Consumer behavior online

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In the name of Allah, the Most Gracious, the Most Merciful

A word of thanks and gratitude

He who does not thank people does not thank Allah

I must first thank Allah Almighty who enabled me to reach this high academic level. I also extend my thanks and gratitude to the arbitration committee that evaluated the book for teaching purposes and my continued thanks to my honorable professors. I have all the respect and reverence for you for expressing your opinion and recommendation for the scientific status of the book. This is a certificate that we are proud of.

1. Professor Dr. Naji Maala - Professor of Marketing

2. Professor Dr. Hamid Abdul Nabi Al-Taie - Professor of Marketing

3. Professor Dr. Mahmoud Abu Dalbouh - Professor of Marketing

4. The honorable uncle Ahmed Al-Mathani - Arabic language teacher.

Dedication

To the soul of my dear mother... May God have mercy on her and make her dwell in a spacious paradise... To my beloved father, the symbol of giving... May God grant him health and wellness. To my brothers and sisters who were my support at every moment and the best support... to my virtuous wife... to the joy of soul, spirit and heart, to my budding children, Karam and Kamila.

Abstract

The purpose of this book is to explain the scientific and practical aspects that follow in the field of studying consumer behavior in the light of the development and expansion of electronic marketing operations. The stages of development of consumer behavior and the factors influencing it are considered.

The main attention is paid to the theory of development and historical formation of marketing models and consumer behavior, and the main trends in the development of consumer behavior are identified within the influence of innovative Internet technologies that have led to a change in the level of modern ideas about electronic marketing. The advantages of applying innovations and Internet technologies to consumer behavior and their satisfaction are also explained. The organizational foundations of the formation of the concept of electronic marketing are revealed, taking into account their impact on the consumer. The influence of social networks on consumer behavior is determined.

The main trends in the development of electronic markets, their advantages and disadvantages, their impact on consumer behavior are substantiated, with an emphasis on explaining consumer rights in the light of the expansion of electronic marketing operations, which provides the necessary protection for the consumer in the vast electronic space, allowing him to conduct safe marketing operations.

We hope that university students, postgraduates, educational institutions and business people will benefit from the main results of this work and that this book will become a reference for studying the theoretical foundations of consumer behavior on the Internet.

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CONTENTS

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INTRODUCTION

This book presents theoretical research and development of scientific and practical recommendations on consumer behavior through electronic communication channels. Scientific and practical recommendations on organizing the process of studying consumer behavior in light of the development of electronic marketing operations and the expansion of cyberspace, as well as the penetration of information technology and the Internet into all areas of the economy, including electronic marketing. As the use of innovative Internet technologies in electronic marketing, and increasing the competitiveness of the organization in the market in accordance with international business standards have been developed. It is argued that the presented will require the development of electronic marketing strategies that will influence consumer behavior, since the rapid development of Internet technologies has led to the emergence of new types and tools in electronic marketing that have not been used before, as this requires more detailed study and research. The importance and necessity of studying consumer behavior under the influence of the concept of electronic marketing in order to know preferences and needs for products and identify the main problems that need to be solved are revealed.

Chapter One: is devoted to the study of theories of consumer behavior development within the framework of marketing concepts. It is argued that the study of consumer behavior is the most important step in understanding the nature of consumers and their behavior and understanding its significance for the consumers themselves. As well as for product manufacturers and retailers.

Chapter Two: is devoted to studying the main aspects of the influence of electronic marketing on consumer behavior, discussing the basic principles of consumer behavior. Modern communication skills have been developed that allow you to effectively communicate with consumers, and conducting a comparative analysis of online shopping.

Chapter Three: is devoted to studying the features of the development of electronic markets, where it was emphasized that electronics makes it easier for individuals to make purchases without any hassle. Definitions of the main forms of interaction between participants in the electronic market. The main types of doing business in the electronic market in the world are considered, with a discussion of the criteria for a successful organization of an online store.

Chapter Four: is devoted to studying the features of consumer behavior when purchasing goods and services. The role of personality in the digital economy and the features of its influence on marketing processes are assessed. The traditional

model of consumer choice in the banking services market is substantiated. A new model of consumer choice in the banking services market has been identified, which has allowed to form the most important changes in consumer behavior.

Chapter Five: is devoted to the study of the risks of electronic shopping and the need to attract the electronic consumer. It is proved that the process of electronic shopping is the process of buying, selling or exchanging products and information through computer networks, including the Internet, and is used to express a set of technologies available for the electronic transmission of information for marketing purposes.

Chapter Six: is devoted to the study of the conceptual toolkit of consumer behavior within the concept of electronic marketing, where the main stages of research and collection of information via the Internet were presented, and the importance and need for collecting customer data were highlighted, the main types of customer data were highlighted, and tools for collecting and tracking data were organized.

Chapter Seven: is devoted to the study of the features of marketing communications and their impact on consumer behavior, since this is one of the important functions of the organization, which allows identifying the interests of consumers and achieving effective integration of the organization and its activities in target markets. The concept of marketing communications is formed and the main tasks and methods of promotion via the Internet are defined, where the elements of the electronic marketing communications mix and types of electronic sales promotion are highlighted.

Chapter Eight: is devoted to the study of electronic advertising, where the importance of electronic advertising and its most important features are highlighted, since the connection between advertising and consumer behavior is emphasized. The psychology of Internet advertising is considered, types of electronic advertising impressions are highlighted, with evidence of the impact of electronic advertising on consumer behavior, where the AIDA model is presented.

Chapter Nine: is devoted to the study of business promotion in social networks and the specifics of their impact on consumer behavior. The development of electronic social networks and characteristics of sites are considered, the features of social media and the most important websites with videos, pictures, etc. are highlighted. The role of marketing through social networking sites and its connection with the purchase decision, to create customer desires is emphasized. The main results of the research in this chapter can be practical recommendations

and a description of procedures related to the features of activating consumer behavior and influencing it through social networks.

Chapter Ten: is devoted to the study of modern requirements for consumer protection in electronic marketing. The reasons for the need for electronic protection of consumer rights are proven, the lack of information and technical knowledge among consumers about the rules for searching for information and making purchases on the Internet is highlighted.

The book "Consumer Behavior on the Internet" is developed taking into account the problems and requirements of the market and electronic marketing, which allows us to recommend it to students, graduate students and other educational institutions. The book can be recommended to everyone who wants to get a theoretical basis and ready-made practical recommendations in the field of consumer behavior on the Internet.

And God is the Grantor of success

Author
Professor of Electronic Marketing
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CHAPTER 1

CONSUMER BEHAVIOR: CONCEPT AND CHARACTERISTICS

1.1. REQUIREMENTS FOR STUDYING CONSUMER BEHAVIOR.

The study of consumer behavior focuses on the purchasing decisions made by consumers and the stages of all processes that are associated with the selection, acquisition, use, consumption and disposal of goods by individuals. Behavioral patterns lead to sustainable and mutually beneficial relationships between buyers and sellers, which is essential to the success of marketing campaigns for any modern organization. The study of consumer behavior is the starting point for the marketing management process, which requires skills in using customer data in planning and implementing marketing campaigns in order to develop a system that influences consumer behavior and their purchasing decisions, methods for studying consumer behavior in various markets and modern methods of interaction with consumers [1].

Concept of consumer behavior: The study of consumer behavior is a fundamental step towards understanding the nature of consumers and their behavior, realizing the importance of this research for consumers themselves, as well as for organizations that produce products and services.

The essence of consumer behavior: is the behavior that a consumer exhibits in searching, purchasing, and using products, services, ideas, or experiences that he expects to satisfy his wants or needs according to available purchasing options [2].

The importance of consumer behavior: it is the benefit that accrues to all parties involved in the reciprocal process that occurs between the consumer, organizations, retailer and family, where manufacturers of goods and businessmen operating in the market for goods and services seek to influence the behavior of people and maintain their activities based on the concept psychology and marketing methods. The concept of marketing includes everything that an organization can do to influence increased demand for its goods and services through modern marketing activities. The consumer acts as the primary target because the consumer is the only person who expresses the need to buy or own products, goods or services that combine satisfaction and brand loyalty. The main purpose of studying consumer behavior is to identify how actual consumer behavior occurs and analyze the factors that influence actual behavior or influence consumer behavior before it occurs. [3].

Content of consumer behavior:

Behavior: Behavior is defined as all actions and actions that come from people, whether these actions are visible or not.

Consumers: these are individuals or groups of individuals or organizations who use products, and consumers may not be purchasers.

Buyer: is a person who buys a product for his own needs or the needs of others and decides to buy and pay for it.

Client: an individual who regularly purchases goods from a particular organization or store [4].

Types of Buyers:

1. Final buyer: is a consumer who purchases a product for personal use or for use by others (who may be family members or friends), and the purchase of the product is intended for end use**.**

2. Intermediate buyer: represented by individuals and sometimes organizations. These consumers rely primarily on buying and reselling goods for profit.

3. Industrial (institutional) buyer: these include individuals or groups of individuals purchasing products that are used in one of the following areas**:**

- Resale.
- Its use in the production of another product, and often the purchase volumes are large and go through long stages.
- Purchases may be made for the benefit of government agencies or non-profit organizations such as charities.

Types of consumer behavior:

1. By form of behavior: all types of behavior and actions of individuals can be divided into:

- Visible behavior: These are visible behaviors and actions that can be observed from the outside, such as sleeping, eating, buying and selling.
- Subconscious or hidden behavior: it is represented in thinking, meditation, perception, visualization and imagination.

2. By nature of behavior: The behavior and actions of people are divided according to their character into:

- Innate Behavior: These are behaviors that exist in a person from the moment he is born and do not require education or training.
- Learned Behavior: It is a behavior that a person learns through various means of learning or training such as reading, writing, swimming and driving.

3. In count: The behavior and actions of individuals according to this criterion are divided into:

- Individual Behavior: It is the behavior associated with the individual and the situations to which he is exposed in his daily life..
- Collective Behavior: It is a behavior that belongs to a group of people rather than to one individual because it represents the person's relationship with other people, such as membership in a group to which he belongs at home or at school and others.

4. According to the novelty of behavior: Personal behavior according to this criterion is divided into:

- New behavior: if it occurs for the first time and is therefore considered a new and innovative behavioral position..

- Repetitive behavior Behavior may be repeated or repeated, and it may be close to the actions and activities that preceded it [5].

Types of purchases by degree of maturity and rationality:

1. Rational consumer behavior: When an individual chooses the option with the greatest benefit and lowest cost: for example, he buys a powerful and comfortable car, the price of which is justified by its long service life.

2. Irrational consumer behavior: when it is impossible to estimate future costs and benefits or when his estimates do not correspond to generally accepted estimates, for example, when a buyer spends his last money on a lottery ticket.

1.2. INDIVIDUAL BUYER BEHAVIOR

Consumers' purchasing decisions depend on continuous efforts to satisfy their desires and spending resources to purchase products and services that meet their needs, so consumer purchasing decisions are not influenced by various factors and are constantly repeated to achieve the best results to help achieve what they want. goals set in the right choice. Today, it is important to satisfy and control customers continuously as marketers can detect opportunities and threats facing the organization with the possibility of dissatisfaction or failure among customers.

The presented factors depend on the correct representation of consumer behavior on the principle of independent consumer sovereignty, since through it the motives and characteristics of his behavior are revealed when making a purchase decision with the possibility that consumer behavior is subject to pressure and can have a social impact and within the law on the consumer [6]. The general model of purchasing behavior is shown in Fig. 1.
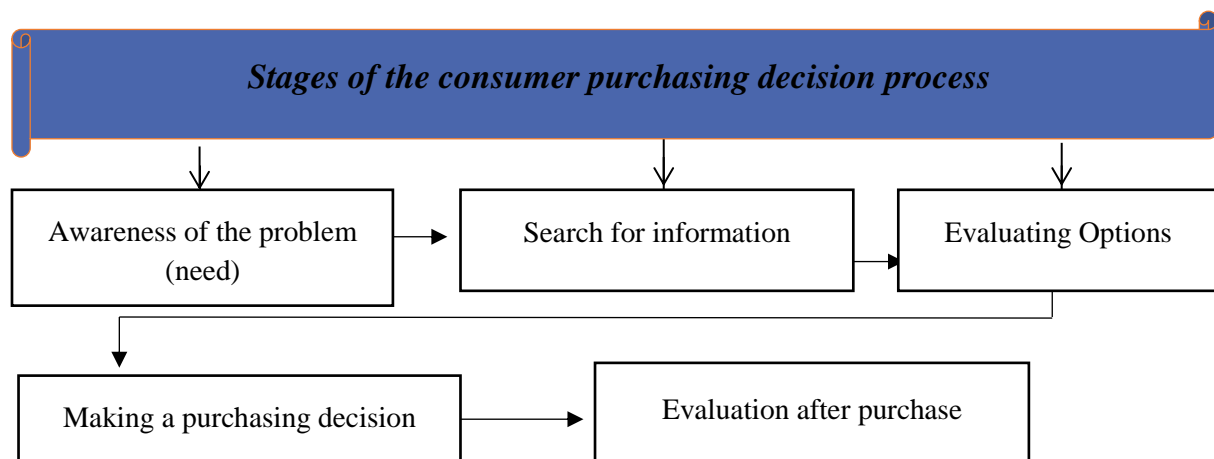
Fig. 1. Stages of the consumer purchasing decision process
Source: Developed by the author based on data [7].

1. Feeling of necessity: The problem occurs when there is a difference between the current state and the desired state, so the consumer has a specific need and wants to satisfy it. At this stage, the consumer is influenced by internal and external influences, and the marketer plays the main role. Role in selecting these needs, influencing them and adapting them to the influences to which the consumer is exposed through promotional efforts and activities (advertising, sales promotion, etc.).

2. Search for information: Once a need is identified, buyers seek product information that helps solve a problem or satisfy a need and may not seek additional information. It is important to note that if the buyer's motivation is strong and a product that can satisfy the need is readily available, the consumer will be more likely to make a purchase as per Figure 2.
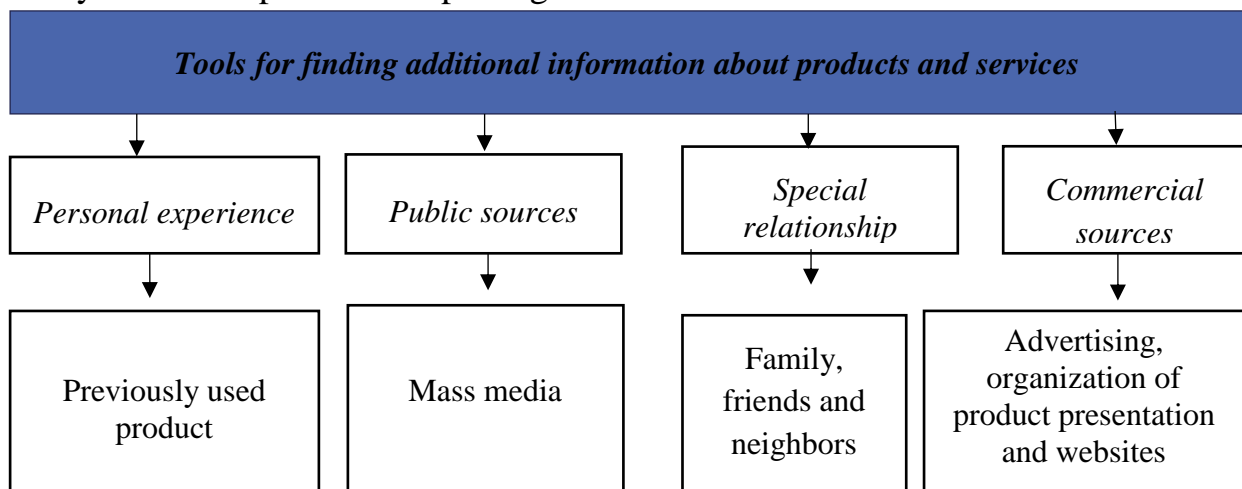
Fig. 2. Search tools for more information about products and services
Source: Developed by the author based on data [8].

The relative influence of information sources, it should be noted, depends on the product category and buyer characteristics. Consumers obtain most product information from commercial sources, but personal sources are the most effective, with the source potentially having different influences on the purchase decision. Commercial sources usually inform and personal sources legitimize To know competitors and discuss product benefits, it is necessary to carefully identify the sources of information used by consumers and determine the value of comparative information [9].

3. Evaluation of alternatives: This stage depends on the extent to which the consumer collects complete and correct information about the various alternatives from which he can choose (location, cleanliness, hospitality, good reception and cost). Determines the importance of each factor, although price is the primary criterion for most consumers, there are those who consider it a secondary factor. For example: high income people, therefore it is necessary to focus on the value of the

product to consumers, since two consumers may use the same standards with the same weights, however, we find that each of them has different behavior or opinion from the other.

4. Making a purchasing decision: The evaluation process leads to the selection of a suitable product that meets the needs and desires of the consumer, and the purchasing decision, like any decision, is a choice between available alternatives and a comparison of their benefits and costs. Therefore, it represents a comprehensive solution in various aspects. aspects that can be influenced by the attitudes of others, and purchase intention is influenced by unexpected factors based on income: family, expected price of the product, and expected benefits from purchasing the product [10].

5. Evaluation after purchase: After the purchasing process, the consumer evaluates the purchase decision process based on his previous expectations and whether the product has achieved the appropriate level of satisfaction. If the product meets the consumer's expectations, he will be satisfied, and vice versa. Post-purchase actions: Product satisfaction will be reflected in subsequent consumer behavior. If he is satisfied, he is likely to buy the product next time, since satisfied consumers tend to share the source of positive products with others. Dissatisfied consumers may refuse to use the product or decide to return it to the seller, or they are trying to find some positive information about the product purchased, angry consumers may file a complaint with an organization or contact a lawyer or individual who can help achieve satisfaction, in addition, they may simply stop buying the product or express their bad impressions to friends and others) [11].

Types of purchasing decisions

1. Planned or specific decisions: when the type of product or brand name is known to the consumer before visiting the store, for example when purchasing electrical appliances.

2. Planned solutions in general: when a product category is planned, but not a specific product or brand unit type, because the consumer has a list of products that he needs to buy at the supermarket.

3. Alternative solutions: That is, products that replace intended products, as if a favorite brand of drink is out of stock in the store, so the consumer buys another brand or another type of drink, as if he wanted to buy Pepsi and couldn't find it, so he buys Coca-Cola.

4. In-store solutions: when a visit to a particular store is planned but it is not on the shopping list, for example when a consumer chooses a children's toy as a gift that he did not plan to buy.

5. Unplanned or impulsive decisions: based on point-of-sale marketing techniques such as walking down the street and smelling the aroma of coffee *[12]*.

Buyer research determines the following:

- Strengths and weaknesses of the organization.
- Consumer preferences, expectations and opportunities.
- Ways to improve product offerings.
- Ways to improve advertising efficiency, increase marketing budgets and reduce advertising costs.
- Ways to improve the image of the organization.
- Ways to increase consumer loyalty [10].

Focus on customer satisfaction, because the organization sells products to two groups of customers, new customers and old customers, since attracting a new customer is much more difficult than retaining an old customer. Thus, a bad reputation will spread faster than a good one, and to maintain the required level of demand, organizations need to pay special attention to customer satisfaction, as well as investigate the causes of dissatisfaction and eliminate them in a timely manner. A new product does not necessarily have to be a new product to the market or a new offering, but it is new to the buyer whom he did not know before. To adapt to a new product, the buyer needs to go through five stages, as in the figure 3.

Stages of introducing a new product

Recognition	Interest	Grade	Experiment process	Decision-making
Consumers are aware of new products, but lack relevant information	Consumer looking for information about new products.	The consumer decides whether to buy a new product.	The consumer becomes more familiar and aware of the product, allowing him to gain a complete understanding of the product.	The consumer decides to buy a new product.

Fig. **3**. Stages of introducing a new product
Source: Developed by the author based on data [9-10].

This model of consumer behavior suggests that marketing representatives promoting a new product should try to help consumers at each of these stages, inform buyers about the new product, and show its advantages over other brands.

Categories of consumers by speed of adoption of new products:

- **Innovators (2.5%):** ready for adventure and willing to accept new ideas.
- **Early adopters (13.5%):** accept new foods quickly but carefully.
- **Early majority (34%):** they adopt new products earlier than the average consumer.
- **Late majority (34%)** are skeptical and hesitant and only accept products after a majority of consumers have already tested and accepted them.
- **Laggards (16%)** or late adopters who are suspicious of any product changes and accept them only after the new product ceases to be new and becomes an everyday product, as shown in Fig. 4 [7, 11].

This classification is intended to enable organizations introducing new products to recognize, attract, and target marketing efforts directly to new buyers and early customers. Efforts should be directed toward innovators and early adopters, as they are the opinion leaders in product advertising and for the seller.

Innovators	Early Adopters	Early Majority	Late majority	Laggards
2,5%	13,5%	34%	34%	16%
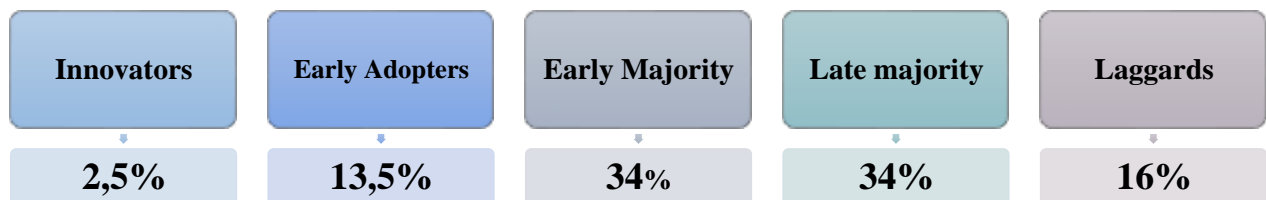
Fig. 4. Categories of consumers accepting new products.
Source: Developed by the author based on data [6-11].

Innovators and early adopters tend to be young people with higher incomes than the late majority and laggards. They are more inclined to buy something new and are less susceptible to other people's opinions and very willingly buy new goods, rarely thinking about the consequences. Other characteristics also influence the rate of adoption of a new product: initial and subsequent costs, degree of risk and uncertainty, social approval.

1.3. BEHAVIORAL ENVIRONMENT OF CONSUMERS (EXTERNAL AND INTERNAL FACTORS).

One of the most challenging concepts for marketers today is knowing what consumers buy and don't buy, as well as why and when they buy a particular product or service. what is important to the consumer and what influences him when making a purchase decision. Information about consumer behavior and purchasing decisions influences marketers in developing marketing plans or strategies based on the needs of specific consumers. Marketers can mainly benefit from understanding the process of consumer behavior and identifying internal and external influences on consumers.

External factors influence the behavior of consumers as members of society and have an impact on the social aspects of consumer behavior[13], as shown in the figure 5.
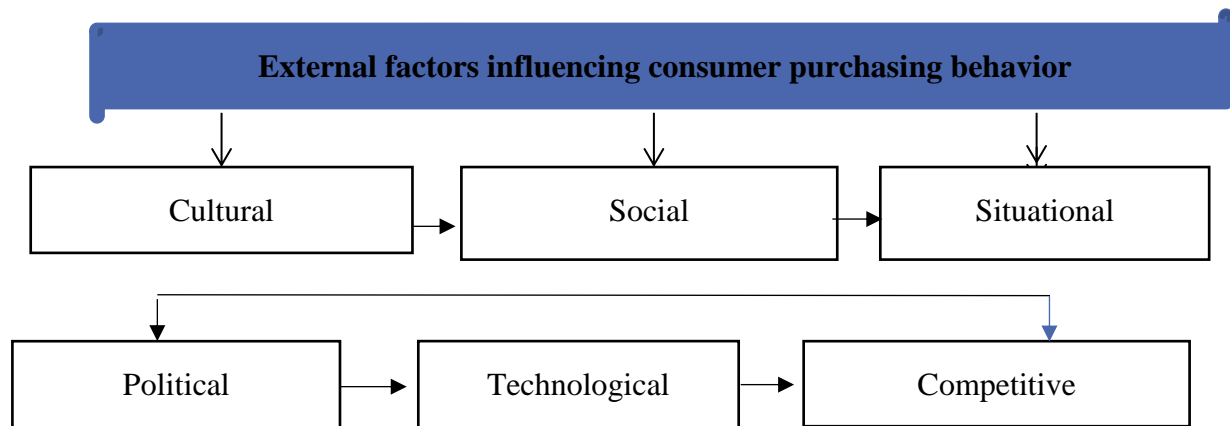
Fig. 5. External factors influencing consumer purchasing behavior
Source: Developed by the author based on data [13].

First: cultural factors: The set of values and behaviors that a person adopts from the surrounding society, including arts, customs, traditions and values in addition to common skills among people in a particular society, as habits differ from one society to another. Thus, culture is a pattern of consumer behavior as marketers rely heavily on this factor in their marketing plan and any influence on cultural factors is accompanied by a change in the marketing process [14].

Secondly: social factors: These are divisions in society whose members share common values, interests and behavior. Social class is not determined by one single factor such as income, but also by a number of interrelated factors such as: occupation/job, income, education, wealth and other variables.

• **Reference groups:** it is an influential group of individuals that has a positive or negative influence on individual attitudes and evaluations of individual aspirations, behavior and correct judgments of individuals. It is also defined as: is any person or group used as a standard for a person in his composition, attitude and behavior, whether public or private.

• **Opinion leaders:** these are individuals or organizations that have the ability to influence the behavior of others and form opinions, and they are a natural extension of reference groups such as politicians, opinion leaders, doctors and others. We understand that when choosing certain goods or services, consumers are subject to various instructions and instructions that they receive from others, especially from opinion leaders, therefore opinion leaders are widely active and effectively influence consumers' decisions to purchase certain goods and services . services based on trust in these leaders. Opinion leaders work to help consumers by providing them with all the positive and negative information about each sign and

this is something we don't find in marketers who only work to show the positive aspects of a product or service [15].

- **Family:** a social unit consisting of two or more individuals whose members form a legal relationship such as marriage, with the ability of the family to adopt other members as sons or daughters who live in the same household and interact with each other in their specific social roles such as husband and wife, father, mother, son, daughter, brother and sister and thus share a common culture. The family is the most directly influencing group on an individual's purchasing behavior due to the nature of the close and ongoing relationships between its members.

Decision areas for each family member:

• Initiator: this is the person who expresses the idea of the need to purchase a specific product or service.

• Influencer: a person whose opinions and advice influence purchasing decisions.

• Decision Maker: The person who has the authority to make the final decision regarding the purchase of a product or service.

• Buyer: The individual who actually buys.

• User: the individual who uses or consumes the product or service [14-15]

In three: Economic factors: Consumers' purchasing decisions depend on the economic situation and standard of living. During an economic boom, people's real incomes rise and living standards rise. Unlike an economic recession, when the inflation rate rises, people's purchasing power decreases and purchases decrease.

Fourth: situational factors: It is presented in a physical environment that includes everything that can be seen by displaying the products on a store's website, the decor and color scheme of the store, and also takes into account the temporal factors that cause a consumer's purchasing decisions to change from time to time. for example, day of the week and working hours, depending on the season, etc. Depending on the circumstances. Psychology plays an important role in the purchasing decision, such as emotional level, joy, anger, sadness and others.

Fifth: political factors: These are decisions made by the state in society, and their consequences are reflected in the market, where consumer attitudes towards them are influenced negatively or positively, for example, the occurrence of revolutions or instability within the state. Therefore, we notice during this time a significant decline in sales in certain markets such as real estate, while they are growing and active in other markets such as food and grocery.

Sixth: technological factors: The modern consumer has become more knowledgeable and intelligent thanks to technological progress, which inevitably influences decision-making by searching for the information he needs and evaluating the products he wants to buy through the Internet and various technical means.

Seventh: Competitive factors: Competitor analysis refers to an organization's attempt to accurately identify competitive conditions and analyze the organization's strengths, weaknesses, opportunities, threats, objectives, and competitive strategies. The consumer's lifestyle determines his behavioral strategy in the process of purchasing and consumption, and it is believed that users and organizations buy goods and use services in order to maintain or improve their lifestyle [16].

Internal factors influencing consumer behavior include the processes by which an individual interacts with influences and changes in the external environment, in addition to marketing activities that mainly influence the behavior of individual buyers. From a psychological point of view, consumer behavior is associated with knowledge of psychological mechanisms and their use to form consumer decisions.

Internal factors are both psychological and personality factors, and each consumer is a unique independent unit. Although consumers can be grouped into general segments to facilitate interaction, the marketer must consider internal factors that may influence their behavior [17].
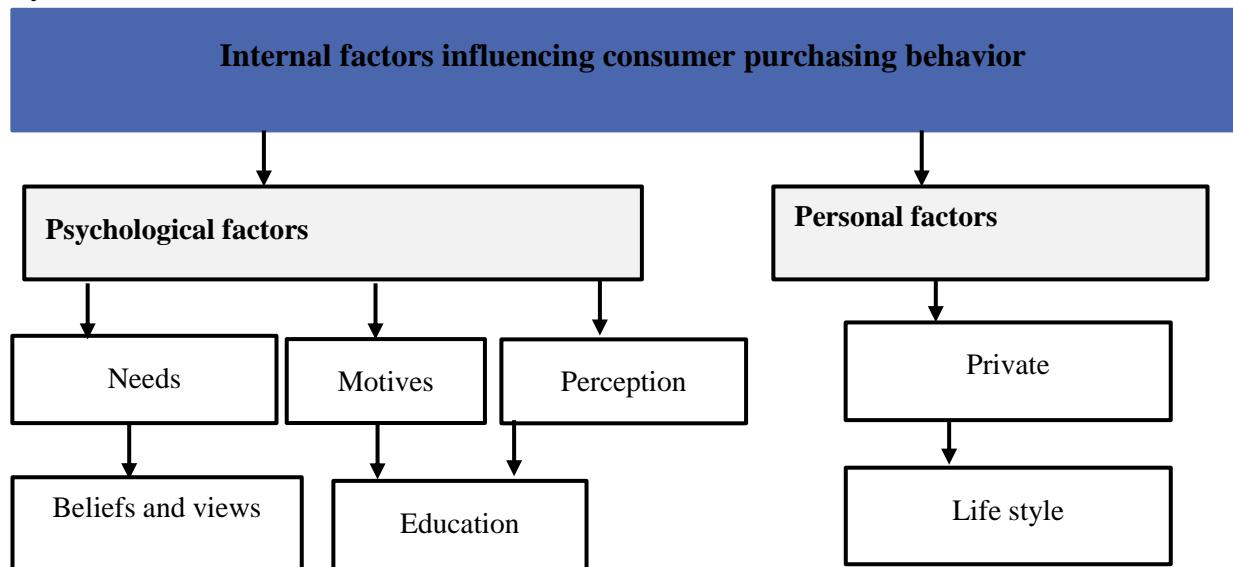
Fig. 6. Internal factors influencing purchasing behavior consumers.
Source: Developed by the author based on data [17-19].

Based on what has been presented, each of them should be considered in more detail.

1. Psychological factors:

Need: This is a feeling of loss, lack, deprivation of something emotional, moral, material or social, and a person seeks in all legal and sometimes illegal ways to satisfy his missing needs and strives to satisfy them and achieve what is required. Maslow's Hierarchy of Needs is a hierarchy that represents motivational theory in

psychology and includes five levels of human needs within hierarchical levels within the pyramid [17].

1. Physiological needs: These are the basic needs necessary for the continuation of human life, such as the need for food, drink, sleep and air.

2. Security needs: this is the need to protect oneself from dangers, secure a future, work, family and health, financial security and social stability.

3. Social needs: it is the need for love, belonging, friendliness, friendship and social recognition.

4. Need for recognition: This is the need to feel valued and respected by others and to achieve prominence.

5. Need for self-realization: it is a person's need to realize their hopes, dreams and aspirations by using their capabilities and talents.
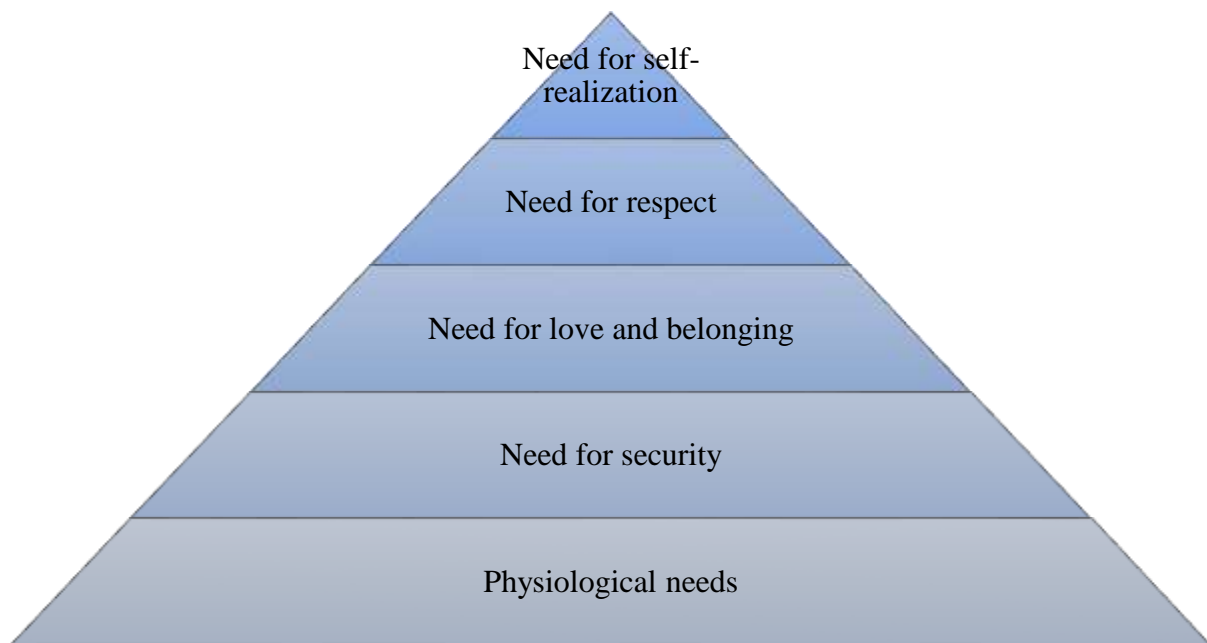
Fig. 7. Abraham Maslow's Hierarchy of Needs
Source: Developed by the author based on data [18-19].

Motivations: It is a stimulus or internal urge that motivates the consumer to satisfy certain needs. Motives can be said to relate to the existence of goals, meaning that goals can be positive or negative and can be high or low, but in all cases the need must reach a sufficient level of urgency to be considered a motive [20].

Perception) It is mental knowledge and the brain's processing of information received from the senses. The complex central nervous system relies on recognizing, organizing, and interpreting information to understand the world around us. For others, it helps them see the world as a stable place, even though the sensory information we receive may change and sometimes be incomplete.

Learning: Activities aimed at acquiring skills and acquiring new knowledge, which is the process of acquiring knowledge, values and skills through training, experience or education. Can lead to permanent changes in behavior, in addition to

measurable and selective changes that re-introduce a person and change his mental structure [21].

Beliefs and attitudes: The process of influencing the environment through perception and learning, forming beliefs and attitudes that influence individual behavior and purchasing behavior, etc. Beliefs are mental images of products that people generally like [22].

2. Personal factors:

Personality: The term "personality" is used to summarize all the traits that distinguish a person from others, and although no two people have the same traits[23], many attempts have been made to classify people with similar traits.
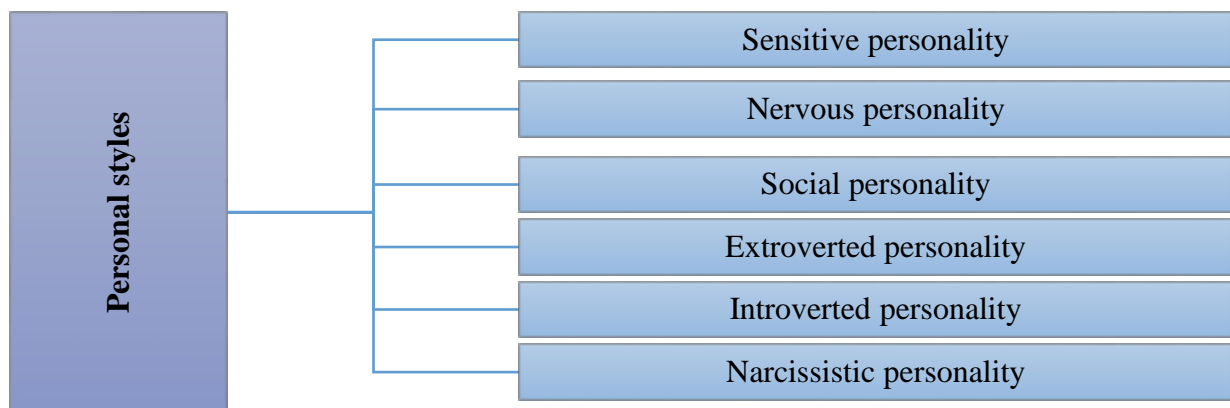
Fig. 8. Personality types influencing consumer purchasing behavior
Source: Developed by the author based on data [21-23].

1. Narcissistic personality: a pattern depicting an overvaluation of self-love in individuals, but in fact reflecting an internal image of low self-esteem and self-esteem of its owner. And this personality is one of the types of serious mental disorders that make the sufferer believe that he is in a high degree of perfection and superiority. These individuals are characterized by a complete aversion to constructive criticism and have a sense of grandeur that gives them a false sense of superiority and that they are unique and cannot be understood by ordinary people, contrary to what appears.

2. Introverted personality: This is a defensive personality that is centered around itself and tends to isolate itself from others. It is characterized by coldness of feelings and regression of emotions such as love, pity and sympathy, even towards parents and children. not because of hardness of heart and hardened conscience.

3. Extroverted personality: a person who prefers coexistence with the outside world and enjoys social activities. Basically an enthusiastic, expressive, assertive and dynamic personality who enjoys social gatherings such as parties and group recreational activities. enjoys spending time with people he knows and people he doesn't know, and whenever he feels his energy is lacking, interacts more in activities [22].

4. Social personality: a person who has characteristics that make him loved or at least not rejected by others, and inevitably characteristics that make him acceptable to us, must be excellent characteristics. People with this personality type are known for their love of

interest and interaction with members of society, so they use communication skills and their relationships with individuals lead to their success. These people are known for their love of speech and they have the ability to attract others towards them. They are also active and full of energy when working with others, and they often show signs of optimism and good humor.

5. Nervous character: This personality is characterized by rapid irritability, irritability, and ease of irritation. He often has a loud voice, tense nerves, and quickly becomes agitated and angry. We meet a person who is nervous by nature, but he can control himself in some situations and endure a lot, but in some situations he shows his nervousness, and this is often unusual, because psychological pressure is put on him, he defends himself, points out what happened to him. he makes mistakes, blames others, and his nervous reaction is a way to console him, and the nervous tension that a person experiences daily can cause him headaches and fatigue.

6. Sensitive personality: They are sensitive people, open or closed in their personality and have many positive traits such as the ability to listen, empathize and understand others. On the other hand, they also have other negative traits, such as constant stress towards life situations that they perceive as unfair, in addition to comparing themselves to others, which leads to their feelings of sadness and loss of happiness as a result of these negative social comparisons [22-23]. Knowing the key personality traits of target customers can be helpful in developing your marketing mix.

However, marketers have encountered difficulties in using the concept of personality in developing marketing strategies. The main reason for this is the lack of good methods for accurately measuring individual characteristics. characteristics, given that most available psychological research methods were originally designed to identify people with mental health problems and in need of medical attention, most marketers have resorted to lifestyle analysis instead of personality analysis [24].

Lifestyle: Lifestyle is one of the latest and most important criteria used to understand consumer behavior and can be defined as the attitudes, interests and opinions of a potential buyer, such as the buyer's interest in hunting, his attitude towards the social roles of women, etc.

Lifestyle combines many demographic and personality characteristics with multiple dimensions and is used for market segmentation because it provides a comprehensive picture of the consumer's personality and daily life rather than just isolated and fragmented consumer information. One useful application of the lifestyle concept is that different consumers approach shopping differently because they hold different views and opinions about it, in addition to different levels of interest in shopping in the first place [25].

Models and characteristics of consumer behavior

Consumer behavior models focus on each individual and their own preferences.

Table 1

Key consumer models

Consumption model	Characteristics	How to cope
Rational consumer	Calm and intelligent in making purchasing decisions and differentiating between products, services and prices.	Treat him wisely and don't deceive him.
Capricious consumer	Making quick purchasing decisions and always regretting most decisions	Offer the best products that will satisfy his quick desire for the product without confusing him, and accept the exchange for some of the products he asks for.
Indecisive consumer	He does not buy quickly and fluctuates greatly, and may buy and then return for a replacement.	Patience with his hesitation and numerous requests will convince him of the product's features.
Lazy consumer	He takes a wait-and-see approach in most of his decisions and looks for better alternatives in terms of quality and price.	Convince him of the quality and price of the product
Ignorant consumer	He knows nothing about the capabilities or features of the product and buys to show off.	Trying to convince him of the properties of the product in order to complete the sale to him.
Talkative consumer	He talks a lot and often doesn't buy it at the end.	Calm down, listen to him and agree with him until the sale is completed.

Source: Developed by the author based on data [26].

We cannot predict when consumers will become bored or decide to change their purchasing behavior in search of variety.

Therefore, consumer behavior models can be relied upon instead since they target consumers as a group and can be used in the marketing process.

Also the study of consumer behavior in such a way as to obtain data that can be converted into information and decisions can be made based on it [26].

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CHAPTER 2
ELECTRONIC MARKETING

2.1. THE IMPACT OF ELECTRONIC MARKETING ON CONSUMER BEHAVIOR

Consumer behavior is of interest to psychologists and marketers because of its importance in achieving organizational goals. In the process of analyzing consumer behavior, we must make a thorough assessment because many factors influence consumer behavior. Knowledge and understanding is one of the main tasks of a sales representative in the field of marketing. Knowing consumer behavior is a major marketing factor for success and developing an effective marketing strategy using social networking tools over the Internet.

This results in consumer knowledge and brand awareness, which influences consumer behavior towards increasing income and purchasing decisions, as well as how to select products and services that meet needs and demands. In almost a quarter of a century since the advent of Internet marketing, the business landscape has changed very quickly, and multinational organizations such as Google, Facebook, Amazon, Alibaba and eBay, which the world knew nothing about about thirty years ago, are now one of the main factors of modern economy [1].

Digital marketing is the primary means of using all available modern technological tools, the most important of which is the Internet, to reach a potential customer and deliver a marketing message to them, be it online or offline. He is largely responsible for bringing renewable products to consumers. in keeping with the times and new tools and techniques such as telemarketing and SMS have taken digital marketing to expand and spread using these tools.

Based on this, a new concept of marketing has emerged called e-marketing, which is different from digital marketing from traditional marketing by moving from physical resources to digital virtual reality. In the long term, digital marketing aims to attract new customers while ensuring that the existing customer base is connected to the services or products. For example, mobile advertising through SMS serves as a channel to convey information to the client without using an Internet connection, and what is important here is Knowing that all forms of email marketing automatically fall under the umbrella of digital marketing [2].

Electronic Marketing: it uses modern technology to promote products and services to transform virtual markets into tangible physical reality and strive to achieve common goals as it relies mainly on Internet technology. To understand the difference between digital and email marketing, it is necessary to understand that

these are two different marketing concepts, there cannot be offline email marketing such as pay-per-click advertising and product marketplaces that sell unique and rarely used products through online auctions and through organization websites.

Today, it is difficult to find a large industrial organization that does not promote itself on the Internet and that could easily see a growth trend by constantly expanding access to online shopping platforms and taking advantage of their growing number [3]. The main goal is to understand how the digital environment influences consumer behavior, particularly the ability to interact with search engines, the availability of online reviews and recommendations, and other similar information that is not created or controlled by brand organizations or sellers [4].

Goals of consumer behavior during and after purchase:
- ✓ Fill in the data.
- ✓ Understand consumer behavior when making a particular purchase.
- ✓ Channel rating.
- ✓ Resource allocation.
- ✓ Channel coordination.

Great difficulties in solving these problems are associated with the large volume of data that must be processed in all searches and processing of customer information. Since information search plays an important role in the buyer's decision-making process, research into the digital environment is essential. Online shopping reduces the research and evaluation steps in the buyer's decision-making process. Without the Internet, buyers would have to spend a lot of time searching for the information they need, and in the pre-purchase stage, the Internet replaces the time sellers spend searching for printed content from external sources and helps reduce the time spent negotiating prices in the final stages of the buying process [5-6] .

Modern communication skills for successful communication with consumers:

1. **Analytical skills:** skills related to researching social media feeds, web analytics, transaction history, and consumer behavior profiles.

2. **Effective project management:** Tactical campaigns are detailed and fragmented and target tens, hundreds or thousands of different environments, requiring higher project management skills.

3. **Experimental curiosity:** Modern markets require constant improvement and increased return on investment, so the marketing communications sector must constantly conduct tests, analyzes and research.

4. **Systems thinking:** Marketing is a set of processes that require linking parts or results of various process analyses.

5. **Linking different programs:** Modern marketing offers apps, images, videos and games and requires the integration of these disparate approaches to achieve success.

It is important to state that the ability to adapt is the greatest advantage of any modern successful project, and customer focus is a prerequisite for successful

adaptation and operation in the modern world. Successful adaptation is not only limited to the application of new communication techniques and methods, but also leads the organization to formulate marketing strategies that differentiate itself from competitors and ensure success. [7].

General Pattern of Online Consumer Behavior

Understanding the nature of consumer behavior online is important for marketers to understand how to deliver products. The general pattern of consumer behavior on the Internet is no different from consumer behavior using traditional means of communication, as shown in Figure 9.
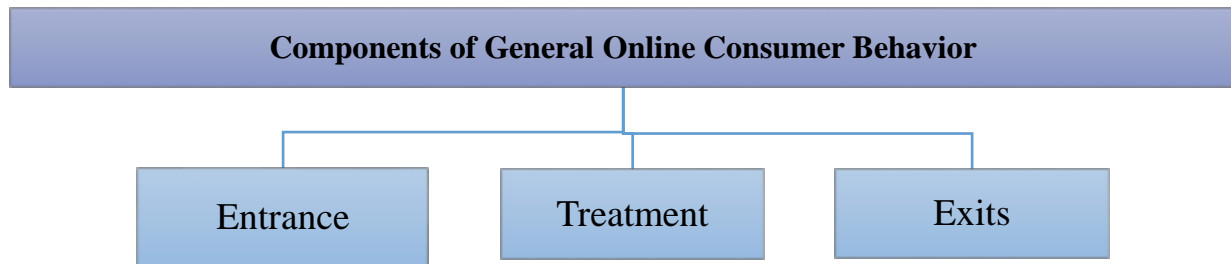
Fig. 9. Components of General Online Consumer Behavior
Source: Developed by the author based on data [8-9].

First: Login: Obtaining information contained on the website about products. This stage consists of two main sources of information:

1. Website Marketing Efforts: the fact that a consumer is using the Internet and sees an advertisement displayed does not mean that he is convinced to make a purchase online. Marketing efforts on a website can influence online purchasing decisions because consumers know the product, where to get it, and how much it will cost to get it. Organizations target consumers through advertising in traditional advertising media such as radio and television or other websites made on their site over the Internet.

2. Cultural and social influence: it is an influence on consumer behavior. People who are highly influenced by friends and family will follow the example of their friends if they rely on online shopping [9].

Second: Processing: Evaluate the information received This stage in this model focuses on how the consumer changes his online behavior as the consumer asks himself several questions before making a purchase:

- Do I really need to buy the product?
- Should I shop around for a better rate?
- Is it better to buy online or traditionally?

In addition, consumer psychological factors such as perception, personality, learning and attitude influence how the consumer is influenced by external inputs, his awareness of his needs, the stage of information gathering, evaluating alternatives and making a purchase solution.

Third: Exits: This stage involves changing consumer behavior and making two decisions:

- Purchasing decisions. The purchase decision made by a consumer may involve purchasing a product or purchasing it online.
- Post-purchase decisions: repurchase or not repurchase [10].

2.2. ONLINE SHOPPING BEHAVIOR.

The Internet is an ever-evolving and advanced means of communication, as it offers a wide range of marketing techniques aimed at increasing sales in local and global markets. When carrying out marketing aimed at customers and improving the marketing operations of organizations, at the same time when a web page associated with the organization's information system becomes the center for the implementation of marketing initiatives for both each of the consumers and employees of the organizations.

The website allows the organization to easily search for target audiences and helps disseminate large amounts of information, and provides the organization with new opportunities to create and build customer relationship management. The website also provides web promotion opportunities that target potential customers through successive stages of the purchasing process.

Advantages of using Internet technologies in marketing activities:
- ✓ Increase the productivity of the organization.
- ✓ Increase sales volume. Direct access to markets.
- ✓ Improve customer service.
- ✓ Brand and business improvement.
- ✓ Improving the mental image of the brand and business.
- ✓ Access to additional markets
- ✓ Immediate method of collecting information

In modern marketing practices, organizations' websites have become an important medium that connects them with target consumers, leading to an increase in online sales worldwide. More and more shoppers are browsing the internet before heading to shopping malls. In order to maintain competitiveness, organizations invest part of their marketing capital in cyberspace and choose to create multiple selling points over the Internet, including advertising strategies, page layout and easy website search by analyzing consumer behavior online [11].

Online shopping - It is a fast-growing phenomenon where ease makes it a new trend among consumers, with traditional consumer behavior patterns in a brick-and-mortar store differing from electronic patterns in an online store. Electronic stores are characterized by the absence of physical features of the store, such as the display of goods and the convenience of the sales area for entering the store, as well as factors of an emotional and psychological nature. Since the Internet has made email

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marketing accessible to organizations of all sizes, and electronic data interchange previously required large investments in communications infrastructure and was only available to large organizations, smaller organizations can now join the ranks of online marketers [12].

Comparison of traditional and online shopping

Traditional consumer decision making typically begins with awareness of a need, then information search, then alternative evaluations, then purchase decision, and finally post-purchase evaluation. Electronic marketing tools represent a completely new phenomenon, which should be reflected in the organization's marketing system, where the digital form of the product is created and actively interacts. with it when carrying out marketing operations, which is shown in Fig. 10.
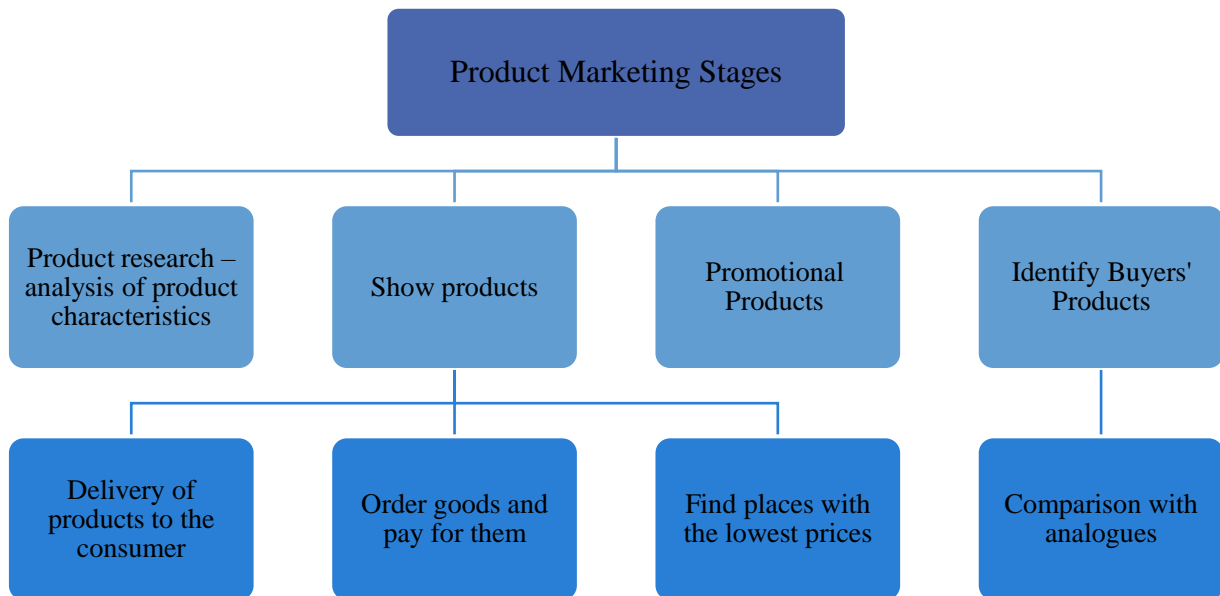
Fig. 10. Product Marketing Stages
Source: Developed by the author based on data [13-14].

Based on what has been presented, it is necessary to consider in more detail the main marketing channels of the product and the features of its promotion.

1. Customer Product Identification. This is the identification of the needs of markets and customers that can be included in the number of goods and services that the customer wants to receive primarily to satisfy his desires.

How to identify customer needs?

• *Create surveys:* surveys provide comprehensive information about the needs of customers and target audiences, knowing their motivations, desires, needs or problems they want to solve. They also mainly focus on matching the product to those needs, the right type. employees, as well as any data that needs to be collected in the future. This information is important to the seller, whether he is selling goods or services. You can also include questions about how products compare to competitors' products and try to understand why customers choose a competitor's

product over yours. These surveys can also give you insight into changing customer needs. In answer to questions like this, is there a specific time when a customer buys a particular product? Why have their needs changed?

• ***Benefits of Social Networks:*** the use of social media platforms has become an important factor in attracting the target audience and improving the image of the organization, thereby increasing sales. Moreover, social media platforms allow you to communicate with customers through comments, reposts and interaction with posts. This allows organizations to identify customer needs in real time and what they want.

• ***Forecasting customer needs.*** To understand customer needs, a salesperson or marketer needs data. As most organizations have gone digital, access to this data has become more accessible than ever before. However, most organizations do not use this data to predict customer needs.

How do you meet customer needs?

• ***Provide superior customer service:*** If you notice that customers are complaining about the quality of service you provide, or if you think that your competitors' customer service is better than yours, you need to improve your customer experience. who are looking for. Clients are always looking for support. The live technician feels that his time is limited, and as a result, customers get what they really need and their satisfaction increases. This requires ongoing support via live chat and customer service automation using bots to interact with customers throughout the day. Online support solutions such as video chat and co-browsing are also available.

• ***Regular measurement of customer satisfaction:*** To determine the level of customer satisfaction, it is necessary to carry out some measurements through appropriate communication channels to get a complete picture of the performance of the products and show any weak points. This is also useful. that managers or employees provide comprehensive information to improve customer satisfaction with results. Organizations modify products to reduce customer losses.

• ***Increasing product benefits:*** Every customer needs a reason to buy products over others, and that reason is the benefit they will receive. Moreover, this benefit may vary depending on the product, service and target customer. Product quality is a characteristic that affects the ability to satisfy customer needs. Here value is part of the quality that customers are looking for, which is one of their highest needs.

2. Product Advertising: This is a type of marketing communication that disseminates information about a specific brand in order to attract attention to it, promote and maintain interest in it, in order to inform the target audience about specific events related to the brand. activities on specific projects.

How to advertise products:

• *Know your customers.* Only by knowing who your customers are, you can make the right decisions about how and where to promote your product.

• *Know customer expectations.* It's important to know how customers determine the type of products you offer and what motivates them to buy.

• *Know your advertising goals:* determine how to achieve these goals, don't make "increasing sales" your goal.

• *Choose the right way to attract clients:* choose the right place to promote the products and the channel through which you want to promote.

• *Advertise in places where competitors advertise:* in this case, you will get rid of the unpleasant experience by finding a suitable advertising method by placing the benefits and features of the product that potential competitors will see before making a purchasing decision.

• *Know the purpose of advertising.* Before you write and launch an ad, make sure you know your goals: get the most out of your ad, gain valuable information, get people to visit your store, or simply learn about your brand..

• *Consider the interests of the potential client,* and not your own. Remove any statements like "We are proud to advertise." Most clients don't care what you're proud of. You want to know how you can make them proud of something or how you can help them solve a problem or need.

• *Start simple:* Don't spend your entire advertising budget on a big campaign. Start with a low-budget campaign and experiment with advertising to see what ads and media work best. Change headlines, print ads, or add keywords to your search. Advertising can turn ineffective ads into lead-generating ads whose responses are tracked to determine what worked and what didn't.

• Testing and measurement. The success of your commercial advertising requires testing and measuring results.

3. Product presentation: it is a set of actions and practices undertaken by manufacturers and sellers to persuade consumers to buy products.

Factors affecting the way products are displayed:

• *Website design:* Good design in terms of product presentation and ease of use satisfies consumers and often leads to purchasing decisions.

• *Demonstration skills.* Some skills help to add attractive and exciting elements to products and most importantly, attractive display placement.

• *Product Specifications.* You must ensure that the images match the product and all specifications as these issues can greatly affect the reputation of the seller and the product.

• *Showcase your product*, using appropriate advertising tools. These tools help present products and motivate customers to buy, mainly through social media platforms, websites, advertising banners, flyers, posters and promotional displays.

4. Study the product and analyze its characteristics: it is a group of techniques used to collect information and gain better knowledge of the target market. Organizations use this information to develop and market new products, know the qualities and characteristics of the product offered. organization and test various products to ensure they are approved and meet customer and market requirements to ensure the success of the project and the achievement of its objectives.

Suitable Product Features:

- Providing solutions to customer problems, needs and wants.
- Ease of use for customers.
- Provides better user experience.
- He must be of acceptable and attractive appearance.
- Reduce costs to increase profits.
- Product prices correspond to product quality.

5. Comparison with similar products. With many benefits over similar products and the proliferation of online shopping and selling apps, you can find hundreds of local and international apps and websites to purchase the products you are looking for, and on each site you will find multiple options for the same item because you will find the difference. Between product prices, product quality and many other details, you may have to search for hours before deciding which site you will buy the product from. Perhaps for many, this method is not convenient or useful for purchasing the best products in the shortest possible time. To solve this problem, there are apps and tools that collect items offered for sale online, show you the best options, distinguishing each item, its price and ease of availability. This saves you a lot of time instead of having to search through dozens of apps yourself and compare hundreds of products in each app. This also gives you the best deal and allows you to choose the lowest price possible. Don't be fooled if you are in a hurry and choose any product before knowing its price difference compared to other products.

6. Find the lowest prices. Customers are always looking for the best prices when investing in products and often use price comparison sites to find the best prices on the products they want to buy.

Tools for comparing prices in online stores

- **Shopbrain .**The tool is available for free through the website or by downloading the site's app on a range of smartphone operating systems. It shows price comparisons for the products you are looking for on most shopping and e-selling sites - eBay. – Amazon – Walmart – Best Buy. It is possible to install it in Google Chrome or any other browser to automatically compare products you search for on the Internet.

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- **PriceBlink.** Google offers this tool to compare the best prices when browsing products and these tools can access more than 11,000 online shopping sites and once this process is completed, a small window will appear at the top of the screen with the best available price. In addition to attaching a link leading directly to the site selling this product.

- **Google Shopping.** You can compare prices using Google's search engine tools directly, using the Google Shopping service, then you can add the product name in the search field to show you the best results that suit you, showing products from different online stores, and there is also a feature to request alerts , if the product is available at a lower price. From the results I found.

- **Shopping.com.** This site is similar to the method of using Google Shopping and this site is linked to the famous eBay site and it comes with a search engine for the products offered for sale. It is possible to control the sorting of results to show you products from the lowest to the highest price or vice versa.

7. Ordering and paying for goods: this method involves the customer ordering a product and then paying digitally for the purchase of the product or service in a store or website by showing and entering customer card or bank account details. The importance of electronic payments in the world of digital commerce is to simplify the purchasing process so that the customer can purchase any product they want from home in a convenient, easy and secure manner. In expanding customer reach beyond a specific geographic area, while engaging customers and implementing with minimal effort and time.

8. Delivery of the product to the consumer: this method involves presenting the product and delivering it on time and according to a specific schedule to the consumer. These are the stages of any sales transaction, since it depends on the characteristics of a certain type of product and the marketing methods already developed in the market, with the possibility of supplementing them with various elements such as pre- and post-sales services. and payment methods, but the basic relationship between the two entities (seller and buyer) does not change in the subject of purchasing the product [13-15].

Features of electronic procurement and traditional procurement:

1. A variety of ways to attract customers: How to attract customers to the store is very important, since this process in trade in its traditional sense can be described in four stages:

- Attracting customers through advertising is the main factor of the location where the store is located.

- Influencing the customer through good display and store entrance design plays an important role.

- Attracting a buyer entering the store through the interior design of the sales area and its convenient organization.

- The buyer's choice of the product he needs, the buyer's decision depends on the ease and speed of choosing a product with the help of a salesperson on the sales floor or making subsequent purchases in this particular store [16].

2. Through psychological impact on buyers: sellers are denied the opportunity to influence buyers psychologically in an email marketing system, which eliminates

the possibility of such an influence on the buyer as evidence of his attractiveness and respect, since everything remains behind the web browser screen.

3. Methods of providing information about a product: In the traditional marketing process, the product is personally identified, but through an online store this identification is carried out through careful study by the buyer of the description of the relevant information and characteristics of the product.

4. When purchasing from an online store: When purchasing a product, the buyer registers and the order is placed online, which creates a percentage of risk, which is that the buyer may ultimately not receive the exact product he ordered or may not receive the quality he expected, and lies the opportunity to risk a more attractive one price from the buyer's point of view - less for goods sold through the global network.

5. Regulation of expenses in trade: organizing trade and services through an online store makes the presence of retail buildings, warehouses and offices, as well as various retail equipment optional. There are many commercial organizations in the world that sell goods only through online stores and do not have traditional retail stores. The organization of trade in this case allows you to reduce the costs of sales, advertising and operation of the retail network. Of course, a reduction in cost, which is one of the main structural elements of the price of any product or service, entails a reduction in price, therefore it is believed that products can be sold at retail, but at wholesale prices (i.e. 20 -30% cheaper than traditional trade).

6. Ease of shopping: Visiting dozens of online stores is much easier than visiting the same number of regular stores or coming in search of the necessary goods.

7. According to accessibility: Online stores are accessible to customers from almost anywhere in the world, so they are not limited in the choice of goods and services they need during travel and business trips, and these stores operate around the clock without crowds of customers, as in regular stores, giving the buyer the opportunity to make purchases in any time convenient for him [17].

8. Quality of service: In a traditional store, when purchasing and to obtain more complete information about the product, you should contact the seller for advice, since the choice of product depends on the seller and his level of competence and on time.

The seller will be able to stand out to the buyer, since a well-organized online store offers a wide range of information support for all products, and the buyer does not need to wait until the seller receives free advice on the product, and this situation may lead to the buyer preferring an online store, and can be seen as reducing buyer sensitivity to price.

9. Time-to-Market Solution: Creating a branded online store will take much less time than organizing a traditional store, while the manufacturing organization itself can set and control prices for its products, since it trades without intermediaries and immediately receives direct income from the sale of its products.

10. Product Variety: Typically, in a traditional store, the selection of products is limited, so the buyer often has to wander around one of these stores in search of the right product. buyer in one online store, it can be bought [18].

It should be noted that electronic product marketing using the Internet significantly changes the concept of standard pricing strategies, making markets more competitive while providing buyers with the opportunity to compare offers from sellers globally and receive information in real time.

Electronic marketing has a number of benefits, some of which relate to the marketing organization, and the second group relates to the consumers themselves.

Benefits of Electronic Marketing for Organizations

1. Reduction in advertising costs incurred by the organization, enhanced access to customers and direct interaction with remote customers due to time and location constraints of existing distribution channels. No matter where they are, they can complete the purchasing process at high speed.

2. Developing relationships between the organization and customers as loyal customers trust the organization more and help strengthen the relationship between the two parties.

3. Display strategy allows organizations to showcase their products in the global market 24 hours a day, 7 days a week, giving them the opportunity to increase sales and profits.

4. Save time and effort needed for shopping.

Benefits of Electronic Marketing to Consumers:

1. Shopping 24 hours a day, 7 days a week. Since the Internet and other channels are available throughout the day, there is no time limit on when customers want to buy a product through these channels.

2. Clear and transparent display of product prices with the possibility of regularly changing prices or offering special offers by the organization.

3. Immediate Purchase: The traditional marketing method is to first view the advertisement and then find a suitable physical store to purchase from.

Table 2

Motives of consumer behavior on the Internet

Motives	Characteristic	Advantages
Leisure and entertainment	*The main reason for consumer purchases*	This is the ability to shop anywhere 24 hours a day, 7 days a week, and they have time to shop and save money without actually visiting stores and malls. Many members choose to shop online because they want to avoid crowds, especially during the holidays. Since they are consumers who are not just looking for products, they are looking for services, some organizations have 24/7 customer service, even after hours customers can ask questions and get the support or assistance they need, which provides convenience to consumers, some customers only use online channels to avoid personal communication with sellers.
Information	*Key information for consumer purchases*	Ease of Access to Data Because customers rarely have the opportunity to interact with a product or service online before making a purchasing decision, online sellers typically provide more information about the products available to customers at the time of purchase, and customers post a volume of information. which meets the needs and gets information from the website and consumers can take advantage of comments from other customers before making a decision.
Reinforcement	*This is the main justification for consumer purchases.*	When making purchases, consumers expect confidentiality and security from online stores, and the presence on the website of the ability to provide information about their physical location (office address and contact numbers) increases consumer loyalty. However, in practice, not all online stores and marketplaces meet consumers' expectations, which leads to a decrease in consumer confidence in online shopping.
The instinct of online shoppers is "herd to group"	*Factor that significantly influences the purchasing decision*	Every online transaction has an element of stress and this is due to the fact that consumers are at risk of buying low-quality products, and for this they have to read customer reviews and product ratings, and it is important to note that the more transactions and positive comments, the higher the purchasing intensity.
Spontaneous or spontaneous purchases	*Impact factor for making a purchase with online marketing components.*	Internet marketing is aimed at achieving effective sales through advertising, PR campaigns and SEO tools that determine the influence on the consumer and his tendency to make spontaneous purchases. Increasing the likelihood of completing a transaction.
Online Shopper Price Predictions	*The main incentive for online shopping*	Price is the main product characteristic that consumers are interested in, and online shoppers' price expectations tend to be lower, i.e. When making an online purchase, the consumer expects that the price of the product will be lower, since the seller does not spend money on rent, maintenance of store premises or on the salaries of sellers.
Expect a wide range of products	*A wide range of goods and services ensures 90% of successful online purchases.*	In all online stores, trading platforms are usually available, representing a wide range of goods and services important to the consumer, since the online consumer expects to see a larger assortment of goods in the online store than on the shelves in traditional stores, and without studying the behavioral motives of the buyer it is impossible achieve high sales online.

Source: Developed by the author based on data [19-21].

With email marketing, customers can purchase products immediately. However, due to the many benefits that email marketing brings to consumers, the risk of fraud for consumers in terms of the reliability of information presented through digital media is higher than in the physical environment. As a result, many consumers tend to purchase well-known brands through digital media due to their trust in those brands. To eliminate the risks of fraud, consumer satisfaction with email marketing tools depends on the state of consumer interface technologies such as security, reliability, speed, simplicity, quality of content, security and reliability of payment systems.

Also from the marketing aspects of this interface, such as the attractiveness of the pricing strategies used, the quality of service and the reliability of logistics support. Consumer satisfaction with services provided in e-markets not only increases repeat purchases, but rather leads to the creation of trust in the e-business, which is supported by the organization's reputation and the quality of its communications.

There are many reasons why people shop online anywhere, anytime, without going into a store or being able to find the same item at a lower price by comparing different sites. At the same time, they also want to avoid pressure from personal sellers in the store. One of the main reasons consumers give up online shopping is dissatisfaction, and organizations need to be aware of the major issues that lead to dissatisfaction with online shopping.

It is known that individuals tend in some cases to abandon their ideas in favor of the opinion of the majority, and the Internet makes it possible for consumers to easily monitor the actions of others, manifesting this effect to the fullest, and customer satisfaction with the transaction that occurs in electronic markets is not only increases repeat purchases, but also leads to the creation of trust in e-business, which is supported by the reputation of the organization and the quality of its communications.

CHAPTER 3

LOYALTY AND VIRTUAL MARKETS

3.1 LOYALTY PROGRAMS

The business environment is highly competitive and organizations need to be more careful in formulating their online marketing strategies as attention must be paid to collecting and analyzing information about various customers and competitors, with the ability to provide ongoing customer support. Loyalty programs are highly valued by consumers because they segment customers based on the type of service they want to receive and provide timely, relevant, personalized and contextual messages and offers. The development of Internet technologies has created a digital environment where producers and consumers have equal access to information in one place, with the ability to interact to receive quick feedback.

Electronic marketing is based on a personalization approach, which means that there is a need to know the preferences and needs and interests and other data of potential customers in the global market. As a result of the development of innovative technologies and the emergence of new management tools, new loyalty marketing programs have become widespread. The cost of acquiring new customers is many times more expensive for an organization than increasing sales to existing customers, since customers represent the organization's profit [1].

Loyalty concept: Customer loyalty refers to the desire to purchase or repeatedly deal with a brand as a result of the experiences gained by customers, the efforts of customer service, and the provision of valuable product benefits resulting from it. Thus, a customer loyalty program is a marketing and promotional activity. It encourages customers to return frequently to these branded products, whether by repurchasing products, renewing service subscriptions, or seeking another form of interaction that improves customer relationships in a way that generates revenue for the brand for the services it provides. Loyalty programs are especially effective in areas where the cost of acquiring new customers is high. The organization of marketing work is largely determined by different stages. Based on the goals provided for by the organization's loyalty programs, their implementation will ensure the effectiveness and profitability of electronic marketing, taking into account the goals set. However, the right form of customer loyalty program is important and necessary for the successful mission of the organization and its implementation. achieving your business goals and strategic objectives. Customer loyalty programs have different business goals. By providing evidence of the proposals made, the

author developed Scientific concepts and generalizations in determining the main tasks solved by loyalty programs, shown in Fig. 11.

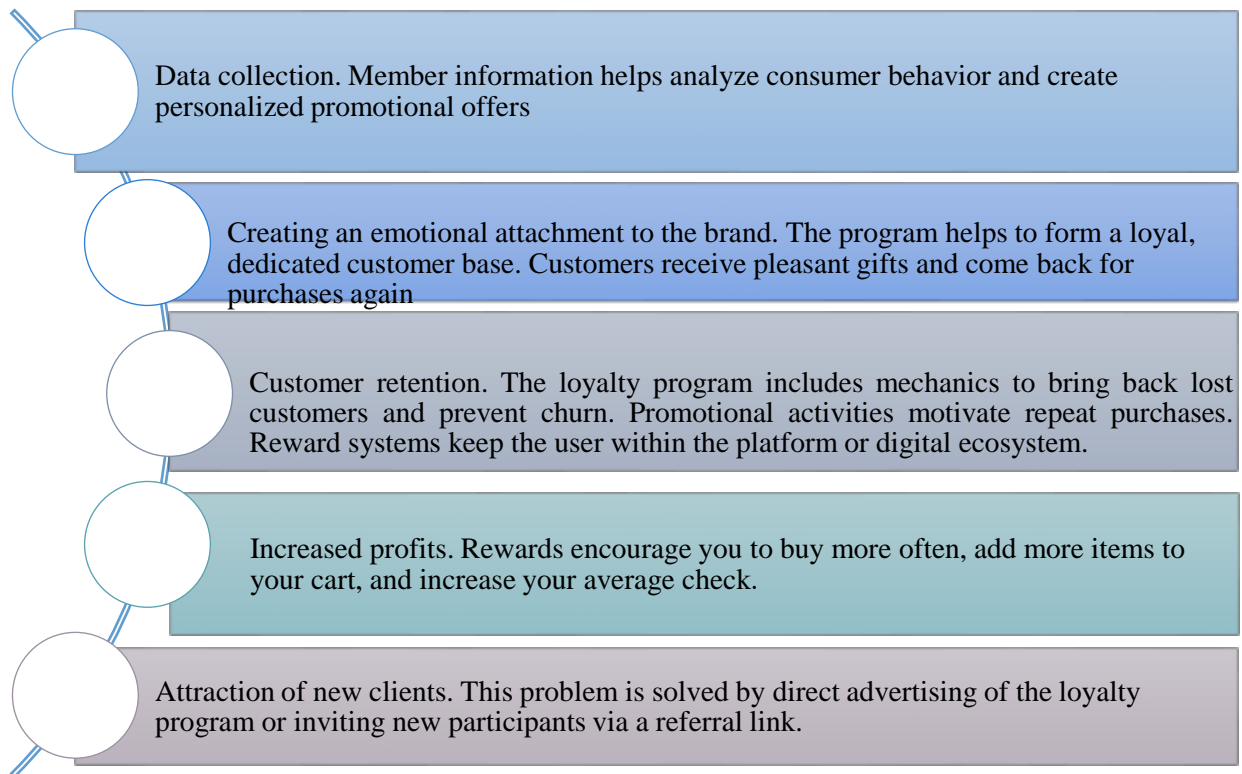Рис. 11. Key business tasks of loyalty programs of modern companies
Source: Formed by the author based on [2-3].

Based on this, the author formulated the main stages of forming effective organizational loyalty programs, which are presented in Fig.12.
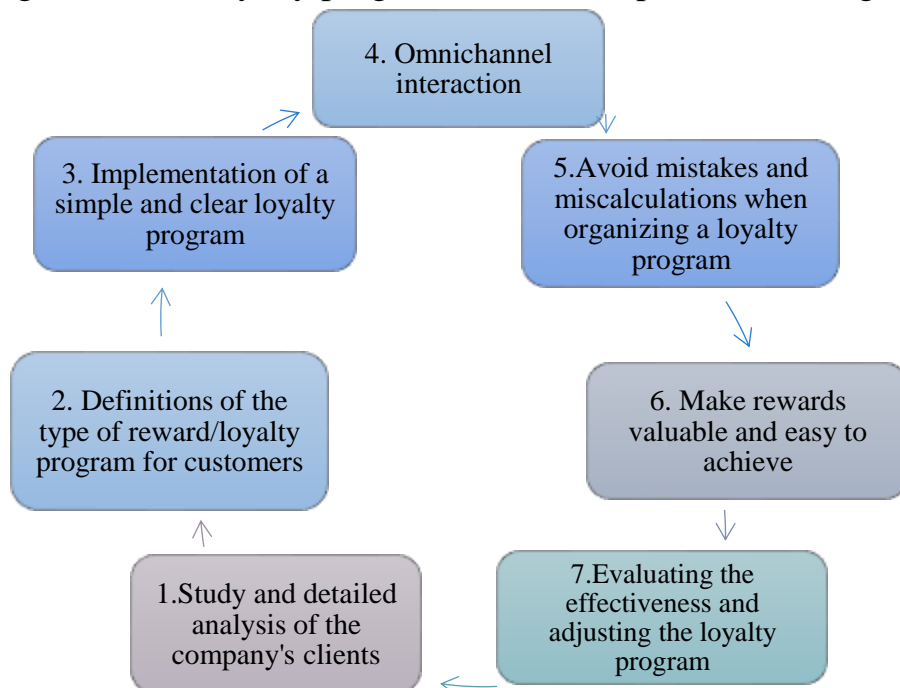

Fig. 12. The main stages of creating an effective company loyalty program in modern conditions
Source: Formed by the author based on [2-3].

1. *Detailed study and analysis of the organization's clients:* The first step to creating an effective loyalty program is to conduct a detailed study and analysis of existing customers, which will help form a final picture of the target audience and understand the company's target customers. loyalty program and the segment to which they belong, which will determine their motivation for joining a special loyalty program in the organization [3].

2. *Determine the type of reward/customer loyalty program*. To reward customers in loyalty programs, various mechanisms and types of rewards are used, based on the results of market research. Because they determine which consumers prefer free products and who prefer discounts and special offers offer and want free samples of the organization's products and the opportunity to win prizes, it requires each organization to carefully consider the selection of appropriate types of incentives and rewards for customers when developing e-commerce strategies marketing and loyalty programs.

3. *Implement a simple and understandable loyalty program:* Remember that the more complex the loyalty program, the more difficult it is to convince customers to join it. Ease of use is the main reason to join a loyalty program [3].

4. *Omnichannel interaction*. The intensive development of electronic channels and their implementation in all spheres of human activity is characterized by the fact that every person in the world uses these tools in their daily life, which must be integrated into the loyalty program. Customers will actively participate in loyalty programs if they have access to reward information from their smartphones, they also prefer to receive loyalty program information through periodic text messages, use mobile applications and view information on the website using a laptop or desktop computer, multi - dissemination of the organization's brand in electronic channels is welcome and provides a great competitive advantage [4].

5. *Avoid mistakes and miscalculations within the organization of the loyalty program*. To ensure the success of a loyalty program, it is necessary to avoid mistakes that can cause frustration among loyalty program members, such as expired points, missing desired rewards (due to improper catalog updating or changes to the catalog). Communication with representatives of the organization who do not have the necessary knowledge about the program, an excessive number of emails. It is important to note that the effectiveness of a loyalty program largely depends on the right approach, a well-thought-out strategy, correction and prevention of errors [5].

6. *Evaluating the effectiveness and changing the loyalty program*. In a business environment, there are many important metrics that need to be considered to evaluate the overall effectiveness of a loyalty program, such as customer retention rate, customer churn rate, loyalty index and customer effort score. If a loyalty program is

successful, more people should join it, which should increase customer retention rates over time. If the numbers are unsatisfactory, necessary changes and adjustments must be made. Changes should be based on program performance and client response [7-6]. It should be noted that any loyalty program developed by modern organizations as part of an e-marketing strategy has advantages and disadvantages that were presented by the author. Table 4 shows the main benefits of using a loyalty program as part of an electronic marketing strategy for modern organizations.

Table 4

Key benefits of using a loyalty program as part of an electronic marketing strategy for modern organizations.

Benefits of loyalty programs	Features and characteristics
Collection of client data for building communications	In order to become a member of the loyalty program, the client often needs to leave some additional data about himself, which will allow him to create more accurate advertising campaigns and organize communications in the future..
Improving communications with customers	Members of the loyalty program receive more personalized communication, they are helped in their choice and receive special attention from technical support. All this increases the likelihood that a loyal customer will be satisfied with the communication with the brand and will continue to make purchases in the future.
Reduces customer churn	For many clients, it is easier to buy from one company again and again and receive lucrative bonuses than to look for another reliable company, rebuild and take risks. Having a loyalty program that is rational and interesting for customers is a key competitive advantage.
Attraction of new clients	A profitable loyalty program in itself is a good competitive advantage, thanks to which many customers can decide to make their first purchase from the company and remain loyal and regular customers.

Source: Formed by the author based on [8-7].

It should be noted that the formation of the main stages of organizing a loyalty program can be modified depending on the goals of the organization, however, the presented stages are fundamental and must be completed to ensure efficiency and effectiveness, which is characterized by the fact that this area is relevant and necessary in the e-marketing strategy of modern organizations and requires a more balanced and serious approach when developing and forming an action plan related to the loyalty program. First of all, an organization must choose a suitable model for a loyalty program, as it depends on the marketing budget, size of the target audience, market share and other factors.

It must be emphasized that the loyalty program is important and necessary in the e-marketing strategy of organizations, since the main disadvantages of loyalty programs are presented by the author in Table. 5.

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Table 5

Key disadvantages of creating loyalty programs as part of the e-marketing strategy of modern companies

Disadvantages of a loyalty program	*Features and characteristics*
Limited number of techniques and tools in the loyalty program	In a highly competitive niche, other companies are already using a loyalty program, it will be difficult to break away from them and offer something unique that will attract the attention of customers.
Difficulty identifying new clients from regular ones	Some customers may join a loyalty program just to receive instant benefits in the form of a bonus on a desired purchase. Because of this, it may be difficult to evaluate the effectiveness of the loyalty program and distinguish between new and regular customers..
Conditions of participation may repel customers.	Often, customers need to share some personal information in order to participate in a loyalty program. Not all users are ready to share them, which can result in losing potential customers. It is important to decide what data to request from buyers to participate in the program so as not to scare them away.

Source: Formed by the author based on [7-8].

It should be noted that loyalty programs within the framework of an e-marketing strategy can be of several types and in most cases depend on the marketing objectives and strategic goals that the organization seeks to achieve. Accordingly, the author, based on an analysis of scientific research and modern methods of organizing loyalty programs, formed the main types of loyalty programs, as shown in Fig. 13.
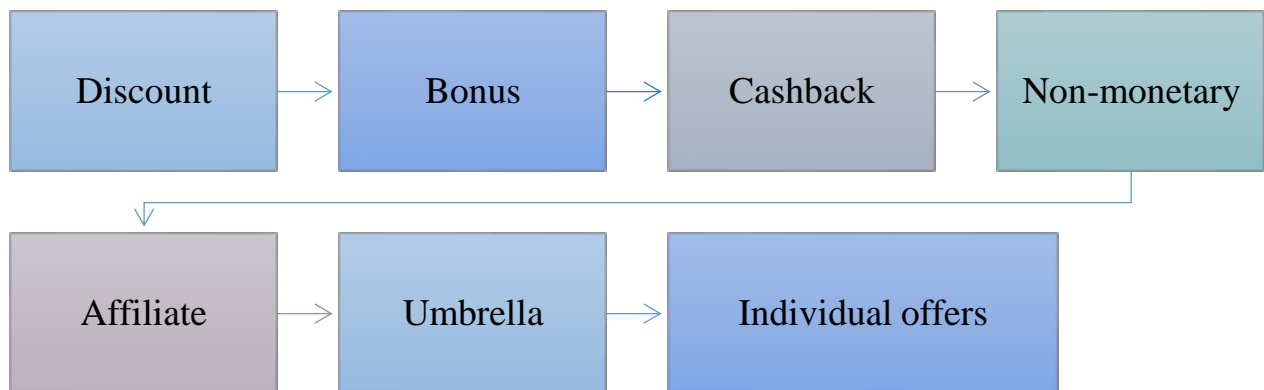
Fig. 13. Main types of loyalty programs in modern business conditions
Source: Formed by the author based on [9-13].

The loyalty program depends on the customer relationship management system, as it contains questionnaire data. What is implemented when issuing a card for program participants, as well as purchase data, the CRM system helps track the effectiveness of the loyalty program, automatically collect and sort data on customer behavior and topics most improve the organization's e-marketing strategy [8]. Modern business conditions are characterized by a variety of methods and techniques for organizing communications with the target audience and a variety of loyalty programs developed by organizations to achieve desired results, with an

emphasis on existing types of loyalty programs developed as part of e-marketing strategies.

1. Discount program: This type of loyalty program is easy to apply and use, as it is the most widely used and in demand in business. Under this type of program, organizations offer customers discounts, both fixed and cumulative. , which apply to all or part of the offline products. Buyers present a discount card or code from the application. When you shop online, the discount appears in your online account and is applied automatically. The disadvantage of cumulative discounts is that many of the marketplaces use this tool not entirely transparently, since a discount at the time of purchase does not encourage the client to return, does not provide competitive advantages and reduces the organization's profit [9].

2. Loyalty programs: This type of loyalty program is characterized by the fact that instead of a discount, bonus points or vouchers are provided, which the client spends on other products of the organization or partners. Rewards are given as a percentage of the purchase. Points can be used when paying for the next purchase, which encourages the buyer to return; additional bonuses are given for the purchase of certain goods; for such a promotion, partners are attracted to share costs, for example, 10 points are given. for a purchase 5 points are compensated by the seller, 5 points - by the supplier as a bonus. They offer free gifts, souvenirs or free goods or services. For example, a manicurist will "remove your polish for free" on a return visit. There are many other methods [9-8].

3. Cashback as a loyalty program: A type of bonus program in which part of the money for a purchase is returned to the buyer. Cashback is actively used by banks, mobile operators and commercial organizations. It is important to note that cashback portals have grown and gained popularity recently. years, because a platform for transferring or redirecting the buyer to the sites of competent online stores that have partnership agreements, where the buyer receives a return of a certain percentage of the cost of the product from the cashback market, and not from the seller of the product (affiliate online store) [10].

4. Non-monetary incentives: This type of loyalty program involves rewarding clients and customers not with bonuses and discounts, but with intangible benefits. Each of the proposed benefits should be considered in more detail:

Environmental promotions: Organizations invite customers to participate in environmental initiatives, for example: by recycling old clothes, in stores, customers can exchange cosmetic packaging or old products at a reduced price or with a discount. Charity: The organization enters into an agreement with a charity in which customers are asked to donate a portion of their rewards or points to a specific fund. Improved service levels: Customers receive special features and privileges, members get first access to new products before they go on sale, easier returns or additional services. Motivational Games: The loyalty program uses game mechanics such as a

progress bar, collecting prizes and achievements, and collecting badges. This type of loyalty program is specific and unique, which will help attract the attention of customers through an interesting approach. , and is practically a success [11].

5. Stimulating partnerships. This type of loyalty program brings together several brands with a similar target audience that is not a competitor. Examples include airlines, hotel chains and restaurants. These programs allow you to expand your customer base through partners when launching a loyalty program with brands. Another business, you need to carefully study the composition of partners and predict the benefits that the organization will receive; usually several global brands are chosen [12-11].

6. Comprehensive incentive program: The rewards program applies to consumers of products within one ecosystem, which unites different regions, among all organizations under one private brand or umbrella brand. The main mission is the integration of all services of the organization into the life of the user. Selects organizations that have a large group of brands. Sometimes they create a single loyalty program covering all projects, rather than implementing individual loyalty programs for each brand with a separate system of views and points. Integrated strategies differ from the strategies of partner organizations in that all brands involved are interconnected; unlike a systemic partnership, not all interested organizations can participate in an integrated system; this eliminates cooperation with unscrupulous partners and allows us to provide the same high quality of goods and services to customers within loyalty programs [13].

7. Special offers: This type is based on qualitative analysis and study of data about the organization's clients. Based on this analysis, individual loyalty programs are created, where artificial intelligence analyzes customer behavior and offers real rewards for targeted actions. For one Participant this is a discount on a favorite product, and for another Participant - an increased bonus for the next order or a promotional code when purchasing from a fixed amount. All these tools make it possible to convince the client that he is special and that there is a special offer for him, which is a fairly significant competitive advantage in the global market.

Thanks to omnichannel programs, a full-fledged user identification system is created inside and outside the network. All this makes it possible to understand his needs and motivation mechanisms. Much better, which means creating the most relevant and accurate offer for each consumer, hitting exactly those desired trigger points.

3.2. DEFINITION OF ELECTRONIC MARKETS

E-marketplace is a form of electronic business that allows consumers to shop online and purchase goods and services directly from sellers, and it is also a way to sell goods and services over the Internet, organizations or business owners can take advantage of this process to convey their image. or impression on consumers. An e-market is a virtual market created over the Internet and presented by a website, the concept of which is similar to a traditional on-site market in that individuals, traders or organizations offer their goods and services by targeting specific categories of buyers through a website. The Internet to meet the needs and requirements and facilitate the completion of Electronic purchase and sale processes. Participants in electronic markets include sellers, buyers, intermediaries, as well as organizations providing market infrastructure. The interaction of market participants in the purchase and sale of products and other types of market activities are represented by processes that can include new product development, market research, sourcing and product ordering, supply and consumption.

Importance of Electronic Market

E-market has become an important place away from the traditional market because it provides a wide variety of services and products in one place, which makes it easier for a person to complete the buying process without any effort, only need to browse specialized websites for buying and selling and select the relevant products or services . The main forms of interaction between participants in the electronic market are presented in Fig. 14.

Joint product development, accounting and commercial dispute resolution;

General procurement, transport and logistics;

Business administration (providing permits, licenses, concessions, tax collection);

Transport and supplies, automated trading of electronic goods;
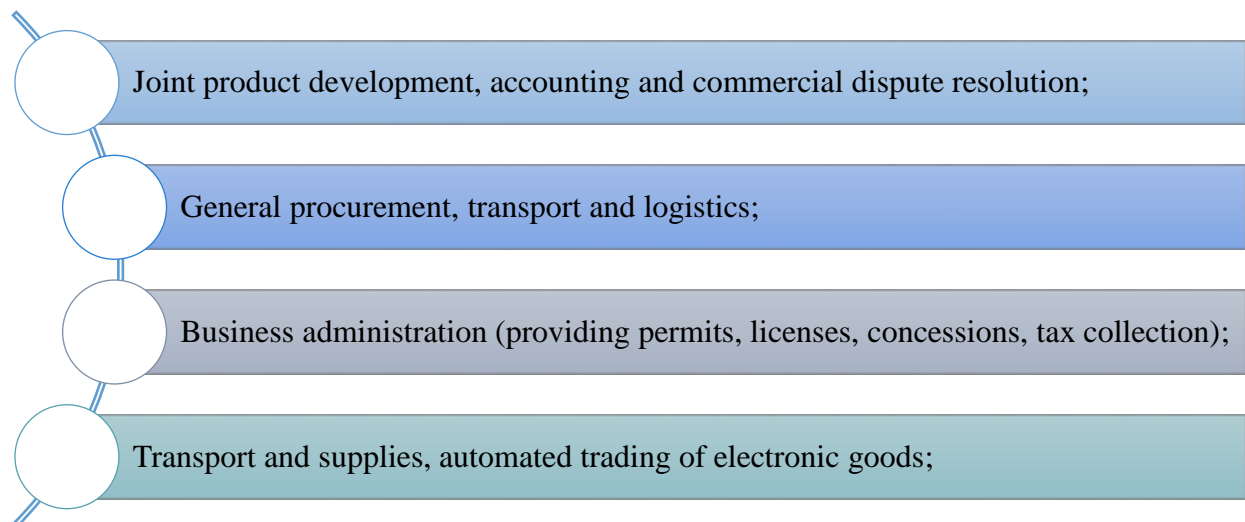
Fig. 14. Main forms of interaction between electronic market participants
Source: Compiled by the author based on data [15-14].

Vendors are represented by organizations of varying sizes, located in different geographic areas and at different stages of adoption of e-business tools. All international organizations operating in modern markets can be divided into three

groups according to the types of doing business in electronic markets, which are presented in Fig. 14.
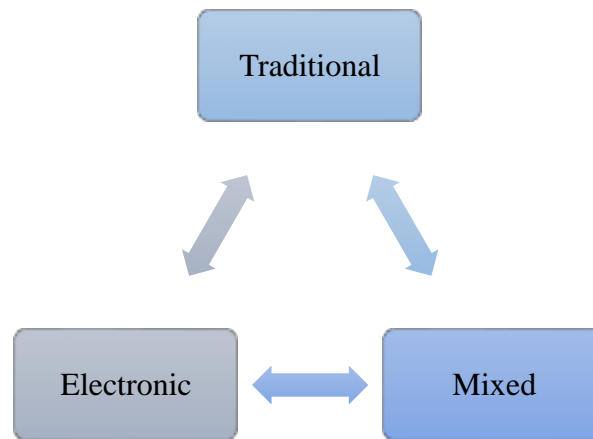
Fig. 14. Main types of doing business in the electronic market in the world
Source: Developed by the author based on [16-14].

1. Traditional markets: it is a meeting place for partners in the marketing process from the seller/buyer/and sometimes the intermediary in markets that operate in a real physical environment and do not transform into an e-marketing business environment unless they are forced to do so by circumstances.

2. Electronic markets: it is a virtual marketplace where electronic transactions are carried out to search for products or services through the websites of those products and then submit purchase orders to obtain the required products, which occurs only in the Internet environment.

3. Mixed markets: these are those that operate in traditional markets and carry out some of their business through the Internet. Buyers in electronic markets are somewhat different from buyers in traditional markets because access to the Internet is associated with the purchase of equipment and a certain level of related knowledge, so Internet users tend to have a higher level of knowledge compared to the average consumer in a physical market. According to research conducted by Metrix Media and McKinsey Online, buyers can be divided into categories [17].

Success criteria for online stores:

1. Security and Privacy: Elements of privacy and security are among the basic requirements to ensure the confidence of users in this advanced mode of shopping. Thus, the success of this process depends on the presence of this requirement Protecting financial information of consumers This is also important for organizations involved in online marketing , should be aware of this. You should also make every effort to mitigate these concerns through a third party, usually a government agency.

2. Ease of Internet Experience: Customers are looking for simplicity and ease of use of the Internet, as well as to more easily obtain the information they need and perform necessary operations and transactions, such as issuing purchase orders or

queries, quickly and easily, hence the lack of ease of use of the Internet. -the environment may have a negative impact on purchases.

3. Quality of relationships and business relationships: Many organizations strive to communicate with customers and this is done by relying on the database that the organization prepares for its customers. Through the database, the organization can communicate with the customer and then determine his desires and It should be noted that some web -Internet sites provide valuable services to consumers, including reminding them of information and their previous orders to avoid problems with filling out data. Therefore, organizations' awareness of the importance of communicating with customers has a significant impact on online shopping acceptance.

4. Customer follow-up: This is important to customers and is done by tracking the purchase order from start to finish until customer satisfaction is achieved. [18].

3.3. E-MARKETING PLATFORMS AND THE CONSUMER

The electronic market is an information system between organizations. In the process of interaction between several buyers and sellers, market activities such as identifying potential partners, selecting specific partners, and conducting marketing activities by reducing costs in electronic markets are carried out.

This can greatly increase price competition between sellers and thus lower prices for buyers or allow buyers and sellers to interact directly, without barriers to entry for new market participants and with free access to information for all participants, eliminating the role of intermediaries. Electronic marketing the platform is a website that organizes the process of concluding contracts and transactions between the seller and the buyer and conducting financial and marketing transactions.

The capabilities of the Internet allow transactions to be concluded in real time by sellers and buyers from all over the world. The world can participate in the activities of the marketing platform. It should also enable the development of trading platforms with more efficient flow and freedom for information, products, services and payments, such as working with business institutions, with the possibility of creating electronic trading platforms of various electronic market participants to meet specific needs [16-19].

First type – through large organizations, an electronic marketing platform can be created to attract suppliers, and this type of electronic marketing platform has arisen as a result of maximum optimization of the procurement process by large organizations. The first of these electronic marketing platforms originated in the automobile industry, which brought together General Motors, Ford and DaimlerChrysler [19].

Second type carried out through the mediation of sellers. Email marketing platforms are created with the aim of attracting more customers and reducing costs. Electronic marketplaces, which are created and operated by third parties, are designed to provide an electronic marketing platform link. They can be divided into vertical ones, focused on a specific industry or product type. and to horizontal (functional), business-oriented with a focus on specific business processes.
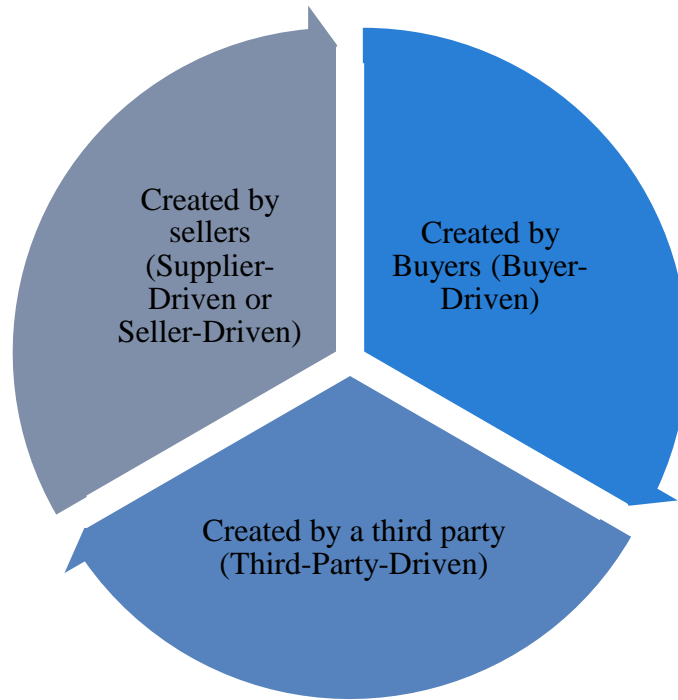
Fig. 15. Key types of electronic trading platforms in the world
Source: Developed by the author based on [19-16].

Categories of online shoppers:

1. Negotiators: These are negotiators who make up 8% of Internet users and love to constantly search where to buy goods at the lowest prices; half of all online shoppers fall into this category.

2. Callers: they like to keep in touch, they are less likely to shop online and prefer to engage in activities such as chatting or sending greetings, and are often interested in brands that they know in real life, and about 35% of online users belong to this category.

3. Entertainers: ordinary people and outdoor enthusiasts use the Internet to obtain information, and the general public often visits websites for financial reviews and news, and outdoor enthusiasts prefer sports and entertainment sites, and these two categories account for a lot of traffic. In this case, this is the task of sellers, since they convert traffic into the purchase process.

4. Concessionalists: Simplifyers make more than half of all transactions online, and their main principle is to buy directly from hand to hand and save time.

5. Browsers: Travelers (or surfers) make up only about 10% of users, but view 4 times more web pages than other users, and account for about 35% of the total time users spend on the Internet, and are attracted to sites that constantly are improving. and updated.

When studying and analyzing electronic markets, there is no single, generally accepted system of interaction models for electronic market participants [16].

Types of online stores by design:

1. Directory (catalog): It is a virtual catalog that collects catalogs from many suppliers and presents them to target groups of buyers. Here buyers can get a lot of information and compare products, but according to different criteria, including price, delivery date. , guarantees provided, etc., and markets receive income from this type through transaction fees and advertising fees from sellers.

2. Auctions provide sellers with the opportunity to sell their inventory: buyers compete with each other to get a higher price. Since the auction starts with a low price, buyers are attracted by the opportunity to buy at a discount, and sellers, in turn, are attracted by the fact that they have access to new markets and the possibility of faster turnover. For inventory, the price is not fixed, as on catalog sites, but is determined during the auction. Short-term auctions have become commonplace, and sellers compete with each other to sell goods or services.

3. Stock exchanges: anonymous trading platforms that allow you to buy and sell goods on the spot market (a market with immediate delivery and payment). Prices on the stock exchange are regulated by the relationship between supply and demand and can fluctuate widely. Anonymity of participants is important, especially in areas where advertising could harm the competitive position of the buyer or seller and affect prices, for example in the energy sector.

4. Online trading: Virtual trading of financial assets via the Internet, i.e. buying and selling currencies, stocks and digital currencies through trading platforms provided by brokerage organizations in order to profit from the movement of the prices of these assets in the expected direction.

5. E-learning: a tool that supports the educational process and transforms it from a stage of indoctrination into a stage of creativity, interaction and skill development, which combines teaching and learning in all its electronic forms using computers and their media and networks in the field of computer science and its networks.

6. Electronic travel business: it is a group of travel services for e-tourism business, which is one of the most important and vital markets on the Internet. and The growth of the travel business sector has led to the marketing of its services through the Internet. It is preferable to purchase them from leading and well-known

travel agencies rather than directly from airlines, since these agencies offer a range of travel services (ticketing services, hotel booking services, tourist car rental services, etc.).

7. E-commerce website: This is a type of website that is created if you want to start a business selling goods and services online. The website contains several pages to display product details, payment pages and order pages.

8. Online gambling: is a website or electronic platform aimed at customers in countries that encourage the gambling industry and do not impose high taxes on it. Most electronic gambling sites are directed to these areas where there are laws regarding gambling. While traditional gambling is regulated by strict laws and regulations and high taxes, access to them is difficult and a limited number of them are allowed in the country, limiting competition.

9. Personal (blog): it is an opportunity to express yourself and promote your work or talents. It can be used primarily for informational or entertainment purposes, but it is also used for functional marketing [21-20].

It is worth noting that signing contracts through email marketing platforms is beneficial for both buyers and sellers.

Risks of working through electronic marketing sites:

The emergence of e-commerce and the concomitant development that it has become through the Internet and from here began the need to protect the consumer in the electronic market, which penetrates during shopping through theft from third parties, which requires provision of electronic stores with the latest electronic security and protection systems.

1. Technological risks:
- Poor quality of connection with Internet providers.
- Encryption tools.
- Internal attack on website databases.
- Leakage of confidential information.

2. Commercial risks:
- Loss of trust in the supplier.
- Lack of commitment to quality.
- Risk of lack of access to after-sales service.
- Risks of mismatch of market prices.
- The business risk for the seller is loss of control over pricing.
- Increased competition.
- The most difficult logistics.
- Declining profit margins.
- Sometimes it is not possible to achieve the expected results.
- Global competition.

3. Administrative/procedural risks

- Receipt and delivery.
- Nature and specificity of the product.
- required time.
- Payment Methods.

4. Legal risks.

- Security of electronic contracts.
- Financial electronic contracts.
- related to the brand.
- User authentication.
- Weaknesses in legal legislation
- Privacy and security issues [22].

To find out the important meanings of the market audience, you need to study the company's website, blog and social media. If the market does not provide such information, then you can analyze how other sellers advertise.

Buyers receive the most information from marketing sources, and the degree of influence of these sources depends on the product and the buyer. The most effective is personal information, with commercial sources informing the buyer, and personal information sources paying the necessary attention and evaluating the information.

As information accumulates, the consumer's information about the availability of goods and services and their characteristics increases, and then comes the option evaluation stage, in which the consumer evaluates various options based on the information contained in the previous stage.

CHAPTER 4

CONSUMER BEHAVIOR WHEN PURCHASING SERVICES

4.1. CONSUMER BEHAVIOR WHEN PURCHASING ELECTRONIC BANKING SERVICES

The e-services market is more complex than traditional product sales due to its specific characteristics that limit supply options, such as intangible reality, the inability to see or verify services before consuming them, impermanence, the possibility of providing services for future use, the inability to obtain services and maintaining quality by simply contacting the organization.

The development of the banking services market is one of the most important factors in economic development, as it represents the results of changes in consumer behavior, and the goal is to influence consumer behavior and marketing activities of commercial banks, which has become the development of the information environment of the financial market, which has become a strong external incentive for achieving financial needs, and with the development of electronic banking services, the consumer had the opportunity to use them without the help of bank employees.

The development of financial markets and the availability of the Internet, resources and information related to banking services contributed to increased independence and freedom of choice, which led to a change in consumer behavior patterns, as clients first use the Internet to select banking products and then communicate with banks that meet their needs within the requirements [1].

Electronic banking - is a general term used to refer to transactions that allow customers to conduct personal or commercial banking transactions using electronic and communications networks.

Requirements for changing consumer behavior to improve bank marketing campaigns:

1. Shifting the focus of promotion from the bank's own advertising to product advertising.
2. Increased attention to the characteristics of the quality of banking services.
3. Focus on the quality of banking services is the main tool of banking competition.

At the same time, it is important to distinguish between two sets of quality standards for banking services, from the point of view of the bank and from the point of view of the client, focusing on the client's point of view to achieve financial needs to change the behavior of consumers of banking services, and that the importance of financial needs increases with increasing independence of consumers of banking services and changes models of consumer behavior [2].

Material products are capable of satisfying primary needs arising from the nature of individuals as members of society. The importance of satisfying such needs as the need for food, clothing, and housing is obvious to any individual who does not need external stimuli for life. know about them.

Organizations that produce tangible products designed to meet these needs and make additional efforts to modernize them. Banking services cannot satisfy basic needs directly, since their ownership by individuals is not an end in itself, but an intermediate stage; the financial needs that are satisfied, such as financing, investment, rationalization of money circulation, are of a secondary nature and often matter to consumers. A loan for its purchase can only arise if the required conditions are met, and the development of the information environment of the financial market is just a strong external incentive to achieve financial needs, with the development of remote service technologies such as electronic banking and Mobile services.

The degree of independence of consumers of banking services is increasing sharply, and it was assumed that an individual in the digital economy is no longer just a rational person, but a reasonable individual who appeared hundreds of thousands of years ago, or even an economic entity is an individual with an economic mindset who has created the conditions for the development of a market economy. economy, and a financial person is an individual with financial knowledge and financial thinking, as shown in Fig. 16.
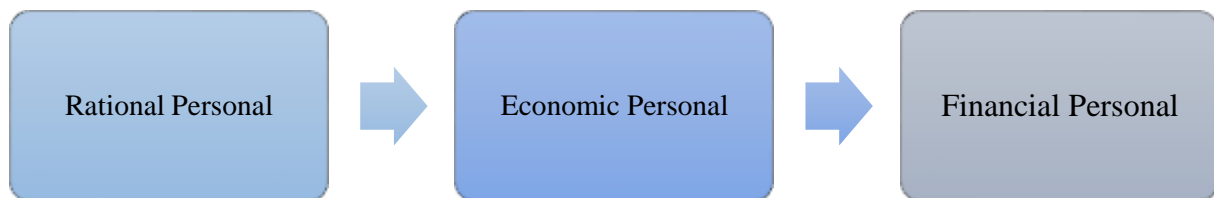
Fig. 16. The role of humans in the digital economy
Source: Developed by the author based on [2-3].

The development of Internet services in the financial market largely increases the degree of independence and freedom of choice of the consumer of banking services. Gone are the days when consumers had to visit or call a bank to compare banking terms and conditions. Currently, a consumer does not need to know the location of the bank; it is enough to go to a researcher's website to find information about available banking services, which leads to a change in consumer behavior patterns in the financial market. The traditional model of consumer behavior in the banking market was as follows: he chooses the optimal banking product for himself, as shown in Fig.17.
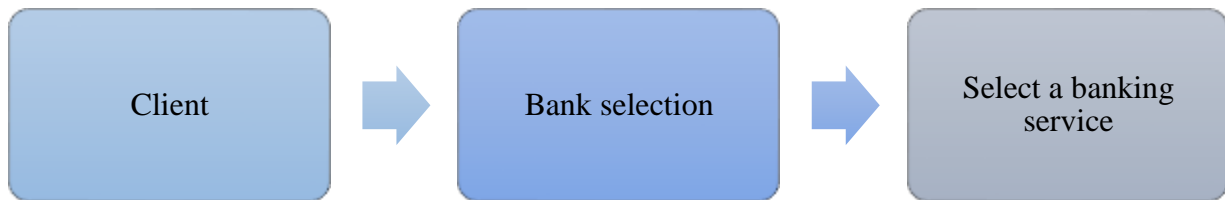
Fig. 17. Traditional model of consumer choice in the banking market
Source: Developed by the author based on [4-5].

In the context of e-services, the second and third stages are reversed where the customer first selects a product through online services and only then contacts the bank that fulfills the product needs, as shown in Figure. 18.
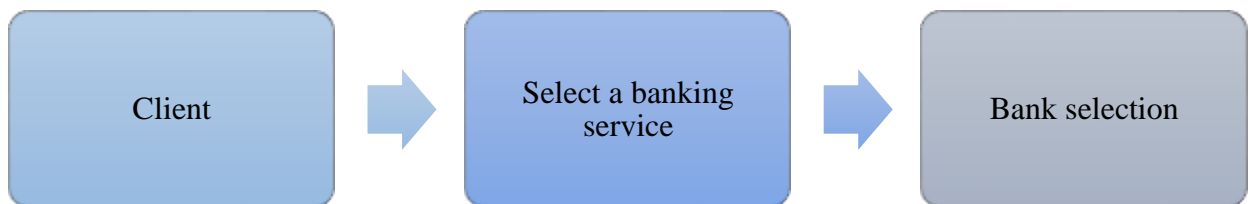
Fig. 18. A new model of consumer choice in the banking services market.
Source: Developed by the author based on [4-5].

Changing consumer behavior patterns in electronic banking services requires certain changes in the bank's marketing activities, especially in advertising policy, as well as old patterns of consumer behavior when customers first choose a bank and then a product, with the development of the bank's advertising policy. In the mid-seventies, the focus of advertising was no longer on banks, but on banking products, which dominated the advertising of banking products for banking activities, and the advantage of this form of advertising is that customers can receive comprehensive information about the banking product.

At the same time, at the end of the twentieth century and in conditions of increasing competition in the banking markets, advertising of the bank itself appeared as the main form of banking advertising, which did not contain specific information about specific banking products, but was aimed at attracting customers' attention to the bank's brand and forming their preferred image.

This advertising strategy works well to enhance the role of quality of banking services in this regard. The main instrument of banking competition is the quality of banking services, and the problem of determining its standards is one of the important and pressing issues of banking theory and practice [2].

The most important changes in the behavior of consumers of electronic banking services:

1. Ability to adapt to financial needs.
2. Consumer autonomy.

3. Changing consumer behavior patterns.

The development of Internet services providing information about banking services has led to increased freedom of choice for consumers and a change in their behavior patterns. Based on this, it is necessary to modify the marketing activities of banks, shift the focus from displaying advertising about the bank to information about banking services, and also increase attention to the quality characteristics of banking products to retain consumers.

Consumer Retention

Customer retention is one of the key factors that differentiates growing organizations from stagnant organizations. The more customers you maintain relationships with and sell to on a regular basis, the greater the company's flexibility. A customer retention strategy is important to ensure that an organization does not lose existing users throughout the sales cycle and is able to convert them into repeat customers - these are those who have made at least 2 purchases.

Ways to retain banking clients:

1. Adaptation program: it is the process of preparing and introducing new banking clients to a product or service, rather than discovering it on their own. When customers receive introductory information from banking representatives, training is customized to suit users' needs. Therefore, it not only saves clients time, but also retains knowledge of how services can potentially help them achieve their goals. Training is an effective tool for customer retention and ensures that people know how to use the service and complete tasks in a timely manner [6].

2. Loyalty program: This is the desire of customers to buy from or continue to do business with a brand due to a constant stream of positive experiences and satisfaction, as well as high value of the product or service. [7].

3. Social program responsibility for banking organizations: an organization is more than just a product or service, as customers look at everything that the organization buys, sells and offers to its target audience, and if they feel any contradiction between the stated position of the brand and its actions, they will be very disappointed.

4. Customer training program. A training program is a long-term investment in the customer base for organizations to create various tools such as knowledge bases, forums and communities that customers then use to find answers to resolve service issues before contacting support and this the program may extend beyond the organization's products and services.

5. Generating Feedback: It's hard to improve your banking business if you don't know how customers feel about it. It is necessary to establish a process for receiving

feedback and disseminating this information within the organization. May require a quality system to collect, analyze and disseminate customer opinions and surveys.

6. Communicate regularly: If customers don't leave reviews, you should actively engage with them. Regular mailing lists and personal activation emails help build trust. This way you demonstrate expertise and increase customer satisfaction with personalized offers and upsells.

This allows for the use of marketing automation tools such as customer relationship management, such as maintaining communication history, knowing when a customer last contacted them, and the ability to take action if there has been no interaction for a long time. This makes it easier to launch advertising campaigns and any communications, for example, if a customer's subscription has expired, the company can send an email to notify him of the need to renew his account [8].

The impact of electronic banking services on customer behavior and bank efficiency

Electronic banking services greatly influence customer behavior through the expected benefits, security, cost and convenience, which leads customers to build trust in the bank or vice versa, bank performance can only be achieved by improving the quality of service in strengthening customer relationships while opening new ones markets. Main determinants of bank customer behavior:

1. Expected results

- Expected benefit: The expected value, that is, the likelihood that using the technology will improve the performance of users in the organization.

- Transaction Security: Among the hurdles faced by banks, security has been proven to be one of the factors that determines a user to initiate or continue banking transactions.

2. Profitable terms:

- **Complexity:** reflects the degree of innovation in the bank that is currently difficult to understand or use as ease of use reflects the degree of lack of complexity as electronic banking is the easiest way as it does not require any effort.

- **Access:** this is one of the features of the system itself, which relates to the speed and ease of communication and browsing, and vice versa, as people may have a negative attitude towards online banking transactions due to the complexity or inability to use this technology. .

- **Confidence:** takes on its full significance as the virtual nature of transactions forces customers to rely on banks' trust, and banks' capabilities are limited, and consumers will seek to reduce the uncertainty and complexity of electronic transactions. Trust is efficiency, integrity, and honesty.

3. Experience using technology: it is user experience and time of use because it provides users with the skills and knowledge to make electronic banking services more efficient and less expensive and thus facilitate transactions.

4. Social factors: the ability of people to meet reference standards when using information and communication technologies. *[9].*

The impact of electronic banking services on the activities of banks:

Electronic banking - is a group of electronic channels that include a process that allows customers to manage banking transactions electronically 24 hours a day, seven days a week, using any effective means of information systems, to carry out each type of financial transaction at different levels. information and communication technology applications.

1. Improving service quality and reducing costs: The banking industry has resorted to innovation, that is, the use of communication and information technologies to improve the quality of service and expand its scope, exchange reliable and secure information, etc. All this contributes to improving the quality of banking services, and therefore banks are introducing electronic sales channels to improve customer loyalty is therefore obliged to improve the services provided. All marketing writers agree that the implementation of efficient networks leads to significant cost reductions, economies of scale and the ability to transmit information at low cost and create a wide customer base.

2. Opening new markets and expanding the range of services. A bank relying on electronic distribution and communication channels will be able to overcome barriers of space and time, openness to support its customers and even target new segments in local and foreign markets. This allows us to note that the widespread introduction of electronic banking transactions has a positive effect on the opening of new markets by banks. Technology helps organizations provide better services to their customers and thus offset and overcome competition. Because the organization in this case changes its offering system to work in a more comprehensive, more coherent, richer and more innovative group for both the organization and the client itself. The introduction of On technology by banks provides new opportunities to expand the range of products and services provided to customers to meet requirements and needs that differ from competitors' offerings.

3. Strengthening customer relationships: Research has shown that most organizations involved in e-commerce used strengthening relationships with potential customers or increasing satisfaction of existing customers.Thus, we see that the introduction of electronic banking transactions allows financial institutions to strengthen their relationships. with your customers using multiple communication channels, integrated and available at any time [9].

4.2. BUYING BEHAVIOR OF E-TOURISM AGENCIES.

Studying the behavior of tourism consumers is one of the most complex functions of marketing, due to constant movement and continuous development, which requires understanding and careful study to help predict and interpret the behavioral process, i.e. the purchasing decision process that selects the best specific tourism product or service.

The concept of e-tourism is one of the modern concepts that are intertwined and closely related to the concept of e-marketing. They are services provided by information and communication technologies with the aim of achieving tourism services and promoting them through various open and closed networks based on the principles and fundamentals of electronic tourism marketing. To create a tourism organization, modern technologies are required. To manage it with certain technical knowledge and a high level of technology in construction, operation and management, and e-tourism flourishes after its integration into the economic and social sphere [10].

The behavior of e-tourism consumers is understood as a set of actions and behavior patterns used by the tourism consumer related to the purchase of a tourism product to achieve needs and satisfy desires using Internet technologies in order to enhance the work of tourism service providers and access to more efficient facilities. for tourism consumers, which include various stages before and after purchase. In the world of technology, the development of tourism has greatly contributed to the modern trend of integration between different societies and cultures, and modern tourism services have become more flexible, personalized, more attractive and accessible to consumers, presenting them in a new information form. At the same time, all tour operators are interested in publishing information regarding their activities and selling tourist trips via the Internet. Tourism organizations are among the leading and active organizations in the application and use of modern information technologies through the use of computer systems for booking and storing air tickets, railway services and hotel rooms in various countries around the world. The work environment of tourism organizations is permeated by complex communication systems, thanks to the interaction between organizations, clients, banks, insurance institutions and tourism service organizations. Tourism organizations respond in a timely manner to new technological changes in various areas related to tourism and the creation of new areas, working methods and the ability to improve performance and adaptability [9-10].

Requirements for E-Tourism Marketing Success.

1. **Web site:** Tourism is one of the most important areas of successful investment as it attracts many tourism enthusiasts around the world. Having a professionally

designed website to attract clients in a simple way of displaying travel programs with the ability to reach the world and offer travel programs through the organization's website, making it easy for clients to view travel programs and book through the site. It also allows visitors to request hotel and flight reservations online. The buying process is very fast and hence it is required to choose an online tourism marketing site that provides a high percentage of inquiries and at the same time increases the percentage of sales.

2 . **Search engines:** there must be the best search engine for the site and it must be effective in promoting and strengthening the site that is being sold through marketing. The home page must contain basic information about the site, and these systems require specialized personnel to operate. In order for a site to rank high in search engines, if the job is done correctly, then those search engines will get more bang for their buck.

3. **Pay per click:** an online advertising model used to drive traffic to websites in which the advertiser pays the publisher (usually a search engine or the owner of a website or network of websites) when the advertisement is clicked.

4. **The use of audiovisual media helps** distributing the presentation on the website, which gives positive results in tourism marketing via the Internet. There are some auxiliary tools that are posted on the site that help personal computers and cellular devices to enter and view, including some live broadcast devices such as live radio, which will greatly help the world's distribution.

5. **E-mail:** Most website visitors are not immediately ready to buy, but when a viewer is asked to subscribe to a website to provide them with the latest information about products for sale, it makes them think and make a decision to buy and return. On websites, especially attractive last-minute offers, messages and newsletters sent to subscribers on marketing sites can increase their sales and turn strangers into friends and friends into customers when they are able to travel.

6. Online distribution and booking: Increase your sales percentage and save time because potential customers can see and review it. Reservations and payments must be made in real time and the marketing site must be appropriate so that suppliers and sellers have access at all times. As for wholesale travel and travel organizations, they can sell more because one site displays various travel products such as hotels, regional, local and international trips, and tourist attractions, which helps tourists buy more and costs for different sizes these groups [14].

Benefits of e-tourism marketing for the consumer

1. **Save time and effort:** Providing the opportunity to purchase a tourism product for the e-tourist anytime and anywhere compared to the time required for the tourist in the traditional purchasing process.

2. **Availability of information:** availability of up-to-date information with an emphasis on the quality of information required by the e-tourist in terms of the characteristics and benefits of tourism products, as well as everything the e-tourist needs in relation to the product, allowing him to quickly compare and thereby facilitate decision-making.

3. **Low cost:** Internet marketing saves a lot of money because it will be reflected in the final selling price. Therefore, the e-tourist usually buys from online travel sites.

4. **Tourist satisfaction:** With the help of technical means provided by the Internet, an electronic tourist can interact with producers of tourism goods and services. These technologies provide opportunities for real communication with tourists, which leads to increased levels of customer satisfaction with the products they purchase through e-travel stores.

5. Continuous communication: due to the continuity of the relationship between the seller and the tourist through the seller offering him another product, updating his product with another product, in addition to rewarding customers. *[11].*

Stages of purchasing decision making for an e-tourist

It is the choice of one of the alternatives available to the buyer to make a purchasing decision, such as buying a product from a variety of available products or buying a product of a particular brand of product among several brands so that the buyer can choose. The specific marketing channel through which he makes a purchase, such as purchasing in a specific store or remote purchasing by phone or online. The buyer can also decide on payment methods, whether cash or credit cards, or pay upon receipt of the product, as shown in Figure. 19.
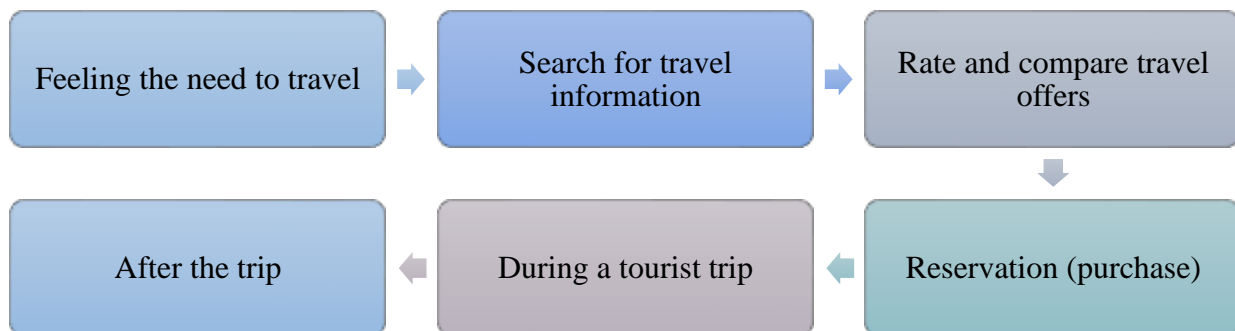
Fig. 19**.** Stages of purchasing decision making for an e-tourist
Source: Developed by the author based on [12].

1. **Feeling the need to travel:** this stage is usually an e-tourism marketing strategy adopted by tourism organizations to allow tourists to feel the need to travel and then begin searching for satisfactory tourism products. Need is a feeling that arises when the Travel Consumer realizes the difference between the situation that exists and the situation that he wants to achieve.

2. **Search for information:** travel agencies (advertisers) provide travel products to facilitate consumer choice, or tourists collect information about the products they want to consume a website offering discounts as needed.

3. **Evaluating and comparing offers:** after visiting more than one site, compares offers by price or quality, based on the opinions and comments of other tourists and their impressions.

4. **Booking (purchase):** the use of electronic payment methods, which have become an inevitable necessity for clients and a criterion for attracting tourists to sites that sell their tourism and hotel products via the Internet.

5. **During a tourist trip:** In addition to the typical requirements (peace and safety) that a tourist expects during a trip, the modern tourist is looking for something else, namely the availability of the Internet, as one of the first questions he asks, is there Internet? This is because an e-tourist is a social creature who loves to share his travels in detail with his family and relatives, including where he was, what he did and what he ate..

6. **After the trip:** In the field of tourism, word of mouth (word of mouth) marketing is a powerful means of communication, and the advent of the Internet has strengthened this method and multiplied its influence, since the tourist, after his trip, shares his impressions of the tourist trip with his environment, which expands with the breadth of his knowledge about the Internet and its technologies.

Online travel services are one of the most developed areas, and the implementation of such activities depends on the effective exchange of information between market participants such as service providers, sellers and consumers, as shown in Fig. 20.
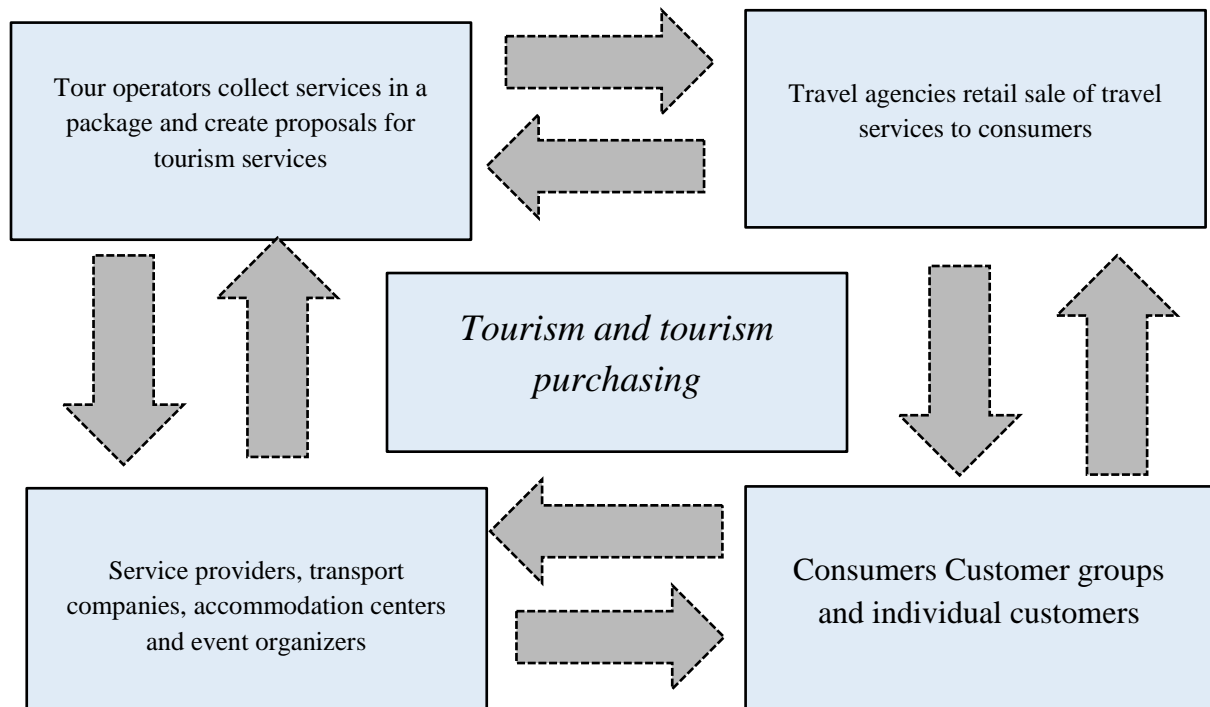
Fig. 20. Interaction of participants in the tourism services market via the Internet
Source: Developed by the author based on [10-13].

A large number of travel agencies and tour operators use it to publish their advertisements and advertising-related information, clarify information, receive orders and make reservations in electronic transactions.

Table 6

Factors influencing travel services via the Internet

| 1.	Offer travel services at a big discount.
2.	Personalized customer service.
3.	Providing detailed information using multimedia technologies.
4.	Ease and convenience of obtaining information anytime and anywhere.
5.	Additional services offered as a set of services in one package.

Source: Developed by the author based on [14-15].

4.3. CONSUMER BEHAVIOR WHEN PURCHASING E-LEARNING SERVICES

E-learning is the process of self-learning using a computer or mobile phone, whether connected to the Internet or using CDs. This creates an engaging learning environment and e-learning is now superior to the traditional classroom learning environment .

E-learning is one of the means that supports the educational process and moves it from the stage of indoctrination to the stage of creativity, interaction and skill development, which integrates all electronic forms of teaching and learning and uses the latest methods in the fields of education, publishing and entertainment through the introduction of computers, their media and networks.

Today it is necessary to improve the level of education because a person's income often depends on the level of education. Due to the fact that there are opportunities to learn through work, any person has the opportunity to participate in the formation of his human capital, invests money in paying for the education he receives, and also has the opportunity to independently choose those specialties and acquire practical skills in those professions that will help him in further realize themselves, and here is one of the interests of the consumer of educational services, which must be paid for in order to acquire those skills that will contribute to the formation of human capital. Let us note one more important and significant point in addition to the material benefits that often give him an increase in the level of education of the individual. Important advantages in the form of improved working conditions, leisure and consumer choice, in addition to this, the individual receives a privileged position in an interesting and promising job. It is also necessary to note the increase in status in society and the possibility of obtaining satisfaction from self-realization [16].

The market for educational services is the physical relationship between participants in the educational process, students, organizations providing educational services, and individuals and organizations paying for these services.

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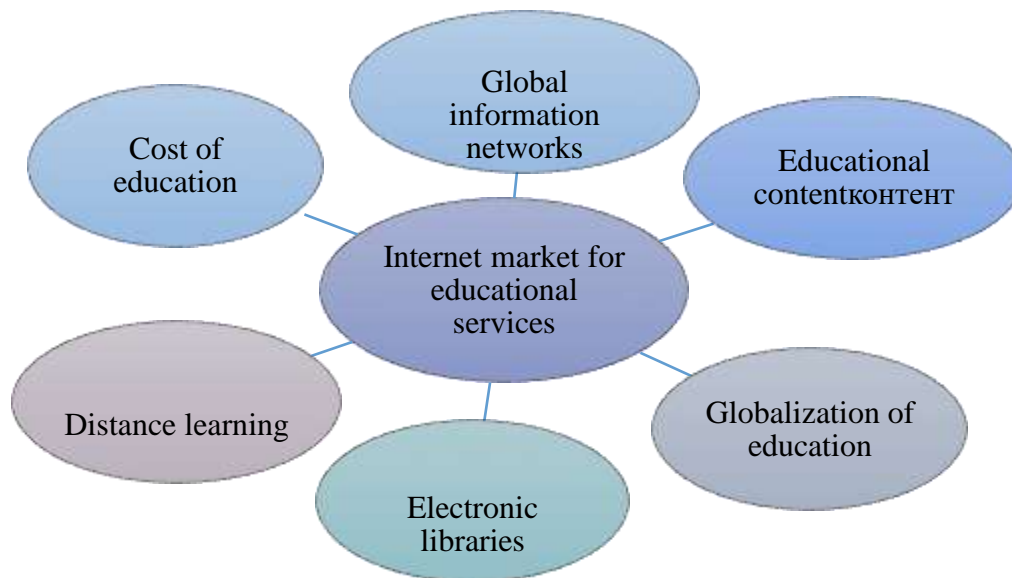
Fig. 21. Driving forces of the electronic market for educational services
Source: Developed by the author based on [10-13].

1. **Global Information Network:** Global information networks are among the most important achievements of mankind in the field of information technology and are the main sign of entering the era of the information society, which has made it possible to quickly communicate over long distances. in different countries. Global networks have already changed the nature and opportunities of education and professional work for many people and the possibilities of global networks are still used only to a small extent, but this area of applied computer science is the most dynamic.

2. **Educational content:** it includes everything from instructions, research and tutorials to telling your followers about new things. You can create educational content in almost any field, from marketing to architecture.

3. **Globalization of education:** The impact of global social, economic, political, cultural and educational processes increases the tendency for mutual influence between nations and peoples. The principles of teaching and globalization in the field of education takes certain forms primarily under the influence of the main world civilizations of the West, Europe, Asia and the East.

4. **Digital libraries:** it is a collection of resources stored in digital form that can be accessed through multiple media, including computer networks, especially the Internet. Nowadays, the content of the digital library extends beyond digital books to other media on the Internet and is described as the World Digital Library.

5. **Distance learning:** it is one of the relatively more modern teaching methods and its basic concept depends on the student being in a place other than the source of education, which could be a book, a teacher or even a group of students, which

represents the transfer of the educational program from a place on the educational campus organizations in geographically remote places.

6. Cost of education: Tuition fees are determined by the semester or month and length of the course, and fees can vary greatly depending on course selection, and some organizations and courses have higher fees than others, and tuition fees are compared not only between organizations, but also between courses and courses. programs. The market for educational services today remains a seller's market, and training is already actively used to develop skills in various areas of professional activity.**.**

Electronic Marketing Techniques

1**. Communication channels.** The creation of websites allows universities and their various educational programs not only to post advertising information, that is, in some ways to replace brochures and leaflets, but also to establish direct contact with every potential consumer of the university's educational services.

2**. Information sources.** Modern technologies have made it possible to create electronic libraries that students and lecture-goers can use without leaving home.

3**. Distribution channels:** Online registration options are provided, and the university eliminates the need for students to make multiple trips to the university, saving time and money.

4. Educational environment: Most distance learning programs are implemented via the Internet, and the creation of websites for specific programs and courses in individual disciplines can allow the transfer and collection of assignments completed by students, as well as the organization of consultations and discussions [10].

Types of e-learning :

1**. Asynchronous learning:** This is the use of educational digital content, blogs, educational forums, social networks, email and private encyclopedias.

2**. Mobile learning or mobile learning:** it is a system based on portable devices, small wireless devices, smartphones, mobile phones, as well as small personal computers.

3**. Synchronous learning.** Using various learning tools, be it text chat, instant chat or virtual classroom, teachers and students are integrated simultaneously.

4**. Distance education:** it is the most widely used of these types and is considered a means of communication and communication to bridge the distance between teachers and students.

5. Blended learning: it is an education in which direct instructional strategies are combined with traditional classes and in which e-learning tools are available via the Internet. [17].

Benefits of e-learning.

1. Improve your visual thinking.
2. Focus on the learning process.
3. Develop students' positive inclinations towards science.
4. Helps reduce learning difficulties.
5. Works to reduce language communication problems between students and teachers.
6. Improving communication skills between students.
7. Having diverse and different points of view among students.
8. A sense of equality among all students.
9. Easy access to teachers.
10. Changing teaching methods according to students' abilities.
11. All classes are held on all days of the week throughout the day.
12. Students are not dependent on actual attendance in subjects.
13. Continuity of ownership and access to courses. *[18]*.

Barriers to eLearning:

1. Lack of infrastructure to provide communication with educational institutions.
2. Lack of competencies and experience in the field of e-learning management.
3. Impossibility of prompt maintenance of equipment in remote locations.
4. Failure to convince some to switch to e-learning instead of traditional education.
5. Double the financial resources needed to get started in e-learning.
6. Poor community awareness of e-learning.
7. Low level of interaction, so some teachers refuse to use this teaching method.
8. Teachers and students should be trained on how to use the Internet in online learning.
9. Lack of adequate security on websites leading to fear of using and relying on them for teaching and learning and hence they become vulnerable to hacking at any time.

The coronavirus pandemic has affected a large number of areas of life, the most important of which is the education sector, which has forced educational institutions to close universities in order to preserve public health, which poses a serious challenge for the education system to continue the educational process.

This crisis is an alarm and an important indicator for overcoming any crisis. Other similar or emergency conditions affect the ability to continue the educational process in a normal manner, so technological solutions become an ideal option for completing the educational process.

Distance education and e-learning have been one of the most important of these solutions, as many educational institutions around the world have resorted to it to ensure completion of the educational process without the need for actual presence in the places of learning.

This method uses many effective tools and techniques such as audio clips, videos, virtual environments and others. [18].

CHAPTER 5

ELECTRONIC PURCHASES

5.1. RISKS OF ONLINE SHOPPING

With the rapid advancement in technology and digitization that the world has been experiencing lately, online shopping has become indispensable in many countries and is considered a popular and growing service due to the easy access to the Internet and resources, which is ensured by low prices and freedom of choice when purchasing. Consumers use various Internet tools, which is associated with consumer attitudes towards utilitarian motives: (convenience, variety seeking, product quality, cost and time saving); (pleasure, fantasy, escapism, pleasure); ease of use and usefulness. Another aspect is the perceived risks that determine consumer behavior when shopping online. [1].

Electronic purchasing process - is the process of buying, selling or exchanging products, services and information over computer networks, including the Internet, and is used to express the set of technologies available for the electronic transmission of information for commercial purposes. Subject to annoying attempts at persuasion by salespeople, online shopping behavior is a type of public perception and individual evaluation of a product or service during the purchasing process, with good or bad results. There are two different types of expected risks in determining consumer behavior during the online shopping process, which is described as the first category of expected risks such as financial risks, time risks and product risks, while the other category of expected risks in electronic transactions including privacy and safety. As discussed by many researchers, expected risks such as financial risks, product risks and non-delivery risks. Time risks, privacy risks, informational risks, social risks, and personal risks negatively influence consumers' online shopping behavior. Another aspect of consumer behavior is trust and security for online retailers. A positive shopping experience builds consumer confidence and reduces perceived risks [2].

The expected risks of online shopping include two elements: uncertainty and the significance of specific purchase outcomes. Uncertainty relates to the possible outcomes of positive or negative behavior and the undesirable consequences of these consequences, such as the potential loss of money during a financial crisis. transaction for a specific product over the Internet.

Online financial transactions involve risk factors. In different ways, customers expect various risk factors before transferring funds to an online seller, and these factors may be financial loss, security and privacy, and various aspects of perceived risk such as online retail source risk, purchasing process, risk time loss, delivery risk,

financial risk and product performance risk. negatively affected consumer shopping behavior[3], as shown in Fig. 22.
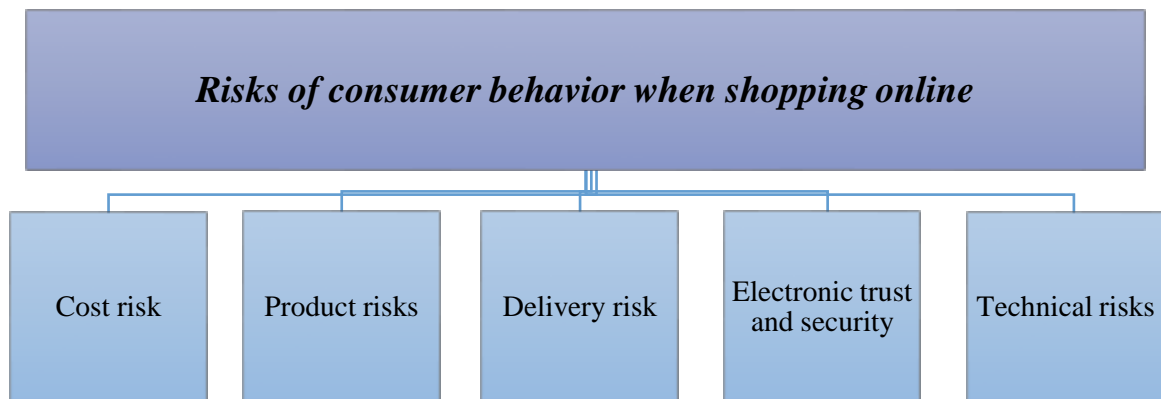
Fig. 22. Risks of consumer behavior when shopping online
Source: Developed by the author based on [13].

1. Cost risk: The risks of online shopping are mainly reflected in financial risks, time risks, social risks and security risks. They influence consumer attitudes towards online shopping. Risks have a negative impact on consumer intentions. On the other hand, risk expectation did not have a negative impact on consumers' hedonic intentions, the results of the study show that online shopper is exposed to high risks in contrast to traditional store shoppers, and they found that financial risks. Physical risks, convenience risks and functional risks influenced consumer behavior to a greater extent. In the online shopping environment, financial risks had a negative impact on consumers' online shopping intention due to the fear of losing money from online shopping. [4].

2. Product risks: associated with poor performance of a product or brand, especially when the performance of the product or brand does not meet desired expectations because it is due to consumer incompetence. In assessing the good quality of a product or brand in online stores, the product or brand is limited on the online site due to the lack of physical inspection of the product, including touch, and inaccurate information about the characteristics of the product, which leads to increased risk of product performance [5].

3. Delivery risks: products have a positive effect if the consumer orders the product from a trusted online seller, when purchasing the consumer will feel safe from delivery problems of unwanted products and if the delivery of the product has a negative impact on the consumer's purchase. In such situations, online sellers must provide insurance coverage to online buyers if delivery to the consumer is not made on time [6].

3. Trust and electronic security: Trust is a psychological factor related to the degree of protection provided by a website that keeps customers' personal

information safe. Trust and security have an important and positive impact on consumers' online shopping behavior and is a major barrier preventing consumers from shopping online. They are more willing to walk around the market and purchase goods through physical inspection, especially since consumers interact more socially and enjoy going to bazaars and spending time in shopping malls. Trust is an important factor that greatly influences online shopping sites [7].

4. Technical risks: website design should be easy to use and effective for all people, regardless of their age, with a differentiated and responsive design for different devices. Because the size will change depending on the screen of the users, which makes the website easier to use on any device and increases the loading speed of the website pages. Ease of navigation and convenience will increase web page traffic, likelihood of repeat visits and trust influencing consumers' online shopping intentions [8].

Benefits of the Internet as a new way of shopping:

1. Ease and speed of switching between marketing platforms.
2. Reduce the cost of searching for information about a product.
3. Control and control of the procurement process.
4. Reduced effort in the purchasing process.
5. Privacy during shopping and avoidance of social contacts.
6. Absolute freedom in the shopping process.
7. Reducing impulsiveness and determination when concluding sales transactions.
8. The ability to choose the right products from anywhere in the world.
9. Obtaining and agreeing on the best prices for selected products.

Numerous studies have confirmed that Internet users, especially individuals, prefer to buy online to obtain products and services at the lowest prices and high quality, and that the price of most products is associated with good quality. Thus, customers seek value when a particular organization offers a higher quality product at a less competitive price or a feature that the customer believes can offset the higher price [9].

5.2. MODERN METHODS OF ATTRACTING CONSUMERS VIA THE INTERNET

With the spread of the Internet and the advent of online shopping, it is clear that the race for customers is in full swing, so many online organizations spend a lot of money on advertising, promotions and other forms of customer acquisition and have done their part in attracting customers to their website. It soon became clear that the challenge was not simply to attract customers to the organization, but to retain those customers for future purchases.

Many organizations have believed that whoever acquires customers first will be the "winner" in the field, but the Internet holds the promise of many aspiring

entrepreneurs, it is a risky area due to the ease of switching and the ability to quickly gather information. Because customers are provided with a new set of knowledge tools when making decisions with the latest information and prices. For products that are sold in many locations, there is no barrier to prevent buyers from switching suppliers or changing purchase locations, making retention efforts more difficult; no doubt, many of the costs for both acquisition and retention purposes were based on intuition. What general managers believe is the most likely path to success, there are many ways to attract the attention of customers through offers, discounts, sales, gifts and samples, free gifts, but marketers do not stop at creating surprising and surprising new ideas for consumers [10].

Price reductions are one of the most common ways to attract customers to purchase a particular product, with discounts varying between them beyond traditional seasonal sales. Retail stores also have completely innovative advertising solutions such as promotions to attract customers. This is an activity that increases the purchasing power of the target audience for a short period. By creating additional motivation to purchase, an additional incentive can be created by offering and creating additional incentives, such as additional gifts, interesting new products or interesting These promotions, aimed at delivering an advertising message, cannot create a strong product image, but can emphasize certain image properties.

Key Elements of Activating Sales in Email Marketing

- ✓ *Guaranteed Benefits*
- ✓ *Packaging.*
- ✓ *Loyalty programs.*
- ✓ *Downloads at lower prices.*
- ✓ *Sale with return*
- ✓ *vouchers*

- ✓ *Potential Interest*
- ✓ *Lottery.*
- ✓ *Possible surprise.*
- ✓ *games.*
- ✓ *competitions.*

- ✓ *Advertising communications*
- ✓ *Charity*
- ✓ *Club programs.*
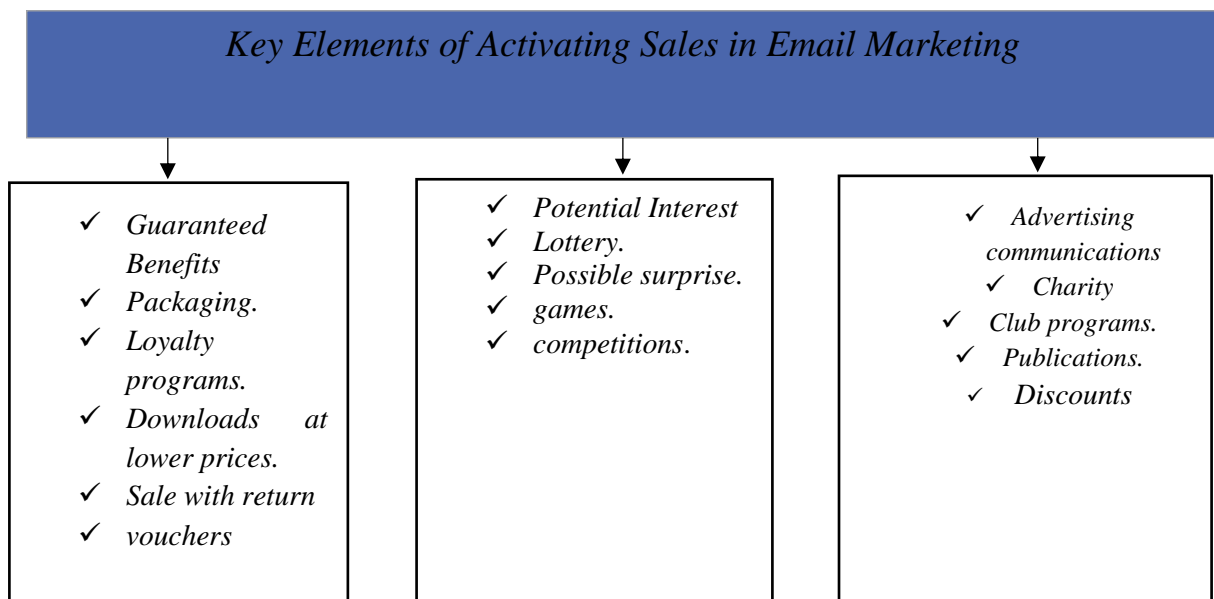- ✓ *Publications.*
- ✓ *Discounts*

Fig. 23. Essential Elements of Sales Activation in Email Marketing Organizations Around the World
Source: Prepared by the author

Based on this, it is necessary to consider in more detail the main characteristics of marketing proposals in electronic marketing, which are presented in the table 7.

Table 7

Key characteristics of marketing offers and most commonly used in electronic marketing

Advertising campaign	Description	Example
Old or seasonal collection	This procedure is often used in fashion retailing not only to increase sales but also to sell old items, generate cash, free up warehouses and make room for new items, it is called inventory reduction or liquidation.	The mechanism works well, and people are willing to buy last year's goods at a lower price due to discounts.
Happy hours	This form is used not only by retailers, but also by representatives of the restaurant sector. On certain days and hours, the store offers significant discounts on a particular product or category, usually the opening hours are known in advance.	On Friday there will be happy hour and 30% off Italian appliances for shoppers, but the times change every week and for the third time the stores have been busy with shoppers since early morning.
Discounts for certain categories of clients	This form is used when you need to attract the attention of a specific audience.	There are several discount options for mothers with children and more creative options, such as a promotion for tourists wearing white or shoppers with green bags.
Friendly discounts	This mechanism is often used by fashion retailers and various other promotions to pass on discount coupons to friends, new visitors and repeat customers.	Girls love to go shopping in the company of others, and the necessary marketing activity is "bring friends to get a discount", the discount amount depends on the number of designated customers, 5% for one person, 10% for two people, 15% for three and so on [11].
Personal discounts	The store offers great deals to selected customers.	Men receive discounts on cakes or other holiday supplies on their birthday, and personalized offers are formed based on an analysis of purchase history and the moment when the buyer receives information about a discount on goods of interest by mail or email.
pre order	Promotions and discounts are more typical for online retail, orders begin before the product is in stock and reservations are made in advance.	To encourage customers to pre-book, the store offers discounts on pre-order prices.
Discounts as an incentive for online communication	The buyer is active by liking, subscribing to groups on social networks or email newsletters, writing comments to receive positive offers.	Such actions simultaneously pursue several goals to stimulate sales, increase loyalty of the target audience, increase the subscriber base or community through social networks.
Discount depending on volume	One option is to offer special offers to those who spend a certain amount in a store either immediately or over time. In the latter case, the buyer can keep	The buyer receives one-time bonuses while the percentage increases - 5% on purchases of $500 - 7% on purchases of

	the receipt or issue a special card that the seller will sign after each purchase.	$1,000, interest on the card can increase, and so on.
Related products	The goal of the campaign is to increase loyalty and increase the average receipt for the sale of slow-selling goods.	An advertising campaign for a shoe and accessories store offers a discount on a handbag when you buy a pair of shoes from the same collection, and nuts get a discount when you buy a juice carton at the supermarket [12].
Discounts depending on the days of the week	This model is often used by food retailers, where the store announces a discount on a certain category of goods on certain days.	To attract the attention of the public, they choose innovative names that attract attention: "Fruit Tuesday" or "Friday Meat".
Discounts on certain product categories	Such a program is a great way to get rid of old products or highlight new ones, and also ensures that customers receive better information about the products being promoted..	You can use bright price tags or price tags of a corresponding color; products with a red price tag have a 30% discount.
Now or (later it will be too late)	Online retailers use this technique to combat "cart abandonment," where visitors scroll and select items but are unable to place an order after a while and an email arrives with a discount on a model they added to their cart.	The buyer will receive a 5% discount and free shipping if they return and place an order. Another example of not reducing prices, but "pressuring" the buyer with parts of a book is the provision of an additional free chapter (part), which is a good incentive to buy the whole book.
Under pretext or motive	To earn a bonus, the buyer must perform certain actions that people do not do for profit.	In a dive center that invites customers to put their heads in a bath, the size of the discount depends on the time a person can spend underwater holding their breath. There have always been people who wanted to test their strength, and it is likely that receiving discounts was the reason for participating in the experiment [13] .
Accident	People are adventurous and love to gamble and win as shoppers respond positively to supermarket sales combined with lottery elements.	When making a purchase, the discount percentage is indicated directly on the invoice; the discount amount can range from 5% to 50%
Unusual discounts	Reducing prices is the most common, but far from the only way to attract visitors to the store and motivate them to buy more; this mechanism is good to use when, in addition to increasing sales, the goal is to get rid of certain goods. can increase the average check and audience loyalty without reducing prices.	The shoe store found a unique solution in which the discount amount was tied to the size of the customers' feet. Another example was a marketing campaign at a sporting goods store where the customer was required to bring in their old bicycle and it was directly weighed and the percentage discount on the new equipment was equal to the weight of the old bicycle in kilograms.

Present

This is one way to thank customers for their purchase and earn their trust. Remember that today most people prefer to buy goods from stores that offer good discounts or offer additional services for free. By choosing promotional gifts, customers and sellers will be satisfied. Use this effectively, create

various mechanisms, innovative gifts, attract the attention of consumers to the products. The effectiveness of marketing campaigns can be influenced by good service.

Buy a gift	One of the most common moves is the purchase of a product of a certain category and the buyer receives a second product as a gift, with the possibility of the same products. The discount is called "two for the price of one"	As a gift for the first product, accompanying consumables or goods are often given; there are also groups of products that are ideally combined with coffee, chocolate (chocolate brands), etc.
Gift size (purchase)	This option is not suitable for every store, but is great for jewelry stores where sales are directly dependent on the number of sizes.	One store managed to survive the crisis and increase sales because it provided pearl jewelry for every size, its basic cost was low, and due to increased sales, the value of discounts was restored exponentially.
For the future	Sometimes a gift to a random visitor can increase sales, especially if you need to sponsor free products and purchase supplies.	It was decided to hold an unusual marketing campaign in a pet store; the owner invited students from nearby schools on a motorized ride, and in the end, each student received a free fish after talking about joint discounts for organizations from different fields. After some time, the parents came to buy ponds. The cost of fish, related equipment and feed is low, but the price of related products is high.
Mutually beneficial cooperation	Tell us about joint discounts for organizations from different fields.	When purchasing products for a certain amount, the buyer receives a certificate for participation in a jewelry show, and a discount is usually on beautiful trinkets, beads, etc.
Prize drawings	These procedures are typically performed by manufacturing organizations, but this tactic is often used by retailers.	In one of the jewelry stores, expensive gifts were raffled off between buyers of cars, apartments and travel packages.
Generous start	It's good to start marketing activities with gift distribution when opening a new outlet to attract customers.	The marketer shows an excellent example of promotion. Employees post "portfolios," including invitations to new store openings. In exchange for the wallets they found, I was given a T-shirt with the inscription "Honorary Citizen."
Mental glow	Marketers actively use computer game techniques, achievements, trophies, leaderboards, titles, etc. In retail grocery stores, customers are asked to collect toys and a set of figures is created; an album or box with cells for each figure is sold separately, so this action increases the average payment and at the same time increases the loyalty of the target audience, and people love to play and share their successes on social networks.	The essence is always the same: in order to receive or buy a product at a negligible price (almost free) from a group, you must first purchase a certain amount of 5-10 dollars.

Coupons and Stickers	Buyers are invited to collect a certain number of items and exchange them for valuable prizes, as huge shopping centers (hypermarkets) hand out sets of knives, frying pans and other high-quality household items, as well as stickers (a kind of discount) are distributed starting with a purchase of 0.10 or $20 Then exchanged for prizes.	Thanks to the promotion, collectors come to shop at a specific store and collect more products to quickly receive a prize coupon or token at the Pro's Choice cosmetics store. Stock-only scenarios are limited by the imagination of marketers and business owners; the main thing is to offer customers what they need, or to conduct an exciting game with elements of interesting competition [14-15]..

Promotions to increase sales

The electronic marketing process has different goals such as increasing sales and attracting customers to new stores or attention and focus on a new product and increasing reach or loyalty and all the previous examples help directly or indirectly solve all the problems and we will talk about promotions which mainly aimed at increasing and it motivates you to spend more online at the same time.

Free transportation and delivery	This model is the most common for online stores, and the procedure is limited to the order quantity and at least 20-40 dollars, and many people choose to put excess and unnecessary items in the cart to get rid of shipping costs.	free shipping
Tasting	Having tried a new product or drink, a visitor may buy something that he did not originally plan to buy.	It is used by market traders and juice sellers, and having tasted its fresh, refreshing taste on a hot day, it is impossible to pass by without buying.
Social significance	People feel happy that they have done part of a great and useful work, so the labels work, by buying this product you are helping children or the love of nature is paying off in the field.	Of course, a charity project does not have to be present only in advertising resources.
Limited offer	In grocery stores you can often find goods that are not allowed to sell more than 2 or 4 items per person.	Miraculously, the queue of buyers at the product counter, where there were no buyers before, is growing; the fear of not being on time and missing out on something important works to the advantage of marketers. Even those who do not need the products at all are rushing to get their share of the "exclusive" product.
Kits and groups	The model is used to increase the average invoice and provide customers with a range of related products such as tea and sugar.	The bottom line is that buying a set is more profitable than buying each product separately, but sets are chosen by those who need one thing, and there is more money left in the box.

Downloads to attract brand attention and increase loyalty

Creating a buzz around the store means attracting customers and an almost guaranteed increase in sales to attract public attention. Organizations take risky steps and sometimes are on the verge of mistakes, but such events always bring results and there are no winners.

Strange offers	Some stores give customers unreasonable items in order to get gifts and discounts. One of the categories of these sales is the game of	In 2016, at the Olvi gas station they gave a full tank of gasoline to everyone who came to the gas station in a swimsuit and high heels. The

	stripping, Euroset pioneered this and 10 years ago gave out phones as a gift to those who came to the salon naked, what they have, without clothes. However, most retailers do not resort to such radical solutions.	conditions were the same for everyone without exception, and similar promotions were carried out by fashion retailers in different cities and countries. Of course, one can argue about loyalty, but the marketers of these organizations definitely coped with the task of attracting attention and creating excitement.
Exchange	This mechanism is often used by hardware stores. In exchange for an old washing machine or refrigerator, the buyer receives a new washing machine for an additional fee, which is usually 10-30% less than the normal cost of the purchased equipment.	The organization ran a similar promotion in which, in exchange for a group of old clothes, the visitor received a small discount on new clothes.
Competitions	A prize received in an honest competition brings more happiness than an ordinary gift, individuals are ready to compete for simple titles and ratings, and even for a discount or a prize they can do a lot, social networks offer great opportunities for profit, and repost competitions attract attention to the brand's business and increase reach of the target audience and increase loyalty.	The supermarket organized a speed competition for the winner, who, within the allotted time, collected the most items in the basket and ran to the checkout, received everything for free, and the rest of the participants received a discount. Another example of finding a gift was a sale at a sporting goods store, where customers had to select any item and go to the checkout within a minute.
Express downloads	Unusually designed advertising campaigns attract attention, are remembered and the voucher for the next purchase becomes relevant again for purchase in the store.	On New Year's Eve, the children's supermarket launched the "Likes and Wishes" campaign. At the checkout, the customer pulls out a beautifully designed scroll with a wish written on it containing a gift or discount coupon. Customers liked the promotion so much that the store began repeating it before every holiday [16].

Source: Developed by the author based on [16-15-14-13-12-11].

This is not a complete list of ideas for attracting visitors to the store and increasing sales in each shopping area; you can come up with dozens of creative promotions and offers to increase response and achieve the best results. To do this, you need to combine online and offline tools.

Constantly research and analyze the responses and needs of your target audience. Accurate calculation of marketing campaigns will help you avoid getting into the red and will not lead to losses.

CHAPTER 6

CUSTOMER DATA MANAGEMENT

6.1. CONSUMER DATA AND INFORMATION ON THE INTERNET

Online data and information collection is important and has many benefits in helping service providers, salespeople or marketers better understand customer needs and preferences. time information. Website and app operators may collect user data for various purposes, such as providing or improving their services, selling user data to third parties, or sending targeted advertisements. services at a lower price or free of charge. However, some consumers may not be aware of data collection and how to use that data.Marketing research is one of the main tools of an organization's marketing information system with the possibility of using the Internet as a means of communication since it contains a large amount of information from all areas of knowledge. The Internet is an effective tool for conducting both secondary and primary market research.

The main sources of secondary data are websites, online databases, newsgroups, file servers and regional conferences. Research is about finding the information resources you need in a variety of ways. Research involves examining existing sources of information and the ability to monitor their reliability, including searching and checking alternative sources of information, determining the frequency with which other sources use information, understanding the status and content of documents, and obtaining information about the competence and location of the author of the material [1]. Basic information in marketing research is data that researchers obtain directly from customers for specific research purposes in traditional marketing research. Or organizing online conferences, marketing research is the process of searching, collecting, processing and preparing information for making operational and strategic decisions in the business activities of an organization. Therefore, it is worth considering the main stages of marketing research (searching and collecting information via the Internet) as shown in Fig. 24.

Fig. 23. The main stages of searching and collecting information on the Internet
Source: Developed by the author based on [2].

81

When conducting marketing research online, the data sources and information collection methods are different from traditional research, and the research design may involve the use of primary and secondary data, which are two methods used to collect information for the purpose of research or analysis.

1. Primary data : It involves collecting primary data directly from sources or through direct interaction with respondents. This approach allows researchers to obtain first-hand information relevant to their research goals for the project. Primary data collection methods include:

- *Surveys***:** researchers design structured questionnaires or surveys to collect data from individuals or groups. This can be done through personal interviews, phone calls, mail or online platforms.

- *Interview***:** Interviews consist of direct interaction between the researcher and the recipient. They can be conducted in person, over the phone or via video conferencing. Interviews can be structured (with predefined questions), semi-structured (with room for flexibility) or unstructured. (more conversational).

- *Observations***:** researchers observe and record behavior, activities, or events in their natural environment. This method is useful for collecting data about human behavior, interactions, or events without direct intervention..

- *Experiments***:** Experimental research involves manipulating variables to see their effect on results. Researchers control conditions and collect data to draw conclusions about cause and effect.

- *Focus groups:* a small group of people who meet to discuss specific topics in a moderated environment. This method helps to understand the opinions, perceptions and experiences shared by participants.

2. Secondary data : Secondary data collection involves the use of existing data that has been collected by others for purposes other than the original purpose. Researchers analyze and interpret this data to extract relevant information and possibly obtain secondary data from various sources:

- *Sources of publications:* Researchers' reference books, academic journals, magazines, newspapers, government reports and other published materials containing relevant data.

- *Internet databases.* Many online databases provide access to a variety of secondary data such as research articles, information, statistics, economic data and social surveys.

- *Government and Institutional Records.* Правительственные агентства, исследовательские институты и организации часто ведут базы данных или записи, которые можно использовать в исследовательских целях.

- **Public data:** data shared by individuals, organizations or communities on public platforms, websites or social networks can be accessed and used for research.

- **Previous studies.** Previous studies and their results can serve as valuable secondary data sources where researchers can review and analyze data to gain insight or build on existing knowledge [3].

The Importance of Collecting Customer Data:

1. Better knowledge of customer needs: allows you to perform analytics, check the most popular products and find relationships between the purchasing preferences of individual users, the data evaluates who your customers are, why they shop and what they think about your brand, it is better to expect more than to rely on your intuition, the more than The more information customers have, the more opportunities they have to modify business processes to meet their needs and improve their experience.

2. Individual targeting. When it comes to customer service, email marketing personalization is an important factor. Consumers said they would switch brands if an organization didn't personalize communications with them, which helps data collection tailor your messages and offers to each consumer's preferences.

3. Easily identify areas for improvement: Customer data can help you identify gaps in your business strategy. Let's say you launch a product and receive negative feedback indicating that you need to make changes to improve its appeal. Customer data also provides insight into product scalability.

4. Forecasting future trends. Customer data can shape a brand's future products and decisions. Are shoppers buying bright colors instead of neutrals? Are videos becoming more popular among consumers? Record similar information from your data to keep up with trends in your field, then make necessary adjustments.

4. Demand Forecasting. The demand forecasting process uses customer data to predict potential interest in a product or service. This can help you significantly reduce operating costs (especially storage costs) and increase the efficiency of your online store.

6. Personalization. The most important benefit of using data to grow an online marketing business is the ability to personalize a customer's shopping experience by allowing data collected from online store users to get to know individual customers better. As a result, e-commerce sites can show them personalized content and offers based on their past interactions with store tabs, past purchases, and demographic data [4].

Customer Data Types:

1. Personal Information: they are divided into two parts: personally identifiable information and non-personal information.

- **Personal information:** any information that can be used to identify a person, which is relevant information: that can be used to identify a person without the need for additional information, such as: full name, physical address, email address, login information. , passport number Credit/debit card details, date of birth, telephone number. Relevant Information: Any information that, by itself, cannot identify a person, but which, when combined with other information, can identify a person. For example: first or last name, location (country, state, city, zip code), gender, race and ethnicity, age range, and job information.

- **Non-Personally Identifiable Information**: Information other than personally identifiable information that is anonymous and cannot be used to identify any individual, such as IP address, cookies, device identifiers.

2. Interaction Data: this type of data shows how customers interact with a brand through various marketing methods. This data includes information on how customers behave on a website, how they interact with you on social media, through customer service, and more. Here is the content of each channel:

- **Interaction with website and mobile application**: website visits, app stability, most viewed pages, user traffic, traffic sources and more.

- **Interaction with social networks**: likes, messaging, replying to messages, original video views and more.

- **Interaction with e-mail**: open rate, click-through rate, bounce rate and email forwarding.

- **Customer Service Information**: number of tickets, details of complaint/request, comments.

- **Participation in paid advertising**: impressions, CTR, CPC, conversions, etc..

3. Behavioral data: this data helps identify key patterns that customers uncover during their purchasing journey. Interaction data may or may not be part of behavioral data. Here's how this data is collected:

- **Transaction data**: subscription details, purchase details, previous purchases, average order value, abandoned cart data, average customer lifetime value, open a new window, customer loyalty program details and more.

- **Product Use**: repetitive operations, function usage and duration, task execution, hardware.

- **Qualitative data**: user attention (clicks, scrolling, mouse movement data).

4. Attitude Data: this type of data includes customer satisfaction scores, purchase criteria, and product desirability. They are driven by customers' feelings and emotions. This is how they see your brand and your offerings. Because attitude data is often qualitative and subjective, it is useful to combine it with raw data to obtain

tangible results. Attitude data is typically elicited through surveys, interviews, focus groups, feedback, customer complaints, testimonials, etc. Examples include customer satisfaction, feelings, desired products, preferences, motivations, concerns, and purchasing criteria [5].

Data collection and tracking tools:

1. Cookie: these are small data files left by the web server when a browser visits a user's computer. On a subsequent visit, the server knows that this user was a previous visitor so that the content can be delivered faster. Cookies also store details such as username and password. This way you don't have to re-enter your credentials every time you enter the site, and this knowledge is used in advertising when it did not show a previously seen banner; in more complex systems, using cookies, it is possible to conduct a study of the visitor's preferences and show him appropriate advertising when each visit, the main pitfall with this method is that cookies identify the user's browser, not a specific person [14].

Types of cookies:

• *Session cookies:* These are temporary files that are deleted after your session ends or when you close your browser. They help you navigate websites without tracking your browsing habits.

• *Persistent cookies:* this type of cookie is used to authenticate the website. Many online stores also use them to practice remarketing, provide targeted advertising, or offer products in their stores. Persistent cookies are also stored on your computer until they expire or until you delete them.

• *Secure cookies.* Secure cookies cannot be used by malware because they are usually written in a scripting language such as JavaScript.

• *Third party cookies:* pages with advertisements may set cookies that provide access to third parties even if you have not clicked on any advertisements, and advertisers may use them to track your browsing history.

It should be noted here that the latter type is a concern because it tracks and stores data without your explicit permission or knowledge [6].

2. Tracking pixel: also known as a pixel, marketing pixel, image tag or tracking code. It is a small piece of code, one pixel in size, the smallest size of a digital image or graphic element that is invisible to users. the operator can add their own network to a website to collect data and send it to a third party (usually the advertising network that provides the pixel), violating the recipient's privacy by identifying the sender and knowing whether they read the email, knowing these types of messages and when they were read. It is one of various methods used on web pages or in emails to track users, but in an unobtrusive, usually invisible way to verify user access to certain content. When users visit a web page, their actions automatically trigger the pixel to send data to the pixel provider's server. Pixels can be embedded in websites, banner advertisements and messages. Email pixels are commonly used in online advertising to collect data about each website user, including user behavior such as clicks or search queries, IP address, device model, and browser information. Pixels are often used in combination with other data collection and tracking tools, such as first-party and third-party cookies [7].

3. Device and browser fingerprinting: The web browser is one of the most popular programs that we come across on a daily basis, if not the most important, since it is the user's window on the Internet, without which it is impossible to get any benefit. from this network, however, this

program has a dangerous side. Its danger is obvious in the so-called browser fingerprint. Browser fingerprinting is how the websites you visit recognize and recognize you. As a result, websites can show you ads, learn more about you, and even track you. Special software is required to complete this process. Fingerprinting is used to identify each visitor and is generated from data sent to the website by your web browser. This data is used to create a file for each site you visit, called a fingerprint, because each visitor's fingerprint is different. In addition, depending on how unique data each user has, the term "fingerprint" has been used for many years. However, this may not be obvious to everyone, but for the sake of simplicity, a fingerprint is a set of unique information for the user, and it has nothing to do with the fingerprint sensor in modern devices.

The fingerprint contains information such as the browser you are using, its version, the operating system you are using, and the language of your device, whether it is simple, generic, or specialized. This information may be natural and non-sensitive, but when a large amount of information is collected, it will be enough to paint an accurate picture for each user. For example, the website you visit can tell you which version of the Chrome browser you are using, your primary language is Arabic, your screen resolution is 1920*1080, and many other parameters. When this information is collected, it has great value [8].

4. Application Programming Interfaces: is a set of protocols for creating and integrating application programs. The API exists between the web server and the application and acts as an intermediary between the client and the server. APIs allow your products and services to interact with other products without executing instructions. In simple terms, the API passes the user's response to the system and sends the system's response back to the user, for example, when the user clicks "add to cart" the API tells the online store that you have added the product to the cart and puts the product in the cart, and then updates its API data -Interfaces can connect platforms and exchange data in a form that can be easily used by developers of a single website or application. Sometimes tracking users as they move between platforms may use data collection and transfer to third parties, including advertisers, by certain APIs. Meta and Google, for example, offer analytics APIs to help operators obtain information about visitors to their websites based on their Google or Meta accounts and other data, allowing all relevant companies to create user profiles in detail for targeted advertising. Third parties may use the API to fraudulently extract consumer data. Small operators can use the APIs provided by large operators to improve their websites or applications and provide special features.

Large operators can provide APIs to enhance consumer data collection and integrate their services with others. Facebook, Google, and Apple offer login APIs that allow users to use their accounts with their respective companies to log into another website or app. These APIs can create privacy and cybersecurity issues since each company can control user data and access. to hundreds of other websites and apps [9].

1. **Software development kits:** a set of software tools and code (often including APIs) that an organization can use to develop websites and applications and integrate them with other services. It is necessary to focus exclusively on mobile SDKs due to their increasing use of user tracking in the mobile ecosystem. According to a 2019 report, Google and Meta are the most popular SDK providers for Android and iOS. Google has SDKs in over 85% of the most popular apps in the Google Play Store, and Facebook has over 40% of apps in the second most popular SDK. Some SDKs

are required to develop an application for a specific operating system. These SDKs are necessary for the functioning of the mobile ecosystem, but are not typically used for tracking mobile devices. Other SDKs specifically track and collect user data in mobile apps, including users who have never accessed software development vendors' consumer products. Consumers are often unaware that third-party SDKs are integrated into apps or that they collect their data. When users interact with a mobile app, they may unintentionally share many types of data with all third parties. SDK built into the application. SDKs are extremely popular, in part because they make application development faster and easier by reducing the amount of native code required. Developers can also use ad network SDKs to increase revenue [10].

Basic tools and methods for data protection:

1. Blocking ads and trackers: Ads that a user encounters while browsing the web may collect user data. Many websites also contain trackers that can obtain user data, and organizations can access this data. Browser extensions that block ads and trackers can create a privacy barrier around this information.

2. Using a Virtual Private Network. When a virtual network is used to surf the Internet, the user transfers information from the device to the server. This tunnel hides a user's online activity, creating a wall between your business and your data. The virtual network will also encrypt all your data.

3. Rethinking free apps and platforms: Social media platforms are free because they sell user data for profit. The same can be true for any free app, this is a reason to avoid free apps or limit free apps to reputable companies only.

4. Unsolicited member registration with false information: no one will say that the health plan used a fictitious name, phone number, or address. But it is a reliable and important service whose source of income does not depend on your personal data. On the other hand, it is possible to sell non-essential services such as radio subscriptions, your name, phone number and address details. In this case, using false information can protect the data.

5. Ignoring application linking: Grouping personal apps can make them easier to use, but those apps also share data with each other.

It is necessary to check whether it will be possible to continue working without linking applications, so as not to build more bridges between data and business [11].

6.2. WEBSITES AND CONSUMER.

Websites are essential to any marketing effort, and they open up new possibilities for creating and building customer relationship management. Websites can be used and developed to move customers through successive stages of the buying process and move them from potential customers to actual customers.

In modern marketing practice, websites for organizations have become a means of notifying important events for organizations to consumers. To communicate with its target consumers and is used as a system to collect and store information about website visitors to customize customer-oriented communications and the website. Visitor data will be very important for organizations in general and marketers in particular, as many would like to know their full name, phone number and email. To better personalize advertising and increase conversions, it is natural that users do not want to leave such information even on reliable sites [12].

User identification methods:

1. By Internet Protocol address of the visitor's computer: This method has serious errors compared to other methods, since this error is mainly determined by the fact that the site can be visited by multiple users with the same IP address (for example, working through a proxy server [13].

2. Clickstream analysis design: It specializes in analyzing consumer behavior on the Internet and includes the ability to determine where visitors spend most of their time on a site and indicate what specifically interests visitors, and there is a lot of data about visitors interested in e-business:

- Visitor purchase history.
- Demographic profiles.
- Time.
- Location at the point of purchase, since such in-depth and detailed collection of information about consumer behavior makes it possible to successfully organize e-business management [15].

3. Google Analytics: it is a free service provided by Google to generate detailed statistics of website visits and it is a separate service to support good business services as all relevant information and statistics are stored on Google's server and only the user has to place JavaScript (JS) code on specific pages sites. It is a good tool for conducting sales and conversion analysis and providing necessary data on the behavior of all visitors through a particular site and data on how to find them, and helps to know and understand the consumer and motivate repeat visits to sites [2].

4. Mandatory user registration: When a user visits a website or accesses an Internet service, the user enters his name and password, the system can uniquely identify him during the visit, and this method carries the least number of errors in terms of the number of users and their repeat visits. Unfortunately this is mostly only applicable to certain internet services, to achieve the required authentication the most common use today is to identify unique users by their IP address, which is done either through location log files or through various meter readings. , meanwhile, more and more systems are appearing that allow users to be identified using cookies.

Ways to obtain data on visitor behavior:

The main method of collecting information about the behavior of site visitors is the use of counters and the use of statistical data obtained from Internet providers.

1. Counters: This is the installation of a counter on the web server to record each visit to the site, and it can be installed on the home page of the site or the most visited page or on all pages.

- *First option:* the counter is usually placed on the main page of the site so that most users start their visit from this page. Using this counter, you can estimate the traffic of the entire server, but keep in mind that some users may immediately start accessing the site from the internal page without going to the main page. which will lead to miscalculation [16].

- *Second option:* when installing a counter on all pages of the site, it will allow you to get a more representative picture; it is possible to identify and analyze the most popular traffic paths through the server, the entry and exit points of visitors, the most popular sections of the server, as well as the depth of interest of visitors, that is, how many pages are read on average, the amount of time they spend on the site, etc. Meters can also be classified according to a number of criteria according to how a unique user is identified and can be divided into IP-based and cookie-based meters, since the meters are divided into external tools located on separate servers and provided as a service. Counting is free and internal, when the program servicing the counter is available directly through the website. There are several main criteria for evaluating counters, such as system reliability and counting accuracy, then the volume of data they collect, the detail of reports, etc. [17].

2. Using statistics provided by your ISP: Another way to get information about your website visitors is to use statistics obtained by your Internet service provider, as service providers store log files that contain information about every web page request from their servers, typically information such as the visitor's IP address. date and time. Visits, the file required and the link it passed to the user's server, browser and platform, but it does not store information about the visitor's email address, it only stores the IP address, which can be determined by identifying the user's domain, and the domain can be of great importance , since it distinguishes the user's geographic region and is the source from which the visitor came to the server. Useful as it allows you to analyze the effectiveness of different sources of access to a website [16]. To achieve the goal of getting a lead or a real client and making sales, you need to choose the right format or tool for generating leads, such as developing landing pages, creating downloadable content, installing applications, making phone calls, seeking advice, etc. Logically similar for segmentation, prospects must go through one or more levels of filtering based on the ranking of prospects relative to each other using scoring [18].

Factors for assessing consumer behavior on the Internet

1. Search engines: is a computer program or pages stored on the Internet specifically designed to make it easier for users to find information and save time. search for information. The search page is usually associated with a huge database distributed across different regions of the world, which makes it easier for users to find information, which is one of the main quantitative characteristics for measuring the popularity and search volume of a website, assessing detailed behavior patterns of visitors.

2. Website visit traffic: that is, the numerical value of records about site users, but to obtain a numerical value of site traffic, it is necessary to determine which time period is more appropriate and suitable for analysis, and in most cases it is customary to count the number of site visits per day or hour.

3. Promotion efficiency: The level of site traffic reflects the attention paid to website promotion. The site may not be of interest to network users, traffic will be low, remain unsatisfactory, and its place in the search rankings will be low. Any site can be considered a high-quality site if the quantitative indicator of traffic is daily and fluctuates within about a thousand visitors to ensure an increase in conversion and sales of goods and services in digital channels.

4. Behavioral factor: This is the amount of time spent by one user on a particular site. Visiting any of the sites may be random, inadvertent or unsatisfactory for the visitor. In this case, the amount of time spent on these sites tends to zero. , which reduces the site's position in ranking and classification in search engines [19].

5. Website Preference: search engines not only pay attention to the speed of visiting websites, but also give preference to those sites whose visits are marked by an impressive indicator of latency of visitors.

6. Attendance and visiting times: it shows the popularity of the site to keep the visitor and visitor to the site, and some gimmicks such as voting or testimony are often used to express an opinion or comment on various pieces of information. In order to provide such opportunities, visitors must first apply, provide and prepare these opportunities, but for these applications to be effective, there must be some way to encourage visitors to leave their opinions, observations and comments.

7. Internal visitor transitions: search engines give due consideration to internal traffic of visitors, and visitors who stay for a long time will not have a significant impact on a site's ranking, but if a visitor views multiple pages on a site, search engines will have a strong case for increasing the ranking of participating websites in the rating to get ranking. With the high rate of internal transformation, it is necessary to carefully consider and look at the site structure, design, content and site functions Photo, audio and video, and add weekly news to encourage visitors to

8. Returning users: It is important to have visitors, but it is important that they return to the site, which indicates the importance of the site. The search engine position of the site, since consumers rely heavily on the information provided through the site, with an assessment of the main behavioral factors influencing the consumer decision-making process, allows you to build an ideal strategy and develop specific tactical measures to retain existing customers and attract new customers [21].

Consumer Behavior in Electronic Marketing

The study of consumer behavior is one of the important disciplines in understanding the reasons for justifying his behavior in order to try to find out how behavior can be influenced in accordance with management goals in commercial organizations, how the modern concept of marketing is oriented towards taking into account the interests of buyers that determine the analysis of consumer behavior and the process decision making. Consumer behavior depends on a number of factors, such as the buyer's attitude towards the possibility of making potential purchases and the nature and complexity and frequency of purchases to some extent. Behavior is determined by consumer income and product price [22], as shown in the table 8.

Table 8

Separation of factors of consumer behavior in the electronic market

Stimulate repeat sales	*Safety*	*Consulting service*	*Service*	*Price mechanism*	*Web site*
Tools to stimulate repeat sales	Easy accessibility and accuracy of information	Consulting opportunity	Register and book (request)	Price level and pricing policy	Website implementation
The Power of Feedback and Reconnection	Store reliability	Counseling Methods	Ensuring the safety of the delivery process	System of discounts and price changes	Website Content
	Confidentiality and security of transactions	Consultant qualifications	Organization and provision of payments	Price transparency and pricing	content organization
		Intelligent systems and knowledge bases	After sales support and service.	Possibility of comparison with competitors	

Source: Developed by the author based on [23-24].

1. Internet website: it is a central site that includes a number of web pages linked to each other and located on another computer called a server. The files that can be found on the website vary between documents, images, texts and other types. files, and the name of the site does not indicate its presence in a specific location. A specific physical site, and they all have the same domain name and can be accessed through the site's home page. The organization seeks to achieve customer traffic to

the website and maximize the volume of these visits through external marketing activities [25].

2. Price mechanism: identifying the role of prices in a market economy in terms of information and incentives, since prices contain information about the cost of products and services that people want to buy. The service influences supply and demand, mainly due to the elasticity of price demand, which is a tool for balancing supply and demand and linking the capabilities of the consumer (buyer) with the monetary demand for the product (seller). At the same time, the price mechanism performs an important socio-economic function and affects the structure and volumes of consumption of goods and services and the consumer's budget [26].

3. Service: mainly includes organizational factors that determine not only time savings but also reduction in buyer overhead costs, and these factors are the most important in terms of customer retention and loyalty, which requires significant marketing efforts.

4. Consulting: includes both technical and social and psychological factors to meet the needs of consumers in the process of ensuring the product life cycle. The main task of consulting is to analyze and substantiate the prospects for the development and use of scientific, technical, organizational and economic solutions, taking into account the subject area and objectives of the customer. The main goal of consulting is to solve a specific problem in your work and achieve your goals.

5. Safety: is a group of factors that includes both technical, technological and institutional factors to ensure security in purchases and other transactions as consumers become increasingly concerned about the fate of the information associated with them, and it is for this reason that many organizations use so-called privacy data in these data is clear to consumers what information is being collected and how it will be used [27].

6. Frequent sales promotion: it combines positive, negative, covert or hidden marketing factors to encourage repeat sales, which typically results in a "loyalty cycle" and ongoing decision making [28]. Important features of the electronic marketing market include the high mobility of the market environment, the presence of high media transparency and dynamic competition, as a result of which the consumer becomes highly sensitive due to the influence of factors under his influence.

Consumer behavior in the market must have a certain incentive that encourages it, since without it the consumer will leave the market territory and is in the area of non-commodity consumption. Traditional models of consumer behavior are based on the criterion by which method one can obtain or not obtain any material, social or spiritual benefits. The benefit and purpose of the consumer when purchasing a product is to find certain benefits for himself.

CHAPTER 7

ELECTRONIC MARKETING COMMUNICATIONS

7.1. MARKETING COMMUNICATIONS AND CONSUMER BEHAVIOR

Marketing communications is one of the important functions of an organization to know the interests of consumers and achieve effective integration between the organization and its activities and the target market. In light of the conditions of global competition and saturation of markets, as well as to ensure the competitiveness of organizations. must develop and maintain relationships with the target audience constantly, and a modern means of ensuring communication with consumers is electronic marketing communications, which express a wide range of transformations and changes in the concept of marketing communications, as a result of the development of technology and communications. networks.

The role of information and communication technologies in providing electronic communication channels that can be accessed by various customers and increasing their participation in defining and promoting products. In interactive discussions and dialogues, queries or requests are answered in real time. It also gives wide freedom to the buyer to express his opinion and talk about his experience, knowledge and capabilities, as this gives him a global advantage, allowing him to see the best offers and prices without any pressure from sellers or exhibitors. are a complement to traditional marketing communications that are necessary if an organization is to target and engage with this group [1].

Definition of Marketing Communications: is the process of communicating information, ideas or instructions from an individual or group to individuals or groups using symbols with a common meaning and understanding by both parties, the sender (advertiser) and the recipient (advertiser). consumer). The word communication comes from the Latin communico, which means to make common, to connect, to communicate. Communication is generally defined as the exchange of ideas, knowledge, behavior patterns, feelings, etc. for the purpose of mutual enrichment. interlocutors with ideas.

Marketing communications: These are means used to inform and persuade a target group in order to influence them to buy a particular product or continue to buy it in the presence of competitors. He produces and sells it himself, as this is important for the manufacturer. find an effective marketing communications system.

Integrated Marketing Communications: Ferrell and Pride defined it as "coordination between advertising activities and other marketing efforts to

maximize the value of the information provided and the impact on consumers." Integration between them to maximize the impact of information on the consumer in order to access it.

Electronic Marketing Communications: all electronic means used to inform and persuade target groups in order to influence their behavior so that they buy goods and services or continue to buy them in the presence of competitors [2]. Electronic marketing communications differ from traditional marketing communications due to the digital media used in communication, such as the Internet and other digital media such as digital television and mobile phones, and allow a state of interactivity lost in traditional marketing communications, as well as access methods to information. lead to demographic patterns that differ from those prevailing in society.

Objectives of electronic marketing communications

1. Advertising Objectives: The marketing department strives to create a unique brand and organization image through electronic marketing communications by defining its various activities and policies, defining its products and features, focusing on quality and features and creating a competitive position, which is also the most important thing that organizations look for with using online advertising.

- *Informing the population about new products:* The marketing department announces the launch of new products in the market in order to inform the target audience and attract their attention. Organizations usually place their advertisements on the most visited websites to ensure the largest number of viewers and recipients of the advertising message.

- *Creating a mental image.* Many organizations use electronic marketing communications, especially via the Internet, to create a positive mental image of their activities, products and brands.

2. Objectives of Customer Relationship Management: Customer relationship management is defined as a set of organizational, technical and human means for managing relationships, the main purpose of which is to establish a special personal relationship with each client.

- *Development of a database for clients:* electronic marketing communications create a base of real and potential customers. Many organizations have created millions of consumer data. This data contains a set of information related to the name, gender, age, personal information, address of the person. and other information related to hobbies and preferences. It is important to obtain their email address to send advertisements and news related to the activities of the organization, maximizing the value of the client's costs. Increasing the number of visitors to an organization's website is one of the main objectives of interactive advertising, since

the site reflects the marketer's goal of improving the mental image of the organization or its products or building its reputation, and after clicking, a message is sent to the organization's website, as well as other methods the organization uses to maximizing traffic, for example ranking first in search engines.

- ***Deepening customer relationships and achieving loyalty:*** Strong customer relationships are one of the most important competitive advantages for staying ahead of your competitors, and a website is one of the effective tools for building and maintaining these relationships. These relationships are established through direct and effective contact with customers on an ongoing basis to achieve their satisfaction and loyalty. [3].

3. Marketing Goals: Electronic marketing communications are a sales channel. A large number of advertisers are salespeople, and their primary goal is usually sales. The results of marketing activities are measured by sales volume. Taking into account current trends in the global market, it must be emphasized that the success of these marketing strategies largely depends on marketing communication and its means through which marketing or other communication is carried out.

In modern conditions of intensive development of online information technologies, many channels are constantly evolving and allow the practical implementation of various types of businesses and their activities. All these technologies have a significant impact on marketing communications and especially on their tools, which should be studied in more detail, as shown in Fig. 24.
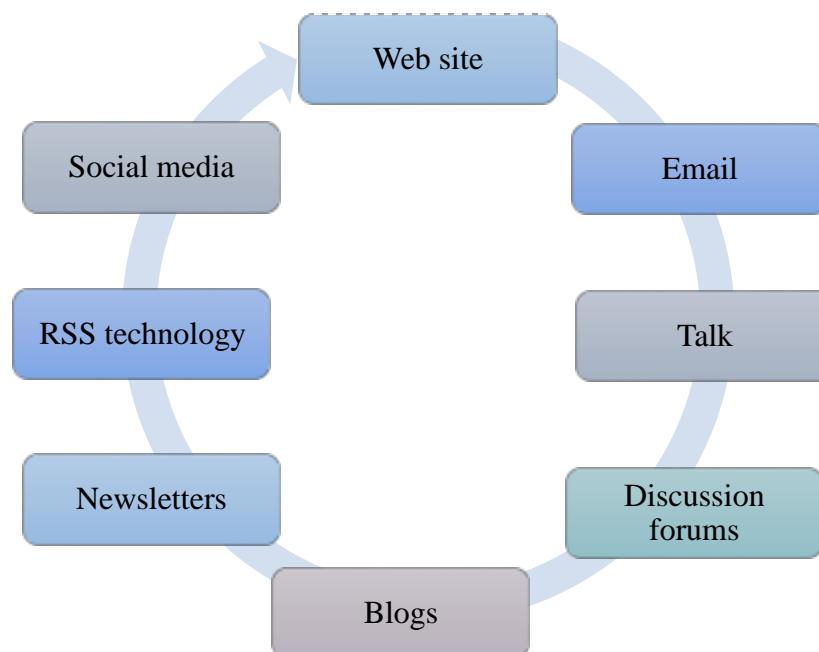

Fig. 24 .Electronic marketing communications tools
Source: Developed by the author based on [4].

First: the website: is a group of related files and resources that can be accessed over the Internet, where these files and resources are organized and collected under

a single domain name. The files that can be found on the website vary between documents and images, texts and other file types. The second is when organizations use their website to attract customers, which can be observed from different perspectives in the field of marketing. Some of it is used in some marketing communications activities because organizations are used to it. Creating websites for yourself, no matter how important the website is as a means of presenting or promoting products. It is an important marketing tool that allows you to research current and potential customers and how they interact with the websites and pages they visit. Management can monitor and evaluate the effectiveness of its marketing policies in addition to the website's role as a communication tool used by elements of the traditional marketing mix. However, it does not simply represent a new form of communication, but rather can be seen as an element of the electronic marketing communications mix. It is not enough to design and create an organization's website online if it is not accompanied by advertising activities on the site, there will not be a sufficient number of visitors and there will be a small number of clients.

Second: Email: is a service by which electronic messages can be sent and received over a specific communication network using various types of applications and programs, where messages are transmitted to and from any person who has an email address. A message may contain files embedded in it or images or written texts as most email systems contain a basic editor for editing texts and making various changes to them such as changing color, font size, etc. modifications. It has been used for the purpose of electronic marketing communications and email technology is considered one of the effective methods to attract new customers and retain existing customers at two levels, i.e., institutional or commercial level (e-mail sales pitch) [5]. Using the email communication method has many advantages, such as the speed at which messages reach the other party, as well as the ability to send one message to several people at the same time, as well as low cost even over long distances. Because the main criterion is not the geographical distance between the sender of the message or mail. However, the main determining factor is the distance from the Internet service provider, but there are some disadvantages when using email for marketing communication purposes. Such as the hacking of email addresses to read them, and the virus attacks that they may be susceptible to as they disrupt the arrival of messages as well as when using email. For marketing communication purposes, a number of issues need to be taken into account, including [6].

Third: Conversation. Chat or dialogue is the fastest and most efficient Internet communication application compared to its counterpart, email, as it is one of the activities that enjoys wide popularity. Similar to the email used by individuals.

engage in conversation frequently and for long hours over the Internet, and the dialogue service has passed. Through many events, she reached her current form, which became an instant form of communication

Fourth: Discussion forums. This service, also called a discussion platform, allows subscribers to express their opinions on writing on a specific topic, which is determined based on the subscription to the group, the same operating principle used in email. But instead of a user sending a message to another user, he specifically posts a message to one of the discussion groups dedicated to a specific topic, and every opinion he expresses is immediately distributed to the rest of the participants, each of whom has the right to express his opinion. your opinion or not to react.

Fifth: Blogs: it is a personal diary posted on the Internet in which people express their thoughts and opinions about events and express their hopes, fears, joys, etc. It is a space for free expression owned by professional individuals. and others with other interests.

Sixth: Newsletters: The site can be maintained through a newsletter, and most of those who decide to sign up for the newsletter are interested visitors who have communicated with the organization. Because it is a common communication tool with clients or subscribers through which you can send the necessary information to your inboxes. Organizations use newsletters to easily and effectively share valuable and relevant information with their customers. Distributing newsletters also helps in promoting the organization's products and increasing traffic to the organization's website. These messages may contain plain text. Thus, the newsletter helps us stay in touch with brands that we care about and help increase sales for the organization. The newsletter is the cornerstone of any email marketing strategy, so an attractive email newsletter needs to grab attention and focus.

Seventh: RSS Technology: This is a program for publishing content in files that can be read. This is a new free service that allows you to get the latest news from most news sites every day. Once you subscribe to it, sites publish their content in RSS format. files, thus providing two ways to read and track content. The first is to use a browser to visit the site, and the second method is to use an RSS content reader, so you will receive the site's content without using a browser.

Eighth: social networks: This is the most visited type of website and a good tool for promoting brands online. These are websites that provide users with a range of services such as instant chat, private messaging, email, video, blogging, file sharing and other services, and it is clear that social and professional networking has brought about significant changes in the way individuals and communities communicate and share information. The brand needs to create content that interests users, so organizations should use this channel freely increases their competitiveness and can

effectively solve marketing problems, as well as effectively listen to the voices of their consumers, quickly respond to their requests, be able to increase competitiveness, quickly receive free offers to improve products and services, collect basic information remotely. In a short period of time, online advertising campaigns must be targeted to a specific audience based on necessary criteria such as interests, age, gender, etc. [7].

Complex of electronic marketing communications

It is how a brand's value is presented to potential consumers while building long-term relationships. Electronic marketing communications mix refers to a set of tools used to promote products or services to a target group of customers. But what makes communication unique is the list of principles and factors that go into marketing products and services, as well as how to implement it, we do not classify personal selling as personal means, and electronic networks are non-personal means of communication.

Table 9

Elements of a complex of electronic marketing communications

Tools	Characteristic	Uses in relationship marketing
Electronic advertising	The most important elements of the advertising mix and the most widely used marketing communication networks, especially the Internet, compared to other marketing communications media, is the transfer of power in the Internet world from the sender to the recipient. messages replete with the presence of the Internet, such as interactive television programs, mobile phones and advertisements of all kinds, and the great opportunities that these technologies provide, especially to organizations, make them one of the most attractive and relevant means of communication, and although electronic advertising is different from traditional advertising, otherwise the essence and purpose of advertising is to influence recipients in an attempt to persuade them to make a certain decision or action.	Attracting consumer attention to advertised products
Electronic PR	A method of communication used by an organization to convey a positive image to its target audience and the general public, and is considered a planned activity aimed at achieving mutual satisfaction and understanding between the organization and its audience. and information related to the activities and events of the organization in real time. Most news agencies use the Internet as the main source for obtaining information. Data and press reports are often sent by email to the agencies with which the organization is registered. On the other hand, accessibility information about an organization in networks (its products, services...) is an attractive strategy for journalists who quickly search for information and are characterized by accuracy and modernity, which, in turn, improves the image of the organization in the eyes of the public [8].	Formation of a positive image and business reputation of commodity producers (sellers)
Activate e-sales	E-selling promotions include a variety of short-term incentives in the form of gifts or cash that help facilitate the	Growth in sales, revenue and profit of

	transfer of products from the manufacturing organization to the consumer. Some organizations send these incentives through email, while others organize contests and contests. Samples and competitions are widely used through the Internet and television Interactive, which means that the use of sales promotion techniques is effective and efficient when combined with electronic advertising, sales double when they occur simultaneously, perhaps for this reason most organizations focus on combining these two innovative techniques in their advertising campaigns to get maximum number of visitors to their websites and e-sales activation helps the organization to collect as many names as possible in its online email database. form or to send email to an organization, the information ends with the names and addresses of the organization's database and can be used to send promotional messages to its owners and to establish strong relationships between them.	organizations producing basic products (retailers)
Electronic direct marketing	Organizations rely on direct email marketing methods and techniques to establish direct relationships with customers around the world as an alternative to traditional marketing communication methods and today they have made great strides in maximizing their contact with customers and at a great difference from the expected speed. increase sales, they did this using traditional communication methods used before this story. Direct marketing refers to all activities that create a chain of communication and feedback with existing and potential customers, and is classified as a strategy for establishing and maintaining direct sales. dialogue with clients Others can be used to communicate effectively and directly with clients.	Getting people's attention and keeping in touch with them**.**

Source: Developed by the author based on [8-9].

The sales motive has a dual focus: on the final buyer (individual consumers) and on intermediate links (sellers and other producers). Based on what has been presented, we should consider in more detail the types of electronic sales promotion, which are presented in the table 10.

Table 10

Types of Electronic Sales Promotion

Types of sales promotion	*Advantages*
Activate sales to customers	Providing commercial benefits to those who purchase goods under a contract, such as volume discounts on the purchase of goods or regular purchases of a certain number of goods (additional discounts), loans at reduced interest rates, free distribution of product samples based on large quantities of purchases, free product transportation and reception used products as a down payment for new products
Activate sales to resellers	Encourage brokers to sell products as much as possible and expand the circle of buyers, provide brokers with special equipment for service free of charge or at a reduced price, offer discounts on prices based on the results of their activities, etc.
Activate sales to sellers	Encouraging sellers for achieving high trading volumes, such as financial rewards or valuable gifts, additional vacation days, and so on.

Source: Developed by the author based on [8].

This framework helps in revealing the internal complexity of the marketing communication system and its relationship with the external environment of the organization, in maintaining communication with intermediaries and various contacts using their communication techniques, with intermediaries through their communication, in maintaining communication using their communication techniques and attracting consumers. when communicating orally using your own techniques. The organization coordinates all these techniques in order to obtain the greatest communicative effect.

7.2. ELECTRONIC MARKETING COMMUNICATIONS AND THEIR INFLUENCE ON THE CONSUMER

Electronic marketing communication is no longer an afterthought, but has become a complement to traditional marketing channels and often plays an important role in the interaction between consumers and marketers, attracting their attention and influencing them. Combining email marketing tools and techniques with the ability to influence consumer purchasing decisions through the integration of modern email marketing tools and techniques.

Consumer behavior and factors influencing purchasing decisions for goods and services form the basis of organizations' e-marketing strategies as they shape the highly competitive global market. sectors A large number of organizations strive to attract attention to their products or services, despite the diversity of competitors in the market. It is also important to note that the theory of customer and potential consumer behavior is the basic basis for building a business in any field. Past and present consumers have different choices, decision-making capabilities, and different ways of perceiving information.

Organizations that strive to communicate effectively with consumers must consider the many factors that influence consumer behavior, including cross-cutting factors, behavior and values when the organization's brand is perceived. As for the behavior, preferences and habits of the target audience, they greatly help in creating better communication and provide customers with a pleasant experience of interacting with the organization. The organizational direction of organizing marketing campaigns is closely related to a comprehensive analysis and research of the target audience and consumer behavior, which ensures the formation of a personal approach that takes into account the expected needs and values [10].

The main goal that organizations achieve by studying consumer behavior is to improve and change the email marketing strategy and focus on the expectations and basic needs of consumers. Given the complexity of consumer behavior, improvements in communication tools and the impact of the global economic downturn, there is a need to study the impact of modern marketing communications

on consumer behavior, in which case we need to pay attention to the internal drivers of behavior, psychological characteristics, degree of consumer participation and the composition of the global market. Based on the presentation, the author consolidates the main goals that organizations achieve by studying consumer behavior, as shown in Fig. 25.
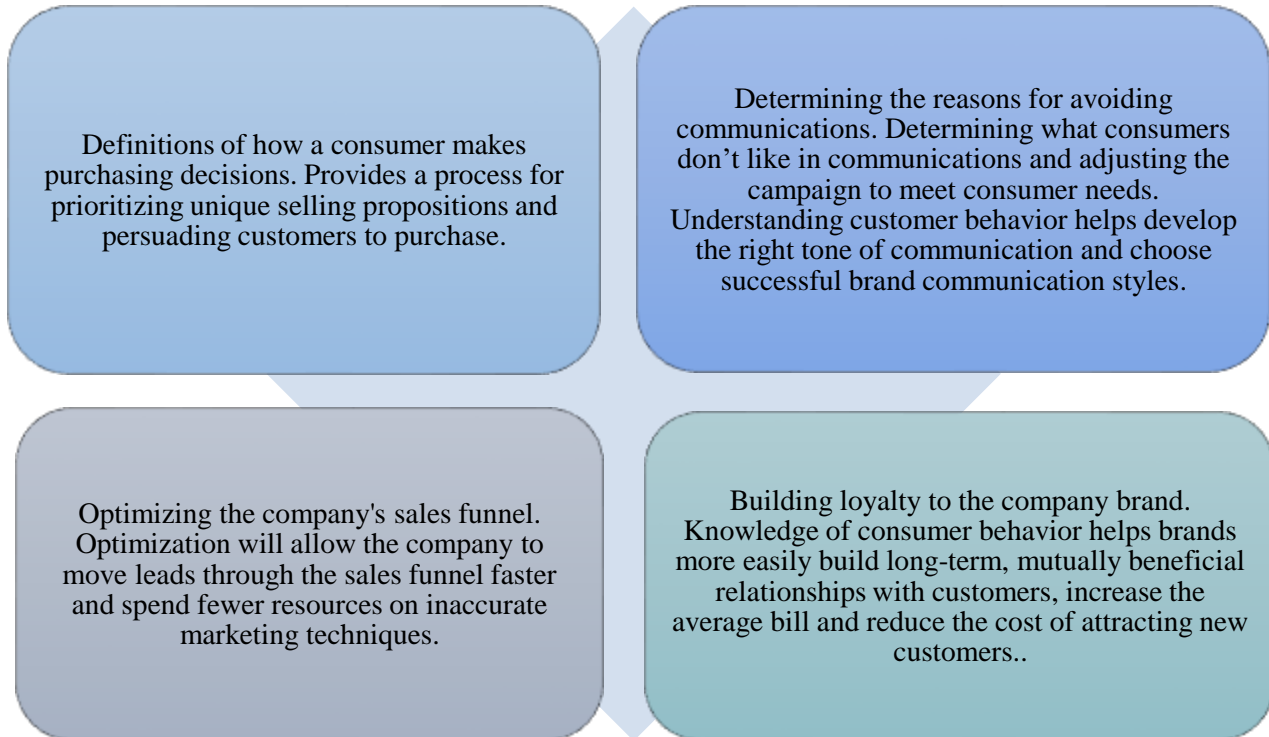
Fig. 25. The main goals that companies achieve in modern conditions when studying consumer behavior
Source: Developed by the author based on [11-12].

It is important to note the fact that marketing communications have a significant impact on consumer behavior, since marketing communications help increase sales, attract new customers, and also provide access to additional information. Reducing transaction costs when buying and selling products [13].

In today's environment, communication has become a priority in an organization's e-marketing system and is increasingly influencing consumer behavior as competition and product marketing have become more focused and a necessary concept to achieve strategic goals. Marketing communications should be based on personality variables that influence consumer behavior. This is the highest level of development of marketing communication strategies and tools aimed at customers, which will raise the effectiveness of marketing activities to a new level. It should be emphasized that the factors influencing purchasing behavior are no less important than the degree of consumer interest and the availability of similar products from competitors, or rather, the differences between the offers of different organizations.

Buyer behavior is the study of the processes and factors that influence individuals' purchasing decisions. Based on the data, many marketers can understand how customers choose products and what motivates them to choose a particular product, and on the other hand, they then use this information to create various marketing communication tools, based on which, as discussed by the author, the main types are identified buyer behavior under the influence of marketing communications, which are presented in Fig. 26.
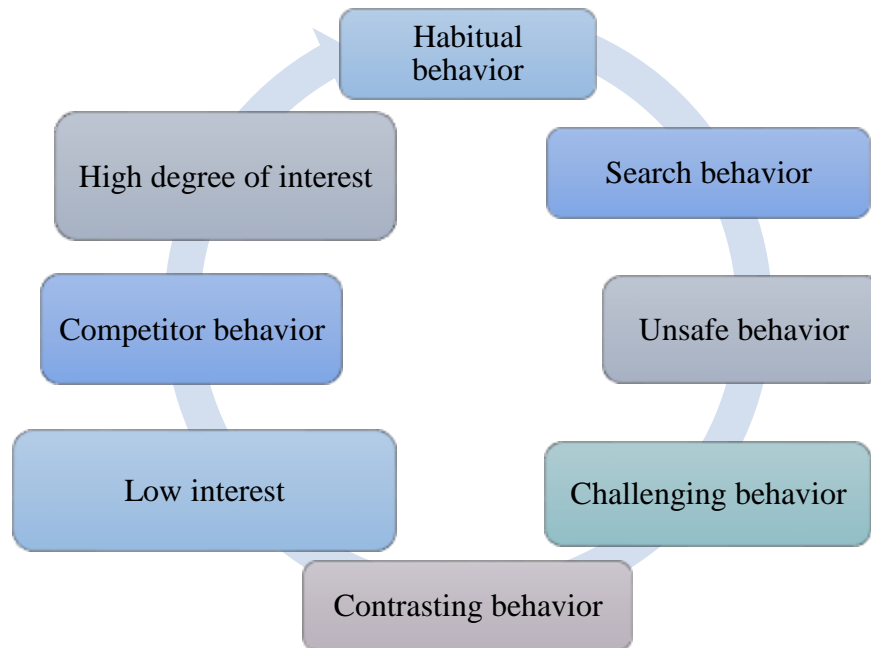
Fig. 26. Types of purchasing behavior influenced by electronic marketing communications.
Source: Developed by the author based on [13-14].

• **Habitual behavior:** This is something common during everyday shopping, such as going to the store and buying coffee, milk or simple groceries. The level of consumer interest in this case is low. To attract customers, simply offer them an additional reward, such as a promotional offer or a gift.

• **Search behavior:** This behavior is often observed among buyers of goods and services offered in large markets such as online markets, here the number of competing offers is higher and the customer can only be influenced by the characteristics of the products, such as the product is made of a higher quality material or the seller offers a free service.

• **Unsafe behavior:** It is easily found among customers who select products based on their taste preferences, for example, a specific brand of sportswear or a country resort hotel, the difference with analogues may be minimal, so organizations must take clear measures to eliminate the customer's objection. Shows the main characteristics of the goods and services provided.

• **Challenging behavior**: This includes customers who buy expensive goods such as cars or real estate. Every detail is important to them. In this case, the client carefully studies competitors' offers to find the option that suits him best. To increase it is necessary to determine the effectiveness of sales, strengths. Weaknesses of the organization, brand or products supplied [14].

It should be noted that when forming a modern e-marketing strategy and tools for communicating with customers through advertising, it is necessary to take into account the main characteristics of the consumer, which are systematized by the author and shown in Fig. 26.
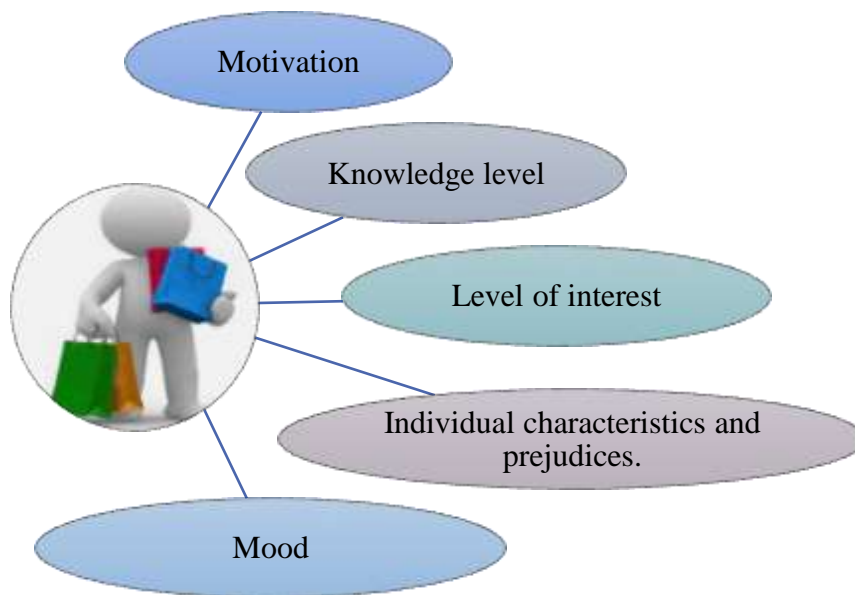
Fig. 26. Requirements for building communications as part of an electronic marketing communications strategy.
Source: Developed by the author based on [17-18].

1. Definition of Motivation: it is an internal drive or drive that motivates a buyer to satisfy certain needs. We can say that motivation is related to the existence of goals, knowing that goals can be positive or negative, as well as high or low. but in all cases the need must reach a sufficient level. Urgency should be seen as a motive. When consumers are motivated to use an organization's products, the informational portion of advertising must be strengthened. If the organization's products are purchased for pleasure, the message must be emotionally appealing and involve the buyer.

2. Determining the level of knowledge and interest: This means knowing the existence of a subject or topic and remembering that thing or topic that you have previously learned. Memorization represents the lowest levels of learning outcomes in the cognitive dimension, where concept-based communication and advertising channels are more humane and effective, if potential buyers are uninformed, marketing communications must take into account consumer perception and

knowledge, based on these elements, attentional processing can influence arousal and "inhibition" of human mental activity when processing information. With moderate arousal, the attitude towards the organization's product depends only on the strength of the tests. A powerful response to advertising hype, used as a marketing communications tool.

3. Identifying individual characteristics and biases: Individuals seeking knowledge are influenced by evidence, otherwise they react more strongly to indirect evidence. For them, the status of the person advertising the product is more important. This feature of buyer behavior is not typical for everyone and may occur in rare cases. [18-17].

4. Mood detection: This is a noticeable change in mood state and feeling happy at times and sad, angry or tense at other times. It is a natural human thing that occurs due to the nature of life, its problems, events and workload. Feeling good helps raise awareness of emotional communication as an innovative means of communication between the organization and the customer. Many marketers can create the desired mood through emotional messages or contextual advertising, this function must be built into the communication channel as it is reflected in the final results. In the process of building marketing communications, it is important and necessary to analyze customer behavior, since analyzes help to understand individual needs, desires and preferences in relation to brands and other organizations. In addition, ratings allow you to track the level of loyalty and satisfaction with products and provide an opportunity to change your electronic marketing communications strategy to be more effective. You may need to increase prices, improve promotion channels, or change advertising policies to conduct a comprehensive buyer analysis and identify factors influencing them. The author conducted a comprehensive analysis and scientific generalization of the scientific approach, which made it possible to identify factors and elements of influence on buyer behavior that should be taken into account in the assessment and analysis presented in Fig.. 27.

Fig. 27. Types of communication analysis of buyer behavior
Source: Developed by the author based on [20-19].

1. Needs Analysis: The main goal is to find out what the buyer needs at the moment, and what does not satisfy his desires, in order to understand what product

is needed and what offer the organization should make on the market, taking into account the offers of competitors.

2. Perception Analysis: aimed at accepting or not accepting the proposed options for providing services and selling products, this factor will determine what is necessary to form an effective strategy for the organization and prepare tangible communications and brand promotion.

3. Service quality analysis: Analyzing the quality of customer service and collecting feedback will help highlight complex and important elements of service, which will later be included in the strategy of electronic marketing communications.

4. Forecast analysis: it examines the service standards that customers expect to see. Feedback, surveys and communications will allow you to assess expectations and take them into account when building communications as part of your email marketing strategy.

5. Analysis of complaints. This source of information about the organization's performance is often seen as positive because it helps to understand the main problems and eliminate them or, if possible, avoid their recurrence [19-20].

Based on the foregoing, attention should be focused on the fact that the development of new areas of the economy contributes to a change in buyer priorities towards improving lifestyle, motivation and beliefs, and not only the variety of offers on the world market and its total volume increases, but also the needs become more diverse, which is in the interests of organizations associated with innovation. Skills that must be used in marketing communications to successfully communicate with consumers.

1. Analytical skills: skills related to researching social media feedback streams, web analytics, transaction histories and consumer behavior profiles.

2. Effective project management. Tactical campaigns are detailed, segmented and targeted across tens, hundreds or thousands of different environments, requiring higher project management skills.

3. Experimental curiosity: Today's markets require constant improvement and increased return on investment. For this reason, the marketing communications sector must constantly conduct tests, analysis and research.

4. Systems thinking. Marketing is a collection of processes, which means it is necessary to link the parts or results of various process analyses..

5. Connecting different programs: Modern marketing offers apps, images, videos and games. Integration of these different methods is necessary to achieve success, and the ability to adapt is the greatest asset of any modern and successful enterprise. Customer focus is a must. to adapt and operate successfully in today's world. Successful adaptation is not limited to the application of new technologies

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and communication methods, but also to leading the organization in developing a marketing strategy that differentiates it from competitors and ensures success [15].

Benefits of Electronic Marketing Communications for Consumers

1. Wide range of product information: email marketing provides consumers with a large amount of information. There are many e-commerce organizations that sell various categories of multi-brand products on one portal with complete details of sizes, colors, brand information, seller information, consumer ratings, etc.. .

2. Ease of reaching your audience. Online marketing techniques help organizations communicate with audiences all over the world simultaneously.

3. Save time: online marketing communications system saves time and is convenient for both consumers and manufacturers.

4. Low cost. Online marketing channels may be expensive at the time of website development, but once the website is ready in the long run, advertising costs will decrease significantly.

5. Interactive brokerage: new technologies such as chatbots and artificial intelligence have made online marketing an interactive brokerage channel where sellers and buyers can also interact. worldwide and also helps consumers learn about local and international products [19].

CHAPTER 8

ELECTRONIC ADVERTISING

8.1. THE ROLE OF ELECTRONIC ADVERTISING IN THE PROCESS OF CONSUMER DECISION MAKING

Advertising is an important channel for advertisers to deliver products to consumers as it plays an important role in guiding consumers towards purchasing behavior. With the development of communication media and related technologies, advertising methods, especially the Internet, organizations and users are using all these means to reach consumers and study their behavior through various marketing studies. Determine consumer preferences for purchasing goods and services so that they know when and how to deal with consumers. If advertising is customized and related to real needs and wants, it becomes information rather than a source of inconvenience, because advertising is successful when it is customized according to the personality of the consumer [1].

Online advertising concept - It is a method of mass communication that is based on traditional forms of advertising, but develops its own communication strategy for new media and technological requirements. Examples of online advertising on the Internet include contextual advertising on search engine results pages, banner advertising, rich media advertising, social media advertising, interstitial advertising, online ads, advertising networks, email marketing including spam, and more.

The Importance of Electronic Advertising.

As a result of the great technological development seen all over the world in terms of the growth and development of direct marketing techniques and the increase in the number of organizations that create marketing websites for them through the Internet, the importance lies in the following:

1. Create awareness of the organization and its products: An organization's website helps to create awareness about the products, thereby selling more products. For smaller organizations with limited budgets, the Internet provides them with more options for presenting products.

2. Arouse interest: Organizations that have websites on the Internet try to arouse public interest in these websites and thus arouse their interest in the products and services they advertise.

3. Spread of information: providing individuals with detailed and comprehensive information about the organization's products and services.

4. Creating a mental image: An organization's website on the Internet helps in creating and developing a positive mental image of the organization. This website is also a sign of the organization's legitimacy.

5. Achieving Satisfaction: Electronic advertising plays an important role in the marketing of products and services, and these products may have some similar characteristics. This is achieved by the consumer by associating the product with certain psychological characteristics, benefits and influences, for example, advertising a specific car and associating it with the means to feel comfortable and safe.

6. Spread speed: Online ads can reach anywhere in the world in seconds, allowing organizations to target large numbers of customers.

7. **Reducing the risk of crises:** Electronic advertising plays an important role in overcoming crises that may arise due to shortage of goods at a certain time.

8. Competition: It allows organizations to compete and through it organizations become aware of the products offered by other organizations and thus try to provide better quality products which benefits consumers [3].

Advantages of electronic advertising:

1. Low cost: Due to the availability of communication infrastructure, the development of information programs and the presence of many websites that can display advertisements at low costs, as well as labor savings, the cost of online advertising is lower than traditional methods, such as printing, postage and other costs of traditional means, the cost of electronic funds helps reduce advertising costs.

2. Versatility of advertising display: Internet advertising is superior to all traditional advertising media due to its unlimited ability to withstand the restrictions, laws and determinants of advertising in different countries of the world, without the need to resort to many means to achieve global advertising display reach with the least budget, time and effort [2].

3. Exact payment: This is another attractive feature of online advertising. In traditional advertising you have to pay the entire amount to the advertising agency regardless of the results, however in online advertising you only pay for clicks, leads or qualified impressions.

4. Scalability: The ease of measurement makes online advertising more attractive than traditional advertising methods. With the ability to find a variety of analytics tools to measure the performance of your online ads and help you understand what to focus on in your next campaign.

5. Targeting accuracy: Compared to traditional advertising, online advertising can help you easily reach your target audience so that your activities are successful.

Select the most suitable segment for accurate ad viewing, which means more effective results.

6. Speed: online advertising is faster than any offline advertising campaign, it is possible to send online advertising to a wider audience the moment you start your advertising campaign, so if there is a large target audience with online advertising, it will reach most of the audience in a short span time.

7. Computer science: by receiving a large amount of information about products, consumers can learn about products at any time without leaving home, can easily and quickly compare similar products for online advertising, the advertiser can convey more detailed information about advertising to the audience, and the cost is relatively low, t .To. Most online advertising campaigns include a clickable link that takes you to a specific landing page where the user can get more information about the product mentioned in the ad..

8. Better return on investment: Since online advertising is mainly focused on performance-based payment, it is clear that the ROI will be much higher compared to offline advertising due to the ability to easily track and analyze the performance of online advertising and adjust it according to your needs. increase return on investment.

9. Easy interaction with the audience: Most online advertising platforms make it easy for audiences to interact with advertisements or products. As an advertiser, it is possible to receive feedback from more audiences in the future to improve the quality of our advertising. advertising, compared to other methods, online advertising interaction is open. The proof is to ask the masses for their opinion on the product and conduct opinion polls for the masses, and the public has the right to react and satisfy the needs and wants [4].

10. Improved branding: Any form of advertising helps improve a brand, and online advertising greatly improves the branding of a company, service or product. If a digital advertising campaign is well planned, then the company will have the opportunity to spread its brand to a wider audience.

11. Flexibility in working with advertising: If an advertisement is found to be invalid or an error occurs during production, the advertisement may be withdrawn, modified and re-uploaded.

12. Integration: Multimedia Integration, since online advertising provides the opportunity to use text, audio and visual materials, with the possibility of photographing the product during use, highlighting various aspects and three-dimensional applications. Users can also get samples online, such as books or videos [5].

The relationship between advertising and consumer behavior

There is a close relationship between advertising and consumer behavior, which is manifested in influencing consumers at different stages of the decision-making process in accordance with the objectives of marketing and advertising.

Advertisers use different channels at different times to reach consumers. They can use social media, mass media, television, radio, newspapers or even any printed materials to reach consumers, each channel will influence consumer behavior differently depending on demographics and consumer characteristics. These different channels will also have different impacts depending on the stage of consumer decision-making. Advertisers study consumer behavior not only to reach them but also to get feedback and reactions to the products they sell, and by knowing the feedback, advertisers can create more effective advertising for subsequent campaigns and target consumers with better messages [6].

Psychology of Internet Advertising

Often agencies are not content with presenting their electronic advertising through various electronic means, but instead strive to ensure that these advertisements are of high quality in design and execution to first create an element of attraction and then persuasion, so the designer (advertising executive) must be familiar with the motives of the consumer behavior in general, that is, in a more general sense, he must know the psychology that studies the behavior of an individual, and thereby determine his (consumer) tendencies, as the Psychological aspect in electronic advertising is divided into two categories of trends, namely:

1: positive trend:

These tendencies help to structure the psychological aspects of electronic advertising through the instincts it contains and thus allow it to influence the psyche of the individual consumer, as these tendencies are divided into:

1. Mental predispositions: refers to the information, abilities and experiences that consumers acquire and usually includes the following:

• Man's tendency to know everything because he eagerly awaits news and information to satisfy his instincts.

• The need of a person to verify specific information especially electronic advertisement which is often dependent on the virtual space and hence it can be overcome while designing the advertisement by using some feedback from some stakeholders or experimenters for that advertised product or service and it is preferable that these certificates for stars or persons known and loved by consumers.

Desire to own and acquire: which constantly arises when individual consumers have a need to advertise the product or service being advertised and therefore the

designer takes it into account when designing an electronic advertisement by referring to it, such as ease of use, or how to get or try.

2. Material trends: related to what the consumer implicitly wants to receive, and these include the following:

• Love of economy in expense: This gives people a constant desire to always get that which satisfies their instincts and to develop them at the least cost, so that in public advertising it often becomes apparent that the advertisers are trying to make the consumer believe that the advertised product or the service actually provides cost savings, for example, the manufacturing organization is responsible for delivery or installation.

• Hope for a better life: easier and brighter This indicates the tendency of many modern advertisements today to overcome life's obstacles and endless problems for the individual consumer, since whenever he satisfies a certain level of his needs, his problem appears in need of something other.

• Pretend and admire everything new: Modern technology and its development create a certain behavior among individual consumers, as many of them rush to get everything new and unique, such as mobile phones, computers, receivers, etc. etc., which gives them a sense of pride and satisfaction in the presence of another category of consumers, so that digital advertising designers have the opportunity to reach this category and target it with special and sophisticated effects.

• Sensitivity: That is, focusing on some aspects that can stimulate the emotional psyche of individual consumers so that it resonates with a particular thing when they notice this advertisement, for example, the promotion of mobile services in the month of Ramadan, which the designer uses. opportunities for compassion and favor of individual consumers through Appeal and exclusion by addressing a group of society suffering from poverty, deprivation and hunger. So advertising includes, for example, advertising for every consumer who charges his phone balance during this time there is a certain amount, so the agency providing the service takes a percentage of these fees to help this social group, or also when promoting some analgesics that relieve pain or headaches. Advertising singles out some headache sufferers, for example, and when they take some of these advertised analgesics, they begin to feel comfortable and confident. [7].

3: In reverse:

Considered to be the opposite of positive orientation as it involves the beliefs and values held by individual consumers and reduces the effectiveness of the psychological aspects of electronic advertising as it can negatively impact the psyche of individual consumers, therefore the design of these advertisements pays close attention to these trends and they are carefully study them and try to understand them, in general they share opposing tendencies in:

- *Saturation with advertising:* this includes the ubiquitous appearance of advertisements for the same product, service or similar products on the same internet page, email or many websites, etc., which can have a negative impact on the psyche of the consumer. Especially if they appear in the form of sudden advertisements that contradict his beliefs, values and habits.

- *Insisting on a proof of concept formula.:* for example, a constant claim that safety has no side effects, or advertising only for a specific personality or star, which may alienate the advertisement or the person presenting the advertisement if there is no interest in a certain category of consumers or dependence on the same advertisement for a period of time for a long time.

- *Selfishness:* some people tend to lead private lives, such as those who tend to own a certain product or service and not share it with others, which will create a kind of privacy for advertisers when designing their email ads so as not to negatively influence the tendencies of this group [7].

Electronic advertising and its types are defined as a group of advertisements published through the Internet and social networks with the aim of promoting a product or product and presenting it to as many market sectors as possible, in order for electronic advertising to achieve good results and benefit the organization, it is necessary to select the appropriate type of electronic advertising For the organization There are different types of electronic advertising, shown in Fig. 27.

Types of forms of electronic advertising

| Horizontal advertising | Side ad | Pop-ups and chaining ads | Flying advertisement | Text ads |
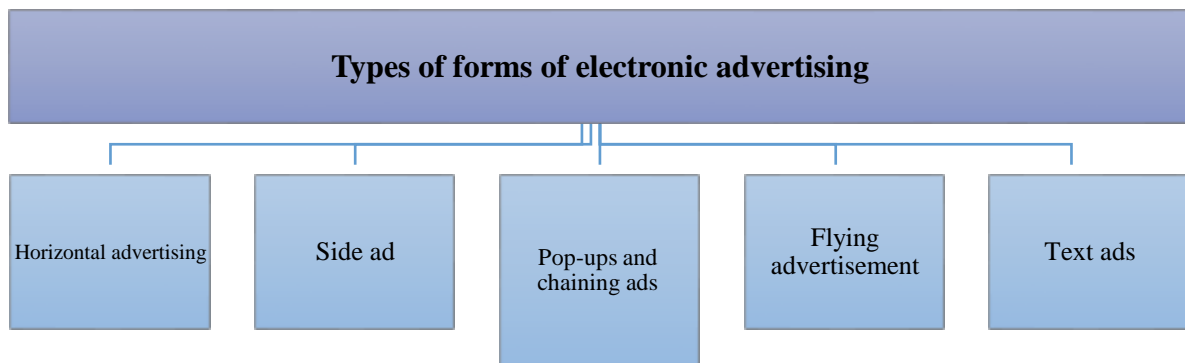
Fig. 27.Types of digital advertising impressions
Source: Developed by the author based on [8].

1. Horizontal advertising: it is a form of intrusive electronic advertising in a web browser. It is one of the most common and common types and includes many variations in form and content as they all share a common basic function. These advertisements are characterized by their ability to direct you to the advertiser's website as soon as you click on it.

2. Side advertising: or skyscraper advertising, is a form of electronic advertising that has an intrusive effect on web viewers, differs from the first type of advertising in its verticality and is considered an effective advertisement because it does not disappear from the viewer's eyes. Once a visitor leaves the page, it continues to appear on the side, which increases the visitor's chances of seeing the ad and increases the likelihood of clicking on your ad. [9].

3. Pop-up and chain advertising: it is a form of intrusive electronic advertising in web browsers. It opens a separate electronic page where the visitor can get to with one click. When it comes to sequential ads, they chain together the content you're reading so they're less annoying than jumping ads. Although these two types of advertising cause a lot of inconvenience to individuals, this inconvenience is intentional to get people to click on them, and this type of advertising is very effective if it is clicked on a lot.

4. Flying advertisement: It is an intrusive form of electronic advertising in web browsers. This is an advertisement that annoys a large number of users. It appears as soon as a visitor lands on the page and lasts about thirty seconds, which prevents the user from being able to view the site's content until it disappears, but there is a close button that the person can click.

5.Text Ads: This is a form of electronic advertising that appears when a person performs a search through a browser such as Google.

8.2. ROLE OF ELECTRONIC ADVERTISING IN ELECTRONIC PROCUREMENT

The revolution in communications and information technology in recent years has brought about rapid change and development in all aspects of life, leading to the opening and liberalization of markets, and because of the openness, there has been increased competition between organizations in the way consumers choose between products. and services provided by organizations, as consumer needs and desires grow and decision-making becomes more complex.

Acquisition, in light of the huge number of products and services offered in the market, has required organizations to find new methods to reach and influence the end consumer. Because advertising plays an important role in influencing consumer behavior and purchasing decisions, so if the product was not well known, it may not compete or consumers will not think of approaching it in the first place. place, although new products need promotion the most because they are still unknown in the market, old products also need promotion even if they have a good reputation or follow a brand. It is famous and advertising is one of the most important factors. which create awareness of the target audience about the brand. Although consumer awareness has become stronger due to advances in technology, the influence on tastes and behavior remains significant.

The impact of electronic advertising on consumer behavior:

Organizations are often not content with placing their electronic advertising on the Internet, but rather ensure that the advertising has a high level of design and execution quality, so that it starts out as an attractive element and then becomes an element that convinces people that the advertisement contains and works to promote it through advertising content [10]. Taking care of all advertising content:

1. Text :Clear, simple and expressive advertising phrases should be selected according to the culture of the target audience in terms of culture, gender, preferences and others.

2. Photos: You should choose in proportion to the product and try to highlight its most beautiful features or advantages over competing products. In addition to choosing the best image for this product. that the artistic design in advertising design depends mainly on the advertising image, which is the main element that attracts

attention in advertising. Since the designer's primary focus is on the artistic design while giving priority to all other elements of the advertisement, adding images or graphics to an electronic advertisement will serve the purposes that advertisers seek to achieve, so the most important function that the graphic expression of an electronic advertisement can perform is:

- Express advertising ideas quickly and effectively.
- Attracting consumer attention to electronic advertising.
- Arouse interest in the content of the electronic advertisement in the reader or viewer.
- Adding a degree of realism to electronic advertising [7].

*3. Colors :*Color plays an important role in human life, because all the phenomena surrounding a person, whether natural or man-made, have their own distinct colors, so colors have become part and forms that a person sees throughout his day. Color is the most important element in attractiveness, but it must be chosen very carefully so that it is commensurate with the product on one side and the entire page, and the page must follow the rules of color coordination, and the colors become the basis for distinguishing and distinguishing between different elements and forms.

Reality proves that the use of colors in electronic advertising through a large number of cases leads to the achievement of a number of functional and psychological goals at the expense of the consumer, and also gives it a peculiar appeal in consumer appeal .

Functional and psychological goals achieved by the use of colors:

- Any type of electronic advertising can create a strong and immediate impression on consumers.
- Make the advertisement more attractive so that it is seen by people browsing the Internet or encountering the advertisement.
- Show products, people and landscapes in their natural shapes and colors.
- Creating visual impressions, thereby improving the ability of the reader or viewer of an electronic advertisement to remember it.
- Creating symbolic effects using colors, emotional overtones that colors suggest [11].

In addition to the purposes that are listed for color, we have found that there are certain groups of products and services that require the nature and extent of color use, such as fine jewelry with a variety of vibrant colors where color is a choice. Important items for sale, cosmetics, cars, etc [12].

4. Choosing a suitable place on the site for the page:

Although promotional content is important, it needs to be strengthened by choosing the right place for the product on the web page. Organizations advertising on different sites usually allow for different financial costs, this could be the top, middle, sides and finally the bottom of the page, but it is better to place the advertisement at the top or on the right side of the page.

5. Ad display duration:

Electronic advertising must be displayed for a period of time sufficient to increase and achieve the desired advertising effect.

2. Continuous update:

So that customers are aware of all changes in products compared to competing products.

Techniques for changing consumer behavior:

1. Provision of information: advertising can quickly and effectively change consumer behavior. By providing consumers with information and data that helps consumers discover aspects they do not know about the topic, use, or benefits of an advertisement, information helps change behavior without changing products. One of the main goals of the site is to provide consumers with detailed and comprehensive information about products and services. For organizations that deal with customers, their website conveys to them a lot of different information about products and services. An important medium of information and this is what is called in commercial terms between organizations on the one hand and clients and individuals on the other hand. That is, e-commerce from business enterprises to customers, as well as organization websites on the Internet, are considered an important means of transmitting information also in the business market, and this is what is denoted by the term "commercial enterprise to business" [13].

2. Changing consumer desires: In the previous example, the consumer wanted certain things, and the role of advertising was to tell him that there were products that satisfied those desires, but could advertising create desires in the consumer that did not previously exist? In the sense that advertising can change consumer attitudes and consumption habits so that it creates entirely new desires, when considering the results of behavioral studies of desires and tendencies and its role in the processes of changing these desires and tendencies. Advertising, if designed and used correctly, can bring about significant changes in the desires and attitudes of consumers, and the phrase is used with great caution to indicate the difficulty of achieving this change based on serious study of the determinants of consumer behavior.

Behavior and intellectual and mental processes involved in making decisions about the consumption of a particular product or brand, as well as taking into account general social and cultural factors influencing consumer behavior. Advertising as a communication tool can achieve changes in habits and desires. consumers and their consumption trends, if the following conditions are met:

- Advertising should highlight the advantages and benefits that consumers receive by believing in their idea or desire.
- Consumers are willing to change attitudes and embrace new ideas.

- Advertising creates a general atmosphere of support for the consumer, which convinces him of the correctness of his decision to accept a new idea or direction [14].

The same applies to electronic advertising, which helps an organization's website by increasing the visibility of its products, which then leads to a change in consumer behavior and the sale of more of those products. In addition, electronic advertising also has the important property of being interesting, since it is websites organized on the Internet to try to generate public interest in these sites and therefore in the products and services they advertise. Advertising presented through the Internet creates and enhances desires that consumers have not experienced before [13].

3. Changing consumer preferences for different brands. In many cases, advertisers do not need to dramatically change consumer behavior because there is no need to experience this change until a completely new product is introduced, but more often than not, the advertiser finds itself in a situation that requires it to change consumer behavior. Those who actually want the product in the sense that they change their preferences from competing brands to their own brands and in these cases the advertiser depends on the current wants and needs of the consumers. While the Internet can be an important and useful branding tool as part of an integrated marketing communications plan, many organizations fail to demonstrate public relations success through online business relationships.

An illustrative model of the impact of advertising on consumer behavior:

AIDA model: When considering the mechanism of advertising influence, it is proposed to use the so-called hierarchical influence model or multi-level model, all of which mean that the consumer goes through a series of steps or stages when making a purchase. A solution because it relies on information about the production of private advertising and information related to marketing communication between producers and consumers, since it shows how to create advertising that can achieve goals in accordance with certain steps, informing the consumer about the direction of a particular product, arousing his interest , awakening his desire to buy and finally inducing him to buy the product and his experience shown in Fig. 28.
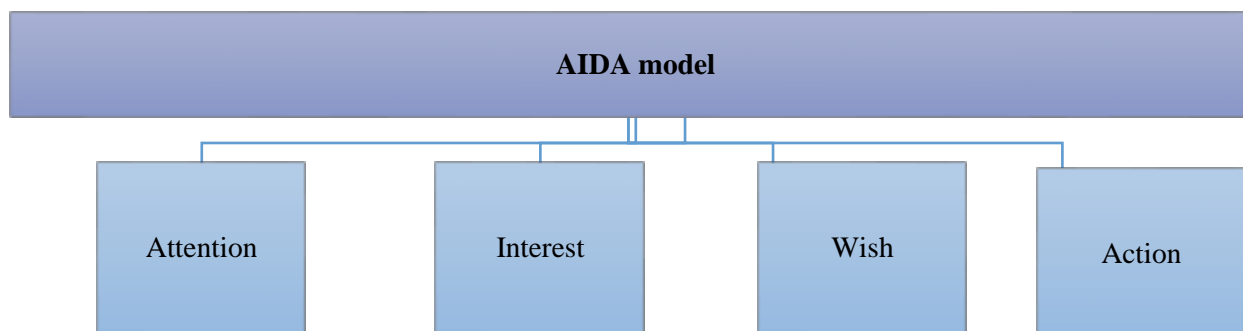

Fig. 28. AIDA model
Source: Developed by the author based on [15-16].

1. Attention The public may not know what websites are on the Internet, what products are sold on the Internet, and what activities are conducted on the Internet. To do this, it is necessary to attract public attention to this medium of communication, either through traditional means of communication, where organizations place their email addresses on business cards, or by placing an advertising banner on other organizations on their website, or through a communication medium such as Email Direct, which suitable for the target audience you are trying to reach, when you successfully complete the first stage, you will get the opportunity to sell the product.

2. Interest. Before a site visitor takes any action or action, he must have a positive feeling or interest in the organization or the products offered and the website that provides the visitor with compelling reasons to stay on the site and takes into account the design of the site. the site, the purpose of the site, the nature of visitors and the level of technology used by visitors. When a user visits a site, he makes the decision to open the site within the first seconds of the visit, so organizations should pay attention to the home page, and if the visitor is interested in the organization and its products, he will wait for the site pages to load and interact with them.

3. Desire. The purpose of electronic advertising may be to move the consumer from one stage of behavior change to another, and to do this the site must create desire, and this is usually achieved through sales promotion or the use of salespeople, or through the Internet.Desire is created by sending emails to public targeting or through a payment strategy such as using confrontational advertising.

4. Action: The behavior stage in this model does not necessarily involve a purchase because the action could be simply visiting a website, submitting information to a database, or obtaining information for future purchases, and the action could be making an online purchase.

Based on the information presented, we should consider in more detail the conceptual strategies by which modern companies can influence consumer behavior, which are presented in table. 11.

Table 11

Strategies used to influence consumer behavior online.

Attitude model	AIDA	Internet Strategies Used
Cognitive side	Attention	Using traditional media to attract attention to a website. Using search engines Using other websites as a means of advertising the site.
Emotional side	Interest	Use appropriate technology to meet demand. Send emails to the appropriate marketing departments. Use a push strategy to send information to consumers.
Behavioral side.	Wish	Creation of websites to suit the tastes and needs of the target audience
	Action	Using sales promotion tools to induce consumers to purchase.

Source: Developed by the author based on [17].

Negative impact of electronic advertising on individual consumer behavior

Electronic advertising is the main tool for communicating values, ideas and behavioral patterns and, like any other advertising, can have a negative impact on the psyche of individual consumers. Due to advertisers' methods of temptation and persistence through accessible electronic media, it makes consumers vulnerable to psychological, social and moral influences that are inconsistent with habits and

values. Electronic advertising can create unrealistic desires to purchase in the consumer and it can use inappropriate means to provoke this, especially since it focuses heavily on psychological and emotional effects without mental ones, so that some of these advertisements become corrupting the tastes and behavior of consumers.

1. Psychological effects Electronic advertising has an impact on the consumer's psyche because it controls his subconscious mind and encourages him to practice consumer behavior, including what is true and what is false, and this trend has been confirmed by many recent scientific studies. Purchasing decisions are made without the knowledge of the consumer, due to the use of deception or extreme urgency to reach the maximum limit (decision center of the human mind), which is called the subconscious mind, as most people claim to judge by the mind and compare when buying, but when shopping, they rush to take the goods or services different from those declared, as if succumbing to a previous influence that had taken root in their depths.

2. Social effects: Researchers say that the different groups to which people belong have social customs that impose on consumers what is acceptable, since people's view of their role in the group to which they belong is an important factor in explaining their motivation and choices, feels an individualist, but must adapt to the group. In this case, he tries to formulate his habits and needs according to the circumstances of the group to which he belongs, for example, habits that change society. For this reason, we find that society's consumption habits arise from changes in personal habits. Social observers have found that many consumer habits are spreading among them. For example, after the spread of the habit of buying in installments in society. Families want to own all the modern home appliances so that they do not have to pay for them after the habit of installment buying has spread in society. Today we see that every low-income or average-income family accumulates a lot of installments due to the purchase of necessary and unnecessary things. Influenced by an advertisement for installment sales. In the same way, people strive to buy and own a car, and unfortunately, this has become a sign of a person's status in society. We find some people who try to own a car by any means, even if they have to take a loan from the bank. mainly influenced by advertising. [18].

It is clear from this chapter that, like other forms of communication, organizations use the Internet to induce behavioral changes and move consumers from one stage to another, from the purchasing process to the decision stage.

To attract public attention to the organization and its products through various forms of electronic advertising, which in turn seeks to facilitate the shopping process for consumers, as well as to enable consumers to select products and differentiate between services, product specifications, product specifications, comparisons, and then make the purchasing process is fast, easy and at relatively low cost, and thus electronic advertising has achieved the purpose for which it was formulated [18].

SHOPPING ON SOCIAL NETWORKS

9.1. CONSUMER PURCHASES THROUGH SOCIAL MEDIA.

The development of modern technologies that occurred in the nineties of the twentieth century became an important milestone and a real revolution in the field of communications. With the growth of the Internet, social networking sites have become an important gathering place for customers and their use has had a significant impact on reaching the largest number of people, as it is considered the cornerstone of the marketing process and plans and strategies are based on it.

Therefore, marketing representatives must study consumer behavior and know it throughout their lives, especially with the development of modern marketing thought. The study of consumer behavior is one of the complex and at the same time vital tasks, since it is characterized by dynamism. It is also considered a behavior that is influenced by all the factors and pressures affecting the individual, be it psychological, economic, social factors.

This makes predicting consumer behavior and making purchasing decisions one of the most difficult problems, since it is the result of the intersection and interweaving of these factors, which has forced most modern institutions to adopt their programs based on knowledge of the methods, motives and motivators of purchasing behavior [1].

The term "social networks" existed long before the advent of the Internet and had nothing to do with it; it was first introduced by sociologist James Barnes in 1954, where the concept in a simplified form meant a certain group of acquaintances, one of whom is the center, and the rest are branches of this network .All modern social networks are built on this basis [2].

Generation Evolution of social electronic networks:

1. First generation: formation stage: This generation appeared in the nineties with the advent of web pages (web1) and, despite its weak capabilities compared to today's developments, represents a more fundamental stage than the starting one, since it has witnessed all the unsuccessful attempts to create social networks. This generation failed to survive due to the weak features offered by these sites to their users, in addition to the limited penetration of the Internet throughout the world [3].

2. Second generation: breeding stage: This generation emerged as a response to the development of web pages with the advent of (web2) with its characteristic development of electronic means of communication, whether through instant conversations, images or videos, programs such as Yahoo! Messenger and Hotmail

www.ababneh.net

began to appear again, as well as social networking sites, and the American site (My Space) is considered the beginning of the second phase of social networking, then many communication sites continued to appear, but strong competition between social networks arose. Successful models, most notably YouTube, Twitter and Facebook, which were able to use the characteristics of (Web2) to include individual elements such as videos, images, instant conversations, sharing ideas and social statuses, and this generation of social networks has achieved many achievements at the level of dating, data collection and commercial marketing [4].

3. Third generation: communication: This generation arose as a result of the development of hardware and software components of the Internet infrastructure and witnessed the emergence of the third generation of the Internet (Web 3.0) with its artificial intelligence and the ability to bookmark and classify information. In addition to the development of physical components through the provision of third generation (3G) services in a wide range, increasing Internet speeds in homes and the widespread use of mobile Internet on a large scale, this has allowed social networks to capitalize on these opportunities and work to develop means of communication between their users and their markets have expanded as it is a media and news medium that allows news to be known and disseminated to as many people as possible in the shortest possible time and with ease.

4. Fourth generation: applications: Social networks or other websites are no longer limited to web systems, but have become a promising and powerful new market for mobile applications. With the development of physical components and the spread of the fourth generation Internet (4G) among users, it has become possible to access the Internet via a smartphone or computer. Tablets, smart TVs or other modern devices. This generation has been characterized by its reliance on applications, and every website has its own application, with the ability to access it. in a manner characterized by simplicity, speed and specialization in the transmission of information. This rapid development of electronic devices has made a person connected to the Internet anytime and anywhere, which has increased his connection to social media, which has benefited greatly from this rapid technological development [5].

Social media - These are online sites where people, groups or organizations meet and have the opportunity to communicate with each other and exchange information related to various interests, be it values, visions, ideas, financial exchange, friendship, intimacy, kinship, hobbies. or doesn't like, etc..

Characteristics of Social Networking Sites

1. Personal Communication Tools: includes email marketing for public, private, personal, group and mobile purposes and is increasingly rich in interactive features.

The characteristics of face-to-face communication lead to the strengthening of existing social relationships or the formation of new social relationships, and it is noted that the formation and strengthening of relationships through new media is sometimes more important than the content of the messages that are disseminated or expressed.

2. Information Finder: One of the most important characteristics of the Internet and new media is the diversity of its sites and social networks, since it is a huge storehouse of information and a source of knowledge unprecedented in the history of mankind, in terms of the size of the volume, on the one hand, and the ease and speed of access to it, on the other hand. On the other hand, the process depends on the presence of search engines to help find the required information on all Internet sites or parts thereof, such as social networking sites, and increases the value of these engines for the user, since they are available on mobile phones, and the information ends up in his hands anywhere and at any time according to his desire.

3. Tool for collective participation: This feature has been present on the Internet since its inception, but was used on a limited scale, and then evolved greatly in recent years with the development of web technologies, sometimes called (the second generation of the Internet, web 0.2), and then the advent of social networks and social networks.

4. Feature of substitution or substitution by other means: It is noted that the public often replaces reading paper newspapers with browsing online news sites, as well as the advancement of the Internet as an alternative to radio and television in presenting audio programs and broadcasting on the Internet and downloading audio files and offers various ways to display films and video clips in various formats. Many of the most famous (YouTube) video clip sharing site. *[7].*

Social networking features

1. Self-presentation (private account): provides the opportunity to create a virtual account that anyone can use with detailed information about its owner, and also allows you to meet like-minded people or friends.

2. International: The Internet has eliminated communication barriers, since you can interact and communicate with many people from different parts of the world as quickly as possible and without any significant costs. It is possible to benefit from this feature by promoting your project through these sites and ensuring that the organization's name becomes known to many people around the world.

3. Communication (messages and comments): With just a click of a button, you can easily attract customers and sell to them through these sites thanks to the unique features that these sites offer you. For example, you can market your project through Facebook by posting advertisements for your products or services that you provide.

Easily and very quickly you will find many people who were able to contact you and learn about your products.

4. Interaction: people are receivers and readers, they are transmitters, writers and participants as it eliminates the negativity in old media such as television and paper newspapers and gives space for active viewer and reader participation with the possibility of publishing a distinctive publication associated with the organization to allow customers to interact and provide them with the opportunity to share with their friends everything related to products or services. [6].

5. Economical: economical in effort, time and money, and in light of free subscription and registration, ordinary people can own the space on social networks, and it is not limited to those who have money, influence and authority.

6. Collaboration (system of groups and communities): Social networks can also divide users into communities based on different interests, and this is the reason for several developed group systems in which members with similar interests collaborate [2].

Many researchers believe that the first social resource was created by Randy Conrads in 1995, referring to classmates, the Classmates.com network, the site responded to the desire of these friends to communicate with each other electronically, which was the reason for the existence of the number of researchers who believe that the first a full-fledged network that appeared later in 1997 is the SixDegrees.com network. Which gave people interacting within it the opportunity to get a glimpse of their lives and include their friends, in 1998 it became possible to search for friends by page, as this network was most similar to modern social networks, but in 2001 it no longer exists. because access to the Internet was not widespread and users could not make communication interesting [6]. Recently, as a result of the technological revolution, many social networking sites have appeared on the Internet, as shown in the figure.
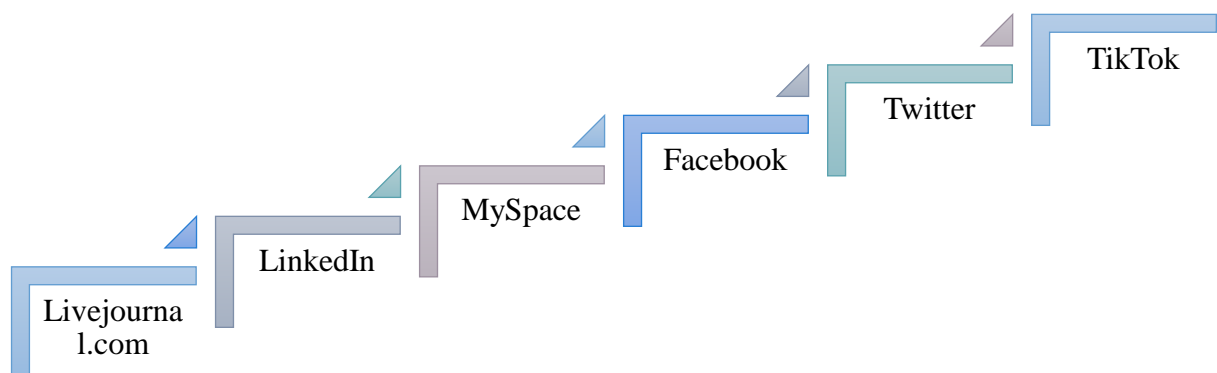

Fig. 29. The most important social networking sites
Source: Developed by the author based on [8-9].

1. Livejournal.com: In 1999, an American programming student created a website service with the ability to create detailed personal data, later this network for the first time provided the ability to add contacts (friends), and blogs actively appeared on LiveJournal and was the first Western social network service, very popular in terms of number accounts registered in America [6-8].

2. LinkedIn: a social networking site specializing in business and employment. It was created in December 2002 and began actual operation on May 5, 2003. The site is mainly used as a professional network. You can use LinkedIn to find a suitable job or training, install and strengthen professional relationships and acquire the skills needed to succeed in your professional life.

3. MySpace: is a social networking website that offers an interactive network between friends registered in the service, in addition to other services such as blogs, posting photos, music, videos, mailing groups and personal profile files for registered members, mainly used by rock in groups. This network has become a kind of platform where independent musicians can present themselves, has become a kind of platform for self-expression.

4. Facebook: In 2004, Harvard University student Mark Zuckerberg founded Facebook, a website that is the most popular social network and can be defined as a large social network, but initially it was created only for Harvard students, and with the transition, students from other universities and then schoolchildren, in 2008 Facebook overtook MySpace, and then it was considered the largest social network in the world [9].

6. Твиттер: in 2006, American programmer Jack Dorsey launched a social networking site providing a microblogging service that allows users to send "tweets" that will be retweeted or liked by other Twitter users, with a maximum length of 280 characters per message.

7. TikTok: In 2016, a Chinese organization (Byte Dance) launched the latest version of one of the popular social networks, the TikTok application, the number of users of which reached more than 800 million users in the world at the beginning of 2020 [10]. Many social networking sites have emerged using the video shown in the figure. 30**.**
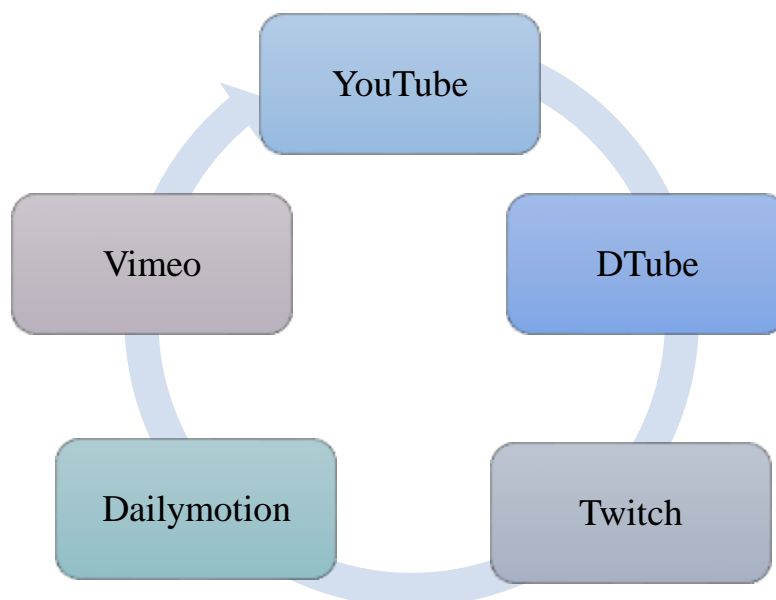

Fig. 30. The most important social networking sites with video
Source: Developed by the author based on [10-11].

1. YouTube: the most famous and largest social network in the world. It was launched in 2005 by three employees, American Chad Hurley, Taiwanese Chen and Bengali Javad Karim. The site allows users to download videos, watch them directly, share them and comment on them for free. It is the second most visited site in the world after the Google search engine. According to Alexa online rankings, YouTube provides services such as creating personal pages for each user, setting up a list of acquaintances and a follow-up list, displaying a home page for friends' content, enabling publication (video files) on personal page and adding written comments to it, which will be followed by friends and subscribers, and then dialogue about it and commentary on it. via social network.

2. Vimeo: a video sharing platform that was launched in 2004 by a group of filmmakers, and since then the platform has grown to over 70 million creators, most of whom are creators of films, animation, music and other works of art. It is a video service platform for hosting and sharing videos. It is an ad-free platform that makes most of its revenue from subscription-based video content and provides programming tools for creating, editing and broadcasting videos. Vimeo focuses on HD video for a variety of devices and an easy-to-use interface.

3. Dtube: is a decentralized encrypted video sharing platform that was launched as an alternative to YouTube. Due to the decentralized nature of the platform, in that there is no single place where all user data is stored, DTube cannot censor videos or enforce freedom of expression rules. This censorship can only be done by users who have voted up or down, as all data on DTube is public and can be accessed by anyone with an internet connection, it runs ad-free, however users can post ads. within the limits of their content.

4. Dailymotion: It is a popular web platform specializing in video sharing and is a competitor of YouTube as it allows users to upload, watch and share videos for free with the option of watching some videos on it without copyright restrictions and also the rules for uploading content on YouTube are not as strict. like on YouTube. Users have a low risk of having their content removed or permanently banned from the platform.

5. Twitch: it is the best live video streaming platform that allows communication and interaction between users, and it is focused in particular on the broadcast of video games, but on the other hand, it can also be used to broadcast TV programs, movies, series, puzzles. solutions submitted by users, broadcasts of eSports competitions and other things related to games. In addition to the ability to view content in them from live broadcast or video on demand, since video content plays an important role in search engines and their algorithms, as well as images [10-11].

Many social networking sites have appeared on the Internet using the images shown in Fig.. 31.

Fig. 31. The most important social networking sites with pictures
Source: Developed by the author based on [10-11].

1. Pinterest: It is an image-sharing social network that was launched in 2010 and works a little differently from other social networks. It can be compared to a message board but with more functions and features, where you can upload photos and videos on it, impress others with them

and leave comments, and one of its most common uses is food and drink recipes, where you can share recipes food or famous recipes, and whoever subscribes, you can click the image to open it. How to make this recipe, for example, each Pinterest follower can create a board or multiple virtual wall boards and allows users to save and open images, GIFs and videos online, a collection of pins is categorized into a board that can be added by other users if they want to share in Group.

2. Flickr: Founded by LudoCorp in 2004, it has become a popular platform for amateur and professional photographers to post high-resolution images. Flickr is one of the most popular and favorite sites for photography enthusiasts. Yahoo in 2005 is one of the largest display platforms. Professional photographs, their storage and editing. What makes it different from other photo platforms are a few things that make it the first destination for photography professionals in the world as it provides a free way to display the creative work of designers and bloggers around the world, and it is a photo and video hosting service besides being an online community , photos and videos are available on the Flickr website for free and without the need to create an account through the platform. However, when any person wants to upload photos or videos through the site, he has to create an account. A variety of more beautiful filters that all visitors to the site can use and add to their photos, not only this, but it also provides an estimated storage space of around 1000 GB , allowing them to access their photos from anywhere in the world.

3. TinEye: a reverse image search engine to find out where the image came from and how to use it, if there are altered versions of the image or to find higher resolution versions. It is the first image search engine on the Internet to use image identification technology instead of keywords, and is free for non-commercial searches as the site regularly searches the Internet for new images and accepts submissions from the entire online image collection. to have the engine find the source of the image or similar images that may be larger, smaller, cropped or resized, and then display those results and where those images appear for users who upload images under 20 MB to the website or provide the image address to a search engine system, TinEye will return information about the image in which it was used, including the date and time it was downloaded. TinEye can find images in JPEG, GIF or PNG format. This is a useful tool for finding any copyright infringement on images [11].

Social media marketing is one of the email marketing techniques that can be used to create and share many types of content to increase awareness of a business or brand, which ultimately leads to increased sales and profits and thus achieving marketing goals. Social media marketing involves working on multiple websites simultaneously, such as blogs, forums and social networks, which requires a unified communication strategy.

This approach is absolutely perfect, but at the same time it is time-consuming and cannot always be used at the beginning. .Better is one high-quality and stable channel than several groups or codes. The effectiveness of marketing through social networks is achieved by combining several methods of website promotion, which ensures comprehensive application and increases the volume of existing marketing elements in the activities of organizations, and in modern realities of work, many organizations resort to combining existing communication methods to increase the presence of the brand in the organization. It should be noted that the promotion of

an organization's websites should be carried out comprehensively using all available tools to achieve strategic goals.

The advertising market in social networks is promising, since the sphere of social services is developing dynamically. The past years have proven that the main thing through the Internet is to attract the attention of consumers and there is a way to take advantage of this.
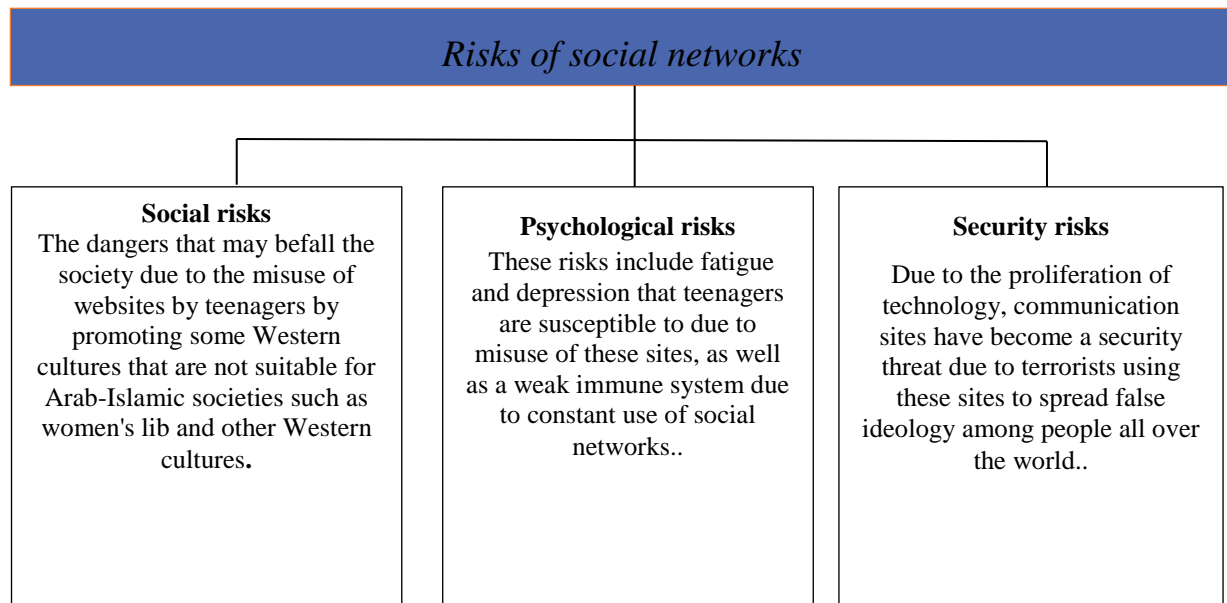
Risks of social networks		
Social risks The dangers that may befall the society due to the misuse of websites by teenagers by promoting some Western cultures that are not suitable for Arab-Islamic societies such as women's lib and other Western cultures**.**	**Psychological risks** These risks include fatigue and depression that teenagers are susceptible to due to misuse of these sites, as well as a weak immune system due to constant use of social networks..	**Security risks** Due to the proliferation of technology, communication sites have become a security threat due to terrorists using these sites to spread false ideology among people all over the world..

Fig. 32. Risks of social networks
Source: Developed by the author based on [12-13].

The social network is a wide advertising platform due to its user-friendly interface and a wide range of consumer interests. Because the resource is attractive to potential investors, and most importantly, it is impossible to find a more diverse audience than the one that social networks provide us.

9.2. INFLUENCE OF SOCIAL NETWORK SITES ON CONSUMER BEHAVIOR.

What sets social media apart from other online sites is the ability for users to produce, distribute, monitor, criticize, categorize and interact with products online, making them widely popular as they allow consumers to interact and share information while promoting products and searches new ways to interact with customers.

Building relationships and creating new behaviors that influence consumer purchase intentions as a new and useful platform for providing information by continuously increasing users' targeting of social media for information search and purchasing decisions. Through various activities is concerned with achieving satisfaction of consumer needs and desires and developing products to achieve

satisfaction, so that the success of the organization is not limited to the limits of discovering what the consumer needs in terms of requirements, but rather work doubly to determine the reasons for discovering this need or others motives for making a purchase decision [12-13].

Marketing through Social Networking Sites and its Relationship to the Purchasing Decision

Social media has become a way for people to express themselves, write personal stories, and connect with others through photos and messages. These media have also become important for organizations, especially business organizations, as they have the ability to display products and information at any time and at the lowest cost, which helps them easily reach a large number of consumers and influence their purchasing decisions, for example. organizations can attract the attention of consumers and influence them.

Their purchasing decision is related to Facebook, where organizations can create their own pages, where they must choose a clear profile picture that has bright colors and represents the brand, and put contact information on the cover, such as phone number, email, etc. ., in addition to daily posts, which can be images or videos, and Facebook can make consumers want to decide to provide information about products and services, such as their prices and quality, making it easier for them to compare available alternatives and choose the best one [13].

Twitter Marketing Ideas to Create Customer Desire:

1. Integration of your products into the lives of customers: the organization explains how customers can use the products in other ways, as Snickers did when it explained to its customers how to use leftover chocolate in other dessert recipes.

2. Determine the client's interests. By tracking every post a customer makes on Twitter and following those posts, an organization can determine the customer's interests and prepare relevant content targeting them.

3. Give customers a quick overview: When an organization broadcasts live video, customers can share what's happening inside or even learn about events they weren't able to attend..

4. Using interactive content. Trying to provide content that customers interact with and ask them to participate in promoting the product, such as interactive videos with hashtags and buttons that customers can click to share the video with their network of friends. This content may spark discussions about products or services in different circles.

5. Using creative teams: organizations should collaborate with digital marketers to place their products and services in a place that will be noticed by customers and also they should deal with influential people at the social level to create a good image about the products or services and discuss them among them and create a conversation about this in their circles to find out how effective the content you provide is in achieving their desired goals.

6. Always follow the content: determine the effectiveness of the content you provide in achieving desired goals. Twitter also helps the consumer to determine the best option by providing information about the available alternatives and helps organizations to notice whether the customer

is truly satisfied with the comments and tweets about the posts and this applies to other social networks as the organization must determine its characteristics and appropriate methods for using them in according to needs and in a way that allows it to influence the purchasing decisions of consumers.

Characteristics of the influence of social networks on purchasing decisions:

1. Public interest in these networks because they provide service systems and purchasing facilities.

2. The presence of an advertising message is constant.

3. Ability to view in-depth information.

4. Local and international coverage.

5. Samples, information and product specifications are available upon request. [14].:

Marketing via Facebook and its connection with the purchasing decision Businessmen are constantly striving to achieve great success through the success of the organizations they own and no organization can succeed without having a large audience that prefers the products it produces and is strongly associated with it, so businessmen have paid attention to Facebook lately. This is done so that they can build a large audience layer as it includes millions of people who view it and interact with what is published on it, so it is easy for them to reach a large number of people through [15].

Ways to attract Facebook for individuals:

1. Profile picture. You should choose a clear and vibrant image that represents your brand or product, that is, any image that does not contain too much detail or text.

2. Choose a Logo For your avatar, choose a logo that is familiar to consumers.

3. Cover Photo: Like the profile photo, it should be relevant to the business as it is the visitor's first point of contact on the social network. You can also use the cover to display your contact information (phone number, email address, etc.).

4. The name of Facebook should be clear and specific, it could be the name of a product, the name of an activity, the name of an organization... etc.

5. Daily publications: these can be pictures, videos, animations, etc..

Facebook can make consumers want to make a purchase decision regardless of needs and wants, filling their deficiency by providing a large amount of information related to products and services (their prices, quality, brand), making it easier for consumers to compare several alternatives and help them make a choice. Selecting an alternative from the proposed alternatives in accordance with desires, needs and purchasing power. Marketing on YouTube and its relationship to the purchasing decision YouTube is similar to other platforms that allow users to upload and publish video clips on it. For customers, watching a video clip can have an absolute impact

on the purchasing decision and convince the visitor to become a potential buyer rather than just reading it itself information [16].

Ways to attract YouTube (video) for individuals:

1. The content is relevant, interesting, fresh and exciting.

2. Video quality: preferably high quality, with sound effects (music).

3. Video title. The title must be compelling and relevant.

4. The video should be short and not long so that the customers will be bored, and the videos provide consumers with more information about the products or services than others (images, texts, etc.), and they can also compare several alternatives through the video, which explains the product exactly, how to use it and everything that is unknown about the products or services, therefore, video is considered one of the most persuasive and trustworthy mediums for consumers to help them make purchasing decisions in a short period of time. Twitter Marketing and Its Relationship to Purchasing Decisions Twitter captures consumer attention due to several factors:

1. Username: The organization uses a short name that is the same as the name used in two or more other social networks, and this name is used only by the company, and it is associated with the real name or trademark of the organization to make it easier for customers to search for the organization .

2. Profile Picture: A picture that reflects the nature of the organization's work and that the organization is using its logo in the picture. A summary is added that briefly describes the services and products it provides and also includes keywords that customers use to search for products and services.

3. Develop a description of the organization: the organization adds a description and general information about it to its image, such as the address of the organization and the city in which it is located, and can skip this step [17].

4. Posting important topics: After creating a profile, the organization prepares exclusive promotional offers for those who follow its page. The organization talks little about itself and its products in order to attract customers. Rather, it provides quality content that helps the customer solve a specific problem. Twitter also helps an organization create desire among customers [18].

5. Integrating its products into customers' lives: The organization provides customers with a simple explanation of how to use its products in other ways.

6. Identifying Customer Interests and Briefing: The organization learns about the interests of customers by following the messages they post on Twitter and then prepares relevant content targeting it and also publishes content during public events (the organization also broadcasts live video, which has become popular these days, this is due to technological progress, on the one hand, and the desire of the consumer to get a quick and meaningful viewing on the other hand.

7. Use of creative team: The organization uses digital marketers to place its products in a place that will be noticed by the customers and it deals with influencers to create a good image about the products and create conversations about them. Twitter, like other social media networks, provides the consumer with information about the organization and its products, and this information is short-term, since organizations in most cases can use visual resources that have more value than thousand-word text content, the organization can post video links or put an animated GIF into a tweet, making it more engaging and informative. Since the organization provides information about its products, be it text or video, it exposes the consumer to several different alternatives as he is always looking for benefits. he receives when using a product or

service. The organization delivers content that meets consumer expectations and focuses on language that suits them. Optimization by providing information about available alternatives, and the choice is often based on the quality and price of the product. , the results of using a product or service. The organization notes whether the client is satisfied with their comments and tweets about publications [17-18].

Marketing through Google Plus and how it relates to the purchasing decision Google Plus is similar to the Twitter network in many ways, as it is limited to friends only, it has the ability to specify the people with whom the organization wants to share its news and updates. An organization on your Google Plus account divides the friends and personalities you follow into circles. Each department specializes in an area such as circle of friends, circle of family, circle of work, circle of clients, etc.

This feature allows you to direct private posts to each section or multiple sections within a single post, you can also direct messages to be sent to targeted parts on the page and the feature (video calling) allows an organization to increase the number of followers of its Google Plus page in a meeting with limit A maximum of ten people can subscribe to other meetings directly, record that call, and display it on YouTube. For those who were not able to be present directly to watch it, as this feature is useful in the field of work, in addition to the use of callouts in the video to explain the product and how to use it, all this leads to creating desire in the consumer.

Seeing a product and collecting enough information about it, being able to link an organization's Google Plus page to their website can attract a lot of customers to the page as whatever you post on the Google Plus page will show up in Gmail and the organization can also post advertisements on other sites connected to her page [19].

Social networking sites are considered one of the most important developments in this era and they have proven their worth in various fields such as business administration and marketing.

Online retailers around the world are seeing strong demand from home-isolated consumers to purchase groceries through these stores, so as the crisis spreads, families have become dependent primarily on these stores for all their purchasing transactions in light of the shutdown of life. locally and stopping shopping in stores, since these applications have played a role in the period that the world is currently going through as a result of the spread of the Covid-19 epidemic, thanks to the means it has provided to customers through social networks, which has greatly contributed to achieving the desire of the customer and obtaining products in the easiest way, avoiding the spread of the virus and infection by it.

PROTECTION OF CONSUMER RIGHTS IN ELECTRONIC TRANSACTIONS

10.1. ELECTRONIC CONSUMER PROTECTION

The emergence of e-commerce and the development of the Internet have had a significant impact on the legal system of traditional contracts, so the so-called cross-border electronic purchases and the resulting electronic procedures for concluding contracts with consumers, in which the consumer is often one of the main parties, have emerged. Considering the great risks associated with the process of consumerism at all its stages, and to protect the consumer from the dangers of what he purchases in terms of products and services, and to prevent him from becoming a victim of his consumerism, legislation is required to protect consumer rights in electronic transactions. This is to extract the necessary mechanisms to rebalance consumer relationships in ways that increase consumer harm and danger as electronic transactions occur nationally and internationally. Based on this, they must be protected at both levels without borders through international information networks, which requires the unification of the international legal system, in order to coordinate between the legal centers of counterparties and expand the scope of consumer legal protection.

Since trust in electronic markets is one of the most prominent, the consumer needs it to satisfy his personal needs, since in this case the consumer may be the weaker party and may demand a certain product in a necessary way, and therefore he is subject to unusual and unfair for him conditions, the sales organization is the stronger party in this agreement in relation to the consumer [1].

The world has become a big market on a small computer screen, through which one can go to the desired website and view the terms and conditions of sale and purchase agreements and obtain a specific product or service, which has led to vigilance in many countries to accelerate the development of legislation based on consumer protection in electronic contracting as it has become. The consumer, in a free economy and control over market mechanisms in it, is subject to manipulation of his interests and attempts to deceive him; the manufacturer may resort to ignoring the safety and security of the consumer by misleading him with unrealistic advantages in his production and therefore it is necessary to protect the consumer and seek the necessary means in within the framework of e-commerce.

This is more than a risk in traditional trading because the scope of e-commerce is wider and more comprehensive, and for this, the media aspect must be taken into

account to let the consumer know the quality of the product and its true advantages and even its disadvantages, as well as the psychological and cultural aspect of the consumer and its nature in general and in relation to the Arab consumer when browsing online. It is also important to provide sites through which to shop and provide advice and information to the consumer so that he does not feel that his online transactions are complicated and insignificant.

The concept of "electronic consumer" is that an individual enters into various electronic contracts, such as contracts of sale, lease, loan, use and other contracts, for the purpose of providing products and services necessary for him to meet personal or family needs, without the purpose of reuse. - sell them, and not having the technical knowledge to deal with these things and fix them [2].

Concept of electronic consumer protection: it is about protecting the rights of the electronic consumer and ensuring that he receives them, since consumer protection involves recognizing the existence of consumer rights and every effort should be made to ensure that they benefit from them. Considering that the consumer is the weaker party in the contract between them, that in electronic transactions the contract is concluded at a distance, in addition to the fact that the electronic contract is considered a contract between absent [3].

Reasons for Electronic Consumer Protection.

The consumer's lack of information and technical knowledge and the consumer's need for electronic services for means of shopping and communication, with the increase in the number of Internet users in the world, the concept of electronic consumer protection has begun to crystallize. This means preserving the rights of the consumer and protecting him from fraud or purchasing fraudulent goods using the Internet, which can be accessed anywhere, and its impact sometimes exceeds traditional tools in reality, and is the rationale for consumer protection [4].

1. Latest developments on the Internet: When computers became more powerful in the late eighties, business organizations used them to create their own intranets, which included email programs that users could use to send messages to each other, but these organizations worked to ensure that their employees were able to. In the early 1990s, the so-called Internet emerged, and many techniques, tools and tools emerged that contributed to the growth of this network [5].

Thus, the Internet is one of the newest technological advancement services that depend on the interaction of consumers with computers. Since it consists of thousands of computers connected to the Internet, through which many products and services can be easily accessed, as well as technical developments in this field represent a scientific reality that brings something new every moment. Harassment of consumers in a seemingly hostile manner, which should affect the legal

description of an e-commerce contract over the Internet compared to a sale that takes place in the consumer's home and residence, and this is represented by the consumer's inability to verify the sale in real life or to meet the supplier in the traditional nodal council [6].

2. Consumer need for electronic services: The consumer cannot interact with commercial sites on the Internet due to the lack of electronic services, which means that the consumer is indifferent to commercial sites on the Internet due to the lack of need for electronic services. Many forms and types of services such as real estate, tourism, banking, insurance, travel tickets, hotels and other important services. The necessary need of the consumer for electronic services is due to the fact that he is providing high quality goods and services at reasonable prices through a large number of commercial websites, which has led to increased competition among these websites to provide the best and subsequent service to the consumer. In this context, there are no fundamental differences between traditional trade and e-commerce, the importance of electronic services on the Internet increases consumer demand for these services and makes them the focus of demand for many consumers, hence the need to seek consumer protection.

3. Lack of technical knowledge in computer science among consumers: The Internet, spread throughout the world, is an open window for millions of people to present it as a showroom for all products and services. The consumer's ability to deal with computers and the Internet facilitates his access to the products and services he wants, and here we must distinguish between what consumer information is (one of the rights of the consumer) and the knowledge potential of the Internet for consumer information, which represents the minimum level of access consumer to information related to services and products, which reflects the consumer's ability to work with computers and the Internet [7]. The consumer will fall for the tricks and deceptions of internet hackers through fake websites or fictitious contracts, so the consumer's need for protection when entering into electronic contracts stems from the fact that the consumer is the least experienced and knowledgeable party in electronic commercial transactions. and has the least impact on the economic equation [8].

The Importance of Electronic Consumer Protection Websites.

The reason consumer protection is important is that they are the weakest party in the contractual process. The quest for quick profits has driven many traders, manufacturers and service providers to engage in illegal ways to get rich quick using various methods of fraud and deception. On the other hand, the concept of e-protection has begun to take shape, especially after the increase in the number of Internet users in the world, which means preserving the rights of consumers and protecting them from deception, fraud or the purchase of counterfeit products using

web-based tools that can reach everywhere and have an impact that sometimes exceeds traditional instruments. The emergence of many websites, especially in Western countries, has raised the voice of consumers in the face of various forms of commercial fraud, and a number of Arab websites on the Internet have begun to protect the Arab consumer and inform him of his rights as a consumer. First of all, the safety of the product, the right to choose and be heard by the seller, as well as awareness of any defects in the product, in addition to the right to knowledge and compensation for damage suffered by the consumer [9].

These sites, some of which are free and others provide services on an important platform for the consumer to express their opinions, as well as enable others to share their experiences with the organizations they shop with and provide advice to the consumer on how to who to deal with and how to choose suppliers of goods. Satisfaction of previous customers, as well as consumer ratings of some markets and the ability to access an archive of previous complaints submitted by consumers, and consumer protection sites provide these services through forums for sharing experiences over the Internet. Featuring realistic stories of customer experiences with faulty products, as well as continually updated newsletters that include details of commercial fraud cases and details of recent confirmed cases. According to experts and specialists, these sites also provide a service for receiving complaints via email through the so-called complaint center, and also highlight some pages that contain information to help the consumer avoid falling into a situation of deception or fraud [10].

Electronic consumer rights that must be protected from the dangers of electronic marketing

What makes an electronic contract different is that it depends on the confidentiality of the electronic medium because the consumer is always the weaker party compared to the supplier with experience and knowledge, so the consumer enters into the contract with complete satisfaction and conscious will. At the pre-contractual stage of attracting the consumer to enter into a contract, this is implemented by accepting an obligation to inform before concluding a contract about the place of concluding the contract. As for the contracting stage, the supplier implements its contractual notice obligation by setting the terms and conditions for the signatory. The consumer must accept it without discussion only if he wants to complete the contract.

Protection of consumer rights at the pre-contractual stage (negotiations)

- ***Consumer right to oppose electronic commercial advertising:*** commercial advertising may go beyond legal limits and become misleading or false advertising, which is considered illegal because it is harmful to the interests of consumers. The

report should therefore be a defense report, emphasizing product liability and the rules of online consumer protection in this area revolve around two rules: clarity of commercial advertising and that advertising is not false or misleading *[11]*..

- *Consumer right to knowledge and education:* an online seller is no different from any other seller in that he is obliged to provide the consumer with all the necessary data to complete the contract with the offer made.

Electronic consumer protection at the stage of concluding a contract:

- *Consumer's right to fight arbitrary terms:* Most contracts concluded over the Internet do not involve negotiation or bargaining, so the consumer does not have the right to change the terms imposed on him by the seller, which requires the intervention of the seller. law to protect it when entering into a contract by combating arbitrary terms.

- *The consumer's right to protect his personal data:* It is known that consumers entering into contracts via the Internet provide sellers with information concerning their privacy, and therefore the latest law requires the protection of all data provided by the first one when proceeding with the conclusion of the contract.

Electronic consumer protection at the stage of contract implementation:

- *The right of the consumer to guarantee the presence of a hidden defect:* a consumer entering into a contract over the Internet to purchase a particular product or request a service must be free from defects and fit for purpose, and if he had known about their defects, he would not have entered into the contract.

- *Consumer's right to protection of the impact guarantee:* the consumer benefits through the Internet from what is accepted in relation to the sale in general. An online consumption contract establishes the seller's obligation to ensure that the consumer receives the benefits of the product in a calm and complete manner, without exposing the consumer personally to it or allowing others to be exposed to it..

- *Consumer right to refuse:* a product or service provided via the Internet may not provide sufficient consumer insight to enable the consumer to make an informed and informed decision. Exaggerated advertising and temptation mean that consumers regret the contract and are tempted to back out of it. This personal right is at the discretion of the consumer and he exercises it in accordance with what he considers to achieve his interests, and he is not obliged to explain the reasons for refusal.

- *The right of the consumer to seek help from the authorities for his protection:* As a result of the increase in the volume of commercial transactions carried out over the Internet on the one hand and the imbalance of power between the consumer and the seller on the other hand, most legislation tends to create

approved public or private bodies whose task is to protect consumers from the stages of production and distribution, going through the advertising and sales stage and ending with the delivery and sales stage) .

- ***Consumer right to protection from crime:*** related to commercial and industrial fraud: there are many forms of protection for electronic consumers, given the many crimes committed against them. [11].

Mechanisms to protect electronic consumers from the risks of electronic marketing

*Marketing mechanisms to protect electronics consumers***:**

- ***Consumer protection mechanisms for products and their pricing:*** consumer protection mechanisms are emerging in relation to products/services and their prices in the commitment to electronic media, where sellers must disclose to the consumer all data related to the contract in order to enlighten his will, all information must be provided if it is important for the conclusion of contracts and obligations . In electronic media, there are two main points that need to be focused on: firstly, the commitment of marketers to the need to record data related to the product/service, and secondly, the commitment to communicate prices.

- ***Consumer protection mechanisms in promotional elements:*** The importance of consumer protection mechanisms from the point of view of the promotion element is manifested in two main points: Dissemination of information and culture among consumers.

- ***Mechanisms for protecting consumer rights in distribution elements:*** As a means of consumer protection, most legislation recognizes the electronic consumer's right to refuse, considering him a weak party due to his lack of sufficient experience, in addition to his inability to inspect the goods and know the characteristics of the service before entering into a contract, which is the European approach that has recognized the right consumer to refuse without the need to provide reasons and justification. Therefore, the right of refusal for the consumer is considered a free right, and if he exercises it within the time limits established by law, he does not bear any consequences and does not entail any punishment, other than that associated with the possible costs of returning the product or goods [12].

*Regulatory mechanisms to protect electronics consumers***:**

- ***Mechanisms for protecting consumer rights during quality control:*** During the display of products, whether as a manufacturer, distributor or seller, he is subject to constant surveillance through surprise inspections by judicial police officers or administrative agents as he carries out activities at any stage. From the stages of bringing the product to consumption [23].

- *Trust certificates at the level of e-commerce sites:* Trust is the basis for the development of e-commerce and the only element of ensuring security at the Internet level. Authors at the network level attempt to gain the trust of Internet users by preparing a certificate of trust, also called a certificate of authentication, that commercial sites comply with certain specifications. provides a kind of trust in such sites [13].

Legal mechanisms for protecting electronics consumers

- *Electronic signature:* The international community as a whole, with the help of experts in the electronic field, has created a legal mechanism compatible with the digital environment, which is represented by an electronic signature corresponding to the traditional signature in ordinary transactions, by verifying the identity of the parties, and also to avoid forms of deception and piracy at the network level [14].

- *Data protection related to the privacy of electronic consumers:* breaches of official electronic data may be a feature of the digital age. Thus, we find that recent trends in consumer protection oblige dealers in electronic contracts to develop mechanisms to protect personal data.

- *Consumer data, and among these mechanisms is electronic data encryption*, as it is considered one of the most prominent means in the field of ensuring the security, safety and confidentiality of information, transactions and transactions exchanged over the Internet, which require the preservation of data of the parties, the size and type of transactions , as well as the protection of funds traded within this trade.

10.2. CIVIL PROTECTION OF ELECTRONIC CONSUMERS

Commitment to the application of consumer rights aims to define general rules governing consumer protection, the health and safety of products and services, as well as their quality, supporting consumer rights and ensuring transparency in economic transactions in which the consumer is one of the parties:

1. **The right of an individual to preserve his health** and safety when using a product or service of appropriate quality and type, meaning that the consumer has the right not to expose his safety and health to danger when using a product or service, if it is used in accordance with the provisions arising from the nature of this product or service. For example, when a consumer purchases a refrigerator or food warming device, the device is assumed to work.

In a manner consistent with its primary purpose, from storing and cooling food in a refrigerator to heating food in a device performing that function and in a manner consistent with the nature of the device, within specifications consistent with the nature of those devices, and without it may result in food spoilage , which are placed

in these household appliances that have been used because they have certain characteristics of high quality and efficiency [15].

2. The right to fair and non-discriminatory treatment by professionals for products intended for local use or export. This right implies the need for the consumer to enjoy fair treatment without discrimination between him and other consumers who may be located outside his country. The professional/trader should not sell low quality products in the domestic market in exchange for selling better quality products for export and sale in foreign markets.

3. The right to receive reliable, clear and sufficient information about the goods or services, their price, characteristics, methods of use and risks that may arise from such use and which are necessary for the use of the goods or services to be consumed. Also, all information about the features and characteristics of a given product or service and how to use it, as well as the potential risks that arise when using it. This seems obvious whether consumers use air coolers, computers or mobile devices. Consumers of these devices have the right to receive information regarding the capacity of the cooling device and the area of the room it will cool, as well as the risks that may arise if the device is used for an entire week without being turned on, or the risks that may arise if it is left on the computer on charge for a week without disconnecting this device from the power source.

4. Right to replacement, repair or refund of the price of the product, as well as to reimbursement of the amounts paid by him for the service in the event that it did not conform to the characteristics agreed in the consumption contract when used properly or for the purpose for which it was received. This applies in the event that the service that was subscribed to does not achieve the purpose for which the contract was signed.

For example, an item that can be replaced, repaired, or refunded, such as a car sold by a particular brand of car company to a consumer who feels that it does not meet speed specifications based on which car was purchased, or that the safety systems in that car do not comply regulations in force in the consumer's country. In this case, the consumer has the right to either replace his car with a new one from the same organization, or repair this car to achieve the agreed purpose, or recover the cost of his car, which does not meet the required characteristics on the basis of which the contract was concluded between the consumer and the professional/seller.

The consumer has the right to recover the amounts paid by him for the Internet service. If a consumer paid a certain amount for using this service for one month, and the service was intermittent and slow and did not achieve its purpose except for a few days, then the consumer has the right to recover the amount he paid for the substandard intermittent service before the provider organization , which has not

achieved the purpose required or agreed upon in the consumption contract related to the Internet service.

5. Right to full and adequate compensation for damages as a result of consuming a product or benefiting from a service when used properly and, accordingly, consumers have the right to receive compensation from professionals for losses incurred by them as a result of the proper use of the product. However, the product or service is damaged due to this use. An example of this would be when a consumer is using a mobile phone that he has purchased, and while using it to make a call, it happens that this phone explodes near the consumer's face as a result of the high temperature of the internal parts of this device, so the use here was correct, but this device caused this damage [16].

6. The right to create associations for the protection of consumer rights and joining them to develop consumer protection law and join it to enact consumer protection laws to ensure compliance with consumer rights, especially those related to providing the necessary knowledge and information to connect consumers with professionals, which is considered the strongest point in consumption contract due to the strength of its economic center and the center of knowledge in the field of goods and services provided by the latter. Therefore, the law gave the consumer the right to form associations that sponsor and protect the interests and rights of consumers, and gave him the right to join such associations as a civil society protecting the rights of that group [17].

7. Right to go to court directly or collectively through consumer associations to protect or compensate for damage that may have been caused to it. The law provides the consumer with one of his fundamental rights, namely the right to approach the judicial authorities and assert his rights (in court) against the professional/trader to assert his rights, which is guaranteed by the Consumer Protection Law, given that the provisions of this law protect him from public order and the rights that he has agreed upon with the professional / trader as legal consequences and consequences arising from the consumption contract [18].

8. Other consumer rights, including:

- The right of a consumer to pay the cost of all payments due for a good or service before they become due, and the law has also given that consumer the right to reduce from that cost the amount of interest due to the consumer. For example, if a consumer has agreed with a professional/trader to pay for a product or price in monthly installments over a period of one year, and he was able to save the full amount by paying it in two or three installments, then the consumer has the right to directly pay the remaining installment, and he also has the right to reduce the interest

he had. Agree with the professional/trader to pay if he continues his monthly payments for a year.

• The consumer's right not to consider amounts paid as security unless that consumer has been notified in advance in writing that his withdrawal from the contract will render those amounts non-refundable.

• • The right of the consumer to demand termination of the contract and reimbursement of the price paid under it in the event that a product or service containing any of the defects provided for by law is not replaced or if it is not repaired within a reasonable time appropriate to the nature of the product or service, the consumer may also demand compensation for damage that may have been caused to him.

• The right of a consumer to require an invoice when purchasing any product or service to guarantee his rights when there is no other evidence [15].

• The right of the consumer to receive information from the Ministry of Economy and Trade in the event that it is proven by documented scientific information that the use of a particular product or service may pose a risk to public health or safety, whether this risk is present or expected, and this information is related with the risks and preventive measures that must be followed.

• The right of the consumer to interpret contracts in his own best interests in terms of determining the degree of consumer satisfaction, the terms of the contract, the benefits provided by the contract, and the balance between the rights and responsibilities of the two parties.

• The law provides consumers with the right to receive goods or services equivalent to the goods or services advertised. If the professional/trader is unable to obtain the advertised goods or services according to the advertised conditions, the law gives the consumer the right to accept the goods or services. equal to the advertised product or service if the professional/trader offered it, or the right to terminate the contract and recover any amount paid by the consumer, in addition to claiming compensation for damages suffered, provided that the amount is not less than the difference between the price of the product or service at the time of the offer and its price after that.

Activating the consumer's right to combat arbitrary terms and protect personal data

Consumers in e-commerce contracts are always the parties at risk, and for the sake of fairness, these contracts should be considered compliant contracts under which consumers have the right to cancel or return any clause therein and explain their reasons. An attack on his interests, some lawyers believe that e-commerce contracts are presented to the consumer due to his economic interests as the weaker party in

this relationship in front of the other party, which is often a powerful and economically gigantic organization with great potential for advertising and marketing, and From now on, the consumer must be considered a party to justice in e-commerce contracts. This is because these giant e-commerce organizations are like monopoly organizations in compliance contracts when they face vulnerable consumers in e-commerce contracts. Whatever freedom is afforded to him in comparing the goods and services offered to him, the abundance of Internet advertising and the economic power of the organizations supplying the goods or services force the consumer to respond by offering manifestations of compliance that he may encounter (in any form) conditions for the provision of protection, which may be included in the contract.

The general rule in civil transactions, especially in relation to contracts of alienation, protects the submissive party as the weaker party to the contract. The same rules applied to consumers in e-commerce contracts can provide adequate protection for consumers, whether it concerns the interpretation of the terms of the contract, its ambiguous content or its invalidity. And remove unfair terms in terms of arbitrary conditions for the consumer. In terms of respecting consumer privacy, this requires respect for the confidentiality of customers' data as consumers, as well as respect for their right to privacy, which requires a commitment not to disclose or publish any data relating to their identity, privacy and banking transactions. Protecting consumer data in e-commerce inherits the trust that people place in this trade, as long as the data is protected from hacking, theft and misuse, and this has positively impacted the transaction and encouraged people to participate.

Protecting consumer satisfaction under a TV contract

Due to the presence of the consumer in a location distant from the place where the professional/trader is located, and the lack of actual physical presence of goods and services before the eyes of consumers, this issue affects their ability to accurately judge and describe sales, especially in light of the development of advertising, which in many cases may be deceptive or misleading [19].

Consequently, it was mandatory for the specialist/trader to communicate to the consumer all the necessary data forcing him to comply with the distance contract, as long as he is aware of his order, in addition to having everything that was required by general rules in the will of the contracting parties.

The obligation to inform a specialist is one of the most important legal instruments in the field of consumer protection in general and remote consumption contracts in particular, since a consumption contract concluded remotely does not have a real meeting of its parties, so the legislator sought to confirm this obligation and extend it in two stages before concluding a distance contract. After the conclusion of this

contract, the obligation to the consumer in its traditional form is considered guaranteed on the need for the specialist/seller to provide the consumer with correct, adequate and clear information, which concerns information about the basic data of the product or service, how to use it, price, conditions and procedures of the contract, in in addition to the risks that may arise from the use of a product or service that is the subject of a consumption contract [18].

Responsibilities of the Specialist/Seller informing the Consumer regarding the telecontract

1. Provide the consumer with clear and unambiguous information to resolve issues that enable him to decide to enter into a contract, in particular the identity, name, address, place of registration and e-mail address of the person with whom the contract is being concluded, in addition to any information that tariff allows.

2. Informing the consumer about information and data about the offered product and service, methods of their use and risks that may arise as a result of such use. [15].

3. Inform the consumer about the period of the offer presented to him, so that he can comply with the contract during this period by concluding the contract.

4. Informing the consumer of the price of the product or service, the approved currency and all amounts that may be added to the price, especially fees, taxes and expenses, whatever they may be, and the method of payment for these amounts.

5. Inform the consumer of all guarantees that he provides in addition to the services that he provides after the conclusion of the contract.

6. Informing the consumer about the duration of the contract relating to goods or services provided on a regular basis.

7. Provide the consumer with sufficient information about the date and place of delivery and the costs due to that entity.

8. Informing the consumer about the procedures that must be followed to terminate the contract, which is automatically renewed at the end of the contract period.

9. Informing the consumer about the law governing the process, as well as about the authorities, courts or references that have the right to resolve any disputes that may arise as a result of remote contracting.

10. Informing the remote counterparty subscriber about the cost of communication and who bears this cost.

11. The professional/seller must specify the period during which a consumer who has entered into a long-distance contract may withdraw his purchase decision.

12. A professional/merchant using indirect means for sale or rental shall comply with the provisions of this law, especially the provisions relating to deceptive advertising, promotion and public safety [19].

Relates to accurately educating and understanding the desires of telecontract consumers and obtaining necessary and basic information related to the description of the contracted goods or service items in order to adequately understand and eliminate ignorance of the contract, consumer telecontract and clearly identify the identity of the seller/professional and determine the exact price, as well as the remaining period during which the offer is valid.

In order for the conclusion of a consumer contract to be compatible with the consumer's acceptance with full satisfaction, that in addition to consuming all the necessary data necessary for the buyer to clarify his wishes, he is also given the right to correct or supplement his request [20].

Through this research, we discovered that many statutes have sought to provide successful mechanisms to protect electronic consumers over the Internet by ensuring that they make an informed and conscientious will. Referring to modern email marketing techniques that are aimed at luring electronic consumers and inducing them to enter into contractual relationships that he later learns that he does not want. Thus, these legislations have adopted a set of rules aimed primarily at ensuring a secure environment in the field of electronic marketing.

Here, the need to provide this protection is represented by several factors, the main one being the professionalism of the e-commerce seller, which gives him the right to use marketing techniques that push the consumer to purchase a product offered on the Internet, in exchange for the latter's poor experience in combating such marketing temptations. On the other hand, providing such protection to the consumer may have positive results for the e-retailer by encouraging the consumer to shop online.

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CHAPTER 5

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Epilogue,

In the Name of Allah—the Most Compassionate, Most Merciful.

"Say, "Work. Allah will see your work, and so will His Messenger, and the believers. Then you will be returned to the Knower of secrets and declarations, and He will inform you of what you used to do." Surat At-Tawaba verse 105.

Praise be to God Almighty, who has enabled us to introduce this book. We have presented in this book Online Consumer Behavior, and we have made every effort to bring this book out in this form. We hope that we made contributions to knowledge and we wish it will be beneficial for every reader and learner. We have made our best efforts to review the most important ideas for this topic as much as we can and we do not claim perfection because perfection belongs to God Almighty only. If we succeed, then it is from God Almighty. If we fail, it is from ourselves, and the honor of trying is sufficient for us. Finally, we hope to that you will like this book.

may the blessings and peace of Allah be upon him our teacher, beloved and master Muhammad.

Peace, God's mercy and blessings be upon you

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