices	4.03	0.42	3	High
3	Sales efforts	4.23	0.48	2	High
	Sales performance	4.19	0.26	-	High

#### Sales results:

Table (4.5) shows the statistics of the **Sales results**, where the Mean ranged from (4.00-4.46), and standard deviations from (0.67-0.97).

**Table (4.5): Mean, Standard Deviation, Ranking and Importance for "Sales results"**

No	Statements	Mean	St. D	Ranking	Importance
12	Marketing mix tools help attract more customers	4.41	0.84	2	High
13	Interest rates and prices are communicated to customers to increase sales	4.46	0.67	1	High
14	Discount offers promoted to customers increase sales	4.33	0.77	5	High
15	The bank is developing promotional methods to increase sales	4.35	0.87	4	High
16	The marketing efforts of banks enhance their sales performance	4.31	0.76	6	High
17	The more the bank develops marketing activities the more the sales output	4.00	0.97	3	High
<b>Sales Results</b>		4.31	0.36	-	High

As the paragraph (Interest rates and prices are communicated to customers to increase sales) came in the first place with a Mean average (4.46) and a standard deviation (0.67), and the paragraph (The marketing efforts of banks enhance their sales performance) was in the last rank with a mean average(4.31) and a standard deviation (0.76), This means that banks in Jordan consider Sales results of high importance.

## Profitability Indices

Table (4.6) shows the statistics of the **Profitability Indices**, where the Mean ranged from (3.85-4.33), and standard deviations from (0.70-0.88).

**Table (4.6): Mean, Standard Deviation, Ranking and Importance for " Profitability Indices "**

No	Statements	Mean	St. D	Ranking	Importance
18	Banking pricing enables the bank to increase its market share	3.94	0.88	3	High
19	The ability of management to take advantage of available resources increases profit	3.85	0.80	5	High
20	Management plays a role in generating an additional revolution for shareholders and investors	4.20	0.78	2	High
21	Management's ability to distribute profits positively affects the bank	3.86	0.84	4	High
22	Sales staff give customers personal attention which lead to sale	4.33	0.70	1	High
<b>Profitability Indices</b>		4.03	0.42	-	High

As the paragraph (Sales staff give customers personal attention which lead to sale) came in the first place with a Mean average (4.33) and a standard deviation (0.70), and the paragraph (The ability of management to take advantage of available resources increases profit) was in the last rank with a mean average(3.85) and a standard deviation (0.80), This means that banks in Jordan consider Profitability Indices of high importance.

**Sales efforts:**

Table (4.7) shows the statistics of the **Sales efforts**, where the Mean ranged from (4.01-4.39), and standard deviations from (0.66-1.16).

**Table (4.7): Mean, Standard Deviation, Ranking and Importance for " Sales efforts"**

<b>No</b>	<b>Statements</b>	<b>Mean</b>	<b>St. D</b>	<b>Ranking</b>	<b>Importance</b>
<b>23</b>	speed and operations in responding to customers increase sales indirectly	4.19	0.83	3	High
<b>24</b>	The bank's sales staff inform customers about different promotions to increase sales	4.31	0.82	2	High
<b>25</b>	When the bank provides clear details about the products to customers it increases sales	4.01	1.16	4	High
<b>26</b>	The bank communication efforts about offer through media helps customers remember the product	4.39	0.66	1	High
<b>Sales efforts</b>		4.23	0.48	-	High



As the paragraph (The bank communication efforts about offer through media helps customers remember the product) came in the first place with a Mean average (4.39) and a standard deviation (0.66), and the paragraph (When the bank provides clear details about the products to customers it increases sales) was in the last rank with a mean average (4.01) and a standard deviation (1.16), This means that banks in Jordan consider sales efforts of high importance.

### Hypothesis Analysis:

**Table (4.8): one-sample kolmogorov-smirnov test**

<b>Variables</b>	<b>Dimension</b>	<b>One-sample kolmogorov-smirnov value</b>	<b>Significance</b>
Marketing Tools	Traditional Marketing Tools	1.6	0.01
	Online Marketing Tools	1.7	0.00
Sales Performance	Sales Results	2.6	0.00
	Profitability Indices	1.9	0.00
	Sales Efforts	2.4	0.00

Multiple regressions are used to test the effect of Marketing tools on Sales Performance in the Banking Sector in Jordan. After confirming validity, reliability, the following tests were carried out to be able to use multiple regressions; normality and multicollinearity (Sekaran & Bougie, 2013).

To check the normal distribution (Normality) of the dimensions of the independent variable and the dependent variable: To verify the normal distribution, a one-sample kolmogrove-smirnov test was used where the results are as they are in Table (4.8).

### **Multi-Collinearity Test**

Multicollinearity was detected by using the Tolerance and Variance Inflation Factory (VIF) test for each of the study independent variables, considering that Tolerance value should be more than 0.1 and the VIF value should be less than 10. Table (4.9) is illustrating the results of tests mentioned above.

**Table (4.9): Multicollinearity: VIF, Tolerance test**

<b>Independent Variables</b>	<b>Tolerance</b>	<b>VIF</b>
Traditional Marketing Tools	0.98	1.01
Online Marketing Tools	0.96	1.04

It is evident from the above table that the Variance of Inflation (VIF) values for all variables are less than (10) and range from (1.01-1.04), and tolerance values ranged from (0.96-0.98), which is higher than 0.1. The data were confirmed by normal distribution where all significant values were greater than (0.05).

### **The Main Hypothesis:**

**H01:** There is non- statistically significant impact of marketing tools with all sub dimensions (traditional marketing tools, and online marketing tools) in sales performance (Sales results, Profitability Indices, Sales efforts).

**Table (4.10): Multiple Regression Analysis of the impact of marketing tools (traditional marketing tools, and online marketing tools) in sales performance**

Independent variables	Model Summary			ANOVA		Standardized Coefficients	Coefficients	
	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	"F" Value	"F" Sig	Beta	"T"	"T" Sig
	0.22	0.05	0.04	16.27	0.00			
<b>Traditional Marketing Tools</b>						0.164	2.93	0.00
<b>Online Marketing Tools</b>						0.172	3.08	0.00

**\*Dependent variable: Sales Performance. \*The impact is significant at level ( $\alpha \leq 0.05$ ). \* (T tabulated = 1.96)**

Table (4.10) shows the regression of the two independent variables of Marketing Tools together against dependent variable (Sales performance). The model is fit for further analysis, where R<sup>2</sup> is 0.05 shows the fitness of the model for multiple regressions and explains the variance of independent variable on dependent variable, since R<sup>2</sup> is 0.05. Then the independent variable can explain 0.05 of variance on dependent variable, where (R<sup>2</sup>=0.05, F=16.27, Sig.=0.00). Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted, which states that Marketing Tools sub-variables (Traditional Marketing Tools, and Online Marketing Tools ) impact Sales performance at

**Sub-hypotheses:**

**H01.1:** There is no statistically significant effect of traditional marketing tools in sales performance (Sales results, Profitability Indices, Sales efforts).

Table (4.10) shows that there is a significant impact of Traditional Marketing Tools on Sales performance, where (Beta=0.164, t=2.93, sig.=0.00, p<0.05) Therefore, the null hypothesis is ejected and the alternative hypothesis is accepted which states that Traditional Marketing Tools impacts Sales Performan ) 1/ /

**H0 1.2:** There is no statistically significant effect of online marketing tools in sales performance (Sales results, Profitability Indices, Sales efforts).

Table (4.10) shows that there is a significant impact of Online Marketing Tools on Sales performance, where (Beta=0.172, t=3.08, sig.=0.00, p<0.05) Therefore, the null hypothesis is ejected and the alternative hypothesis is accepted which states that Online Marketing ) 1/ /

## **CHAPTER FIVE**

### **Discussion and Recommendations**

- 5.1 The Main Result of Study
- 5.2 Study Conclusion
- 5.3 Study Recommendations

## **CHAPTER FIVE**

### **Discussion and Recommendations**

The overall investigation was derived from previous studies and our own analysis of the data collected within the banks in Jordan. The banks overall agreed that the use of both online and traditional marketing is of high importance with more weight on the online marketing. Below in this chapter we have a thorough analysis of the study results.

#### **5.1 The Main Result of Study**

This chapter aims to summarize the most important findings of the current study, by presenting the most prominent results Reached, and in light of this the researcher suggested a set of recommendations as follows:

- The results related to the demographic variables of the gender variable showed that men were more numerous. This indicates that men have the ability to receive multiple jobs and have the ability to bear Work responsibilities , As for the education variable,
  - workers category is a conscious educated class, For position variable, the highest war for media agency staff , Finally, in relation to the variable of experience, the highest proportion was of category (3 Years-less 8 Years).
- Marketing tools (traditional marketing tools, and online marketing tools) have a positive impact in sales performance (Sales results, Profitability Indices, Sales efforts)
- Traditional marketing tools have a positive impact in sales performance (Sales results, Profitability Indices, Sales efforts) .

- Online marketing tools have a positive impact in impact in sales performance (Sales results, Profitability Indices, Sales efforts) , and that has agreement with the study (Taleghani,et.al,2013)

## **5.2 Study Conclusion**

- The current study recommends the need to follow up on the rapid developments in the field of online marketing, because of its positive impact on the performance of the bank.
- The study recommends that the bank should conduct studies to follow up on everything new related to service development using the marketing mix.
- The study recommends the necessity of using marketing programs directed to inform clients of the new services provided by the bank, which in turn increase sales.
- The need to integrate marketing tools together in an innovative way to take advantage of the benefits of each to increase performance.

## **5.3 Future Research**

- Conducting more studies with dimensions not mentioned in the current study.
- The application of this study to sectors other than banks.
- This study was applied to banks in the capital, Amman. The researcher recommends conducting a study on all banks in Jordan.

From the researcher point of view, all marketing tools are important, some of the new brands consider online marketing as the only tool to be used. After working in marketing agencies for 4 years, I believe that all communication tools are important depending on the target audience and product or service offered. Yes, online marketing is mor efficient in cost, yet traditional marketing can be very beneficial for many products and services.

## References

- Ataman, M. B., Van Heerden, H. J., & Mela, C. F. (2010). The Long-Term Effect of Marketing Strategy on Brand Sales. *Journal of Marketing Research*, 47(5), 866-882.
- Sin, et.al. (2002). The effect of relationship marketing orientation on business performance in a service-oriented economy. *Journal of Services*
- Cook, W. D., & Hababou, M. (2018). Strategic Analytics: Integrating Management Science and Strategy, 364(4), 299-307
- Kotler, P., & Levy, S. J. (1969). Broadening the Concept of Marketing. *Journal of Marketing*, 33(1), 10-15.
- (compare Brown, 2005; Brown and Bitner, 2006; Grönroos, 1982, 1999; Gummesson, 1987; Piercy, 1985).
- Grönroos, C. (2006). On defining marketing: finding a new roadmap for marketing. *Marketing Theory*, 6(4), 395-417.
- )311  
management", *Journal of Communication Management*, Vol. 12 Issue: 2, pp.169-184
- Berger, A. N., & Mester, L. J. (1999). What Explains the Dramatic Changes in Cost and Profit Performance of the U.S. Banking Industry? *SSRN Electronic Journal*
- Schmitt, B. (1999). Experiential Marketing. *Journal of Marketing Management*, 15(1-3), 53-67
- Kiang, M. Y., Raghu, T., & Shang, K. H.-M. (2000). Marketing on the Internet - who can benefit from an online marketing approach? *Decision Support Systems*, 27(4), 383-393.
- Bluen, S. D., Barling, J., & Burns, W. (1990). Predicting sales performance, job satisfaction, and depression by using the Achievement Strivings and Impatience-



- Irritability dimensions of Type A behavior. *Journal of Applied Psychology*, 75(2), 212-216.
- Al-bdour, A. Ali., Ellisha Nasruddin., and Soh Keng Lin, World Academy of Science, Engineering and Technology, *International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering* Vol:4, No:7, 2010
- Salman D. Al-Shobaki a, Rami H. Fouad b, Adnan Al-Bashir bt, *Jordan Journal of Mechanical and Industrial Engineering* Volume 4, Number 2, March. 2010
- Webster, F. E. (1988). The rediscovery of the marketing concept. *Business Horizons*, 31(3), 29-39.
- Felton, A.P. (1959) Making the Marketing Concept Work. *Harvard Business Review*, 37, 55-65.
- Kiang, M. Y., Santanam, R., & Shang, K. H. M. (2000). Marketing on the Internet - who can benefit from an online marketing approach? *Decision Support Systems*, 27(4), 383-393. [https://doi.org/10.1016/S0167-9236\(99\)00062-7](https://doi.org/10.1016/S0167-9236(99)00062-7)
- Wang, H., Lee, M. K. O., & Wang, C. (1998). Consumer privacy concerns about Internet marketing
- Hoffman, D., & Novak, T. (1997). A new marketing paradigm for electronic commerce. *Information Society*, 13, 43-54.
- Trusov, M., Bucklin, R. E., & Pauwels, K. (2009). Effects of Word-of-Mouth Versus Traditional Marketing: Findings from an Internet Social Networking Site. *Journal of Marketing*, 73(5), 90-102.
- Pan, B., & Li, X. (Robert). (2011). The long tail of destination image and online marketing. *Annals of Tourism Research*, 38(1), 132-152.
- Kiang, M. Y., Raghu, T., & Shang, K. H.-M. (2000). Marketing on the Internet - who can benefit from an online marketing approach? *Decision Support Systems*, 27(4), 383-393.

- Azzam Azmi Abou-Moghli, Ghaith Mustafa Al Abdallah, Ayed Al Muala (2012). Impact of Innovation on Realizing Competitive Advantage in Banking Sector in Jordan. American Academic & Scholarly Research Journal, Vol.4, No. 5.
- Amirhosein Pourhosseini, Zohre Dehdashti Shahrokh, (2013). The Effect of Marketing Strategy on Sales Performance: The Moderating Effects of Internal and External Environment. World Applied Sciences Journal.
- Elizna Grobler, (2014). Social media marketing versus traditional marketing in the South African motor industry. Dissertation submitted to the department of Business Management in fulfilment of the partial requirements of the University of the Free State.
- Sanjay Bhayani & Nishant V. Vachhani, (2014). Internet Marketing vs Traditional Marketing: A Comparative Analysis. 53F IIB Business Review. Volume 3, Issue 3

## Appendix one: Questionnaire

### Demographic Data

**Please select the appropriate answer by ticking (√) in the right place:**

Gender :  Male  Female

Educational Degree:  Diploma  Bachelor  Master  PhD

Position:  Marketing department employee  Communication department employee  Sales department employee  Media department employee  Other

Experience:  less than 3 years  3years to less than 8  
 8years to less than 13 years  13 years or more

No	Evaluation	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	Procedural definitions	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Marketing Tools</b>						
<p><b>Marketing tools:</b> The definition of marketing tools are product development and promotional strategies and actions that a company uses to develop and promote its products or services.</p>						
<b>Traditional marketing</b>						
<p><b>Traditional marketing</b> tools is relatively referred to as the old school, such as TV, radio , broadcast , newspaper. These are tools that were used and effective before onlinemarketing, communication and even the internet evolved however, they are still used nowadays depending on the communication objective.</p>						
<b>1</b>	The bank prefers to use traditional marketing to enhance sales performance					
<b>2</b>	Traditional marketing enables direct communication with sales staff directly					

3	The bank considers cost of frequency of advertisement when marketing banks services					
4	The banks publicity activities improve the banks service profitability					
5	The bank considers media used by competitors when choosing media for advertising					
6	The bank considers timely placement of sales promotion activities					
<b>Online Marketing</b>						
Online marketing is a set of tools and methodologies used for promoting products and services through the internet.						
7	The bank uses social media platforms to promote its services (Examples: Facebook, Instagram, LinkedIn)					
8	The bank uses digital media platforms to promote its services (examples: Al Ghad online, Al Wakeel online)					
9	The bank has an attractive website					
10	The Bank provides its service via website					
11	Online banking stimulates continuous communication between the bank and customers.					
<b>Sales performance</b>						
Sales performance is the level or volume of sales of products						
<b>Sales results</b>						
sales results means the number of products sold or volume of service delivered						
12	Marketing mix tools help attract more customers					
13	Interest rates and prices are communicated to customers to increase sales					
14	Discount offers promoted to customers increase sales					
15	The bank is developing promotional methods to increase sales					
16	The marketing efforts of banks enhance their sales performance					
17	The more the bank develops marketing activities the more the sales output					
<b>Profitability Indices</b>						

Profitability Indices: Sales does not only mean profit, sometimes sales do not cover profit and barely covers the running costs. Each sector or company has its own customized profit indices.						
18	Banking pricing enables the bank to increase its market share					
19	The ability of management to take advantage of available resources increases profit					
20	Management plays a role in generating an additional revolution for shareholders and investors					
21	Management's ability to distribute profits positively affects the bank					
22	Sales staff give customers personal attention which lead to sale					
<b>Sales efforts</b>						
, along to that, sales						
efforts are supported by the right communication and marketing campaigns.						
23	responding to customers increase sales indirectly					
24	The bank's sales staff inform customers about different promotions to increase sales					
25	When the bank provides clear details about the products to customers it increases sales					
26	The bank communication efforts about offer through media helps customers remember the product					

**Appendix two:**

<b>Name</b>	<b>University</b>
Dr. Ahmad Ali Saleh	MEU
Dr. Mohammad Adayleh	MEU
Dr. Abdallah Batayneh	MEU
Dr. Murad Atyani	Israa University
Dr. Faisal Abul Rub	Petra University
Dr. Muneer Rawashdeh	MEU