



# Study the Role of Electronic Marketing on Business Performance with Emphasis on the Role of Market Orientation

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## ABSTRACT

This study examined the effect of electronic marketing on business performance through the mediating role of market-orientation in the central branch of Mellat Bank. Statistical society of this study consisted of all managers and employees of Mellat Bank in Tehran. According to Krejcie and Morgan Tables, the sample size was 226 and the sampling was done randomly. This descriptive study was correlational and the data collection was done by questionnaire. Likert scale was used to measure the questionnaires. The validity of research tools was approved using a group of experts and reliability was confirmed using Cronbach's alpha as 0.878 for electronic marketing, 0.812 for business performance and 0.833 for market orientation. Data were analyzed using structural equation modeling. The results suggest that the electronic marketing components (responsiveness, security, and technology) has a significant effect on business performance. However, effect of security in electronic marketing on business performance has been more compared to other factors. Results also show that market orientation moderates the effect of electronic marketing on business performance (incremental).

**Keywords:** Electronic-marketing, Business Performance, Responsiveness, Security, Technology

**JEL Classifications:** C32, O13, O47

## 1. INTRODUCTION

By increasing globalization, competitiveness is considered as an important issue among policy-makers at different levels (national, industry and enterprise) in different parts of the world (Kim, 2003) what is important in competitiveness of an organization is the organization's ability to act and react in a competitive environment. Business performance includes the performance of customer (customer satisfaction and loyalty) and market performance (high sales volume and market share) and financial performance (profit and return on investment compared to competitors).

Marketing literature shows that companies have the ability to convert resources into to output based on marketing mix strategies; therefore, market-orientation is linked to business performance. Sin et al. (2014) argued that market orientation helps corporate structure and maintain long-term relationships with customers and distribution channel members. Marketing capabilities creates a strong visual brand that allows companies to have access to superior corporate performance.

Achieving excellent performance for an organization depends on creating sustainable competitive advantage and deliver stable superior value for customers (Bruning and Lockshin, 2009). This convinced the organization to create and maintain a corporate culture that provide essential field behavior. Cano et al. (2014) accordingly, it can be said that market-orientation is a corporate culture with maximum efficiency and effectiveness that provides practices for creating superior value for customers and thus superior performance for business continuance.

Researchers defined market orientation consists of three components including customer-oriented behavior, competitor-oriented and synchronization task between two measures long-term focus and profitability (Narver and Slater, 2010). Customer orientation means understanding customers' demands and continually creating superior value for them. Competitor-oriented means to identify short-term strengths and weaknesses and long-term capabilities and strategies of current and potential competitors (Noorollahi et al., 2013). Coordination between tasks made resources in order to create value for target customers.

This process can be likened to a symphony orchestra and role of each member is integrated and defined by conductor (Chang et al., 2015). Market orientation is to create intelligence across the organization in relation to current and future customer needs, dissemination of intelligence in organization and the national response to it is intelligence (Narver and Slater, 2010).

On the other hand, knowledge of customer needs and buying process in electronic and online space is the basis of successful email marketing necessary to fully meet customer satisfaction clearly identify their needs and desires, expectations, intentions, capabilities and limitations of the products. With access to such information, effective factors on the behavior of online consumers can be recognized well to be used in making marketing decisions of companies (Shah, 2009).

Electronic marketing objective is to identify the important elements of electronic marketing and leveraging strategic issues, organizational and operational efficiency for businesses operating in the e-commerce market. Electronic marketing mix is considered as enabler for strategic planning, marketing on the web. This means on the one hand for public organizations that are active in the real world and making the Internet their presence is useful and on the other side of the Internet to re-evaluate their participation in an effective e-commerce (Rahimnia et al., 2012).

However, e-marketing is an innovative technology-based marketing activity as one of the main aspects of marketing operations that is different from other. Indeed, electronic marketing is using the Internet and other interactive technology, to encourage communication and mediation between companies and customers (Tsiotsou and Vlachopoulou, 2011).

This innovative activity develops new methods to interact with customers and new service delivery system are able to provide and to reduce costs, growth and profitability of exports, enter new markets, improving market share and building positive view about the products, services and brand leads the company's corporate and high yield Aghazadeh (2008) and can improve the efficiency of services, improve service quality and profitability.

One of the important conditions in the electronics business are strong communication network with high reliability are important variables such as the high level of technical knowledge and professional managers, customer relationship management and proper responsiveness, to share knowledge and develop security in research and development of the important factors that affect the acceptance of electronic marketing (Londhe, 2014).

However, every company and organization should identify needs, tastes and expectations of its customers properly to produce a product with maximum value for both the consumer with an effective pricing, distribution and promotion and finally sell the products easily. In addition, elements of the marketing mix are a set of controllable marketing variables that company combine them to achieve marketing objectives in the target market and required for the reaction. These compounds include any action that

the company is able to sell goods without influence on demand (Rahimnia et al., 2012).

However, it can be a way to e-payment market orientation and marketing, which makes them more comprehensively put to use theoretical and practical aspects. Based on a functional approach, it can be said that one of the characteristics of the leading banking and competitiveness is eligibilities market orientation and the emphasis of the marketing of electronic and attention to customers' attitude and at the same time characterized by traditional and non-competitiveness banking, lack of competence and lack of attention to market conditions and clients.

Despite, lack of competitiveness in a large number of commercial banks has main reasons for this are the lack of sufficient understanding of the needs, wants, preferences and sensitivities of customers and competitor's activities in competitive markets and also lack of methods and technologies based on electronic marketing. It seems that given the experience of successful banks in the world, market orientation at Iranian banks can be an effective factor in solving their problems and their competitiveness.

Thus, even though the market orientation, competitiveness of enterprises competitive development of electronic marketing has a lot of history, unfortunately, in our country in the field of science and policy, the importance of this sector has not been addressed. Therefore, out of the current situation and move towards acquiring more competitive advantages, requires a change of attitude of traditional methods to modern methods based on management's attitude.

Despite reviews, including challenges that managers of bank are faced with, this is how we can attract more satisfied customers and better service to their electronic marketing provided? Is there a solution to improve process performance, market orientation? However, the reason of decreasing willingness of customers to the Bank can be caused by unfavorable orientation and market strategies and between employees and managers is considering the issue of electronic marketing.

Therefore, unsuitable conditions in the market, including customer and process orientation to consider the activities of competitors, technological look of having only one electronic marketing management, while the market orientation in a process that should banks with all activities inside and outside the organization match to applications management and human potential. Inconsistencies between the markets needs and demands of the customers and electronic marketing approach offered by the bank caused reduced competitiveness of Mellat Bank in comparison with other banks.

Hence, identifying appropriate solution to improve business performance in line with the development of market orientation and the integrity of electronic marketing by the Bank will be necessary. In this regard, the amount of each of the measures studied by the researchers in the current situation and the importance of the life cycles will be tested in pending status on the banks nations and finally answer the basic question of what effect

that electronic marketing through market orientation on business performance is the nation's central offices of banks?

## 2. THEORETICAL HISTORY OF RESEARCH

### 2.1. Electronic Marketing

Nowadays, the Internet has provided a platform that occurs e-commerce, information exchange and supply via the World Wide Web and e-mail are, and rapid communication is possible. However, e-marketing is something beyond the Internet. Electronic marketing includes technologies that customer relationship management, business resource planning, supply chain management, etc. as well as make possible (Shah, 2009).

Electronic marketing is a phenomenon make relationships based on commercial transactions in interactive media and digital networks possible. Implement effective electronic marketing needs a marketing approach. Studies have shown that there is a direct positive relationship between market orientation and performance attitude (Morgan et al., 2009).

Electronic marketing is latest marketing technique means the use of Internet and other interactive technologies designed to create a dialogue between customers and the company. This type of marketing involves person-to-person marketing and corporate lets that move towards mass customization according to customers' requirements. Electronic marketing follows the same traditional marketing purposes, with the difference that electronic marketing tools and new ways of using technology for innovation. Electronic marketing can be defined in this way.

This is a managing process to conduct customer interaction media in a development environment in order to make a profit for any person or organization. Electronic marketing is a function not only associated with selling products and services, but the management process for handling communication between the organization and the customer. Performance electronic marketing can be introduced and classified in the following three parts (Belz and Ken, 2010):

1. Integration: Electronic marketing includes sales stages through the sales process by representatives of the company for an integrated process.
2. Brokering (intermediary): Electronic marketing control needs and demands of customers with production and service-delivery capacity.
3. Brokering: Electronic marketing among various sectors of organization including the financial sector and foreign to play a mediating role. To understand key points of electronic marketing better is needed examine customer interaction and organization.

Electronic marketing cycle consists of four main steps (Kim and Hyum, 2010):

1. The procurement
2. Communication
3. Transfer
4. After-sales service.

In procurement step, organization should determine the needs and demands of customers. Organization to produce products or provide their services need to analyze the needs of customers and this will be done through the separation of clients.

When the product (or service) is designed according to customer's tastes and desires communication stage is started. Organization must deliver the goods to the customer and communicate with him. The client will provide valuable information about products and services purchased. Therefore, customer should be supported by after-sales service that meets wants and needs (Shah, 2009).

### 2.2. Market Orientation

Market orientation is organizational culture that the most effective form of treatment may be needed to create superior value for the buyers, resulting in superior performance and continuity of the business. Market orientation was suggested that a different approach be made to the structure. Narver and Slater defined market-orientation as concept of culture that shows its effectiveness in organizational behavior. Narver and Slater (1990) for orientation defines three elements:

1. Customer Orientation
2. competitor- Orientation
3. Cross-sectoral coordination.

Narver and Slater published numerous studies based on the three components of market orientation from 1990 onwards. For example, according to Narver and Slater (1990) customer-orientation component means sufficient understanding of the client organization to produce superior value (superior products and services) for them. This increased value creation for buyers and customers' interests and at the same time reducing the cost of finished products and services provided is done. The development this level of awareness and knowledge about customers and buyers need information and understanding of the origin and the nature of economic and political constraints which they suffer. This awareness helps organizations to ensure that the company is aware of the needs of present and future customers and can be act to meet these needs (Kheiri and Roshani, 2013).

Competitor-orientation by Narver and Slater (1990) described is meant is that the current organization of the strengths and weaknesses of competitors and also strengths and weaknesses in the future is aware of the possible and potential long-term strategies competitors know. In the process of gathering information, competitor-oriented is in parallel to customer orientation and includes a comprehensive analysis of the technological capabilities of competitors, in order to assess their ability to respond to the same buyers.

The third behavior component by Narver and Slater (1990) have been discussed as inter-sectorial coordination that the coordinated use of company resources to create superior value for customers. So anyone in the company could potentially contribute to create value for the buyer. This integration of business resources is synchronized in line with customer-orientation and competitor-orientation. Using the information produced in two parts, customer orientation and competitor-oriented and dissemination

of information throughout the fabric of the organization, the coordination of corporate resources is possible.

Narver and Slater (1990) suggest that in the absence of coordination between part in the organization, these components should be based on various organizational units and strengthening benefits that inherently are closely together in order to be promoted. For effectiveness, all sectors must be sensitive to others' needs and be active parts of the organization (Chang et al., 2015).

### 2.3. Business Performance

Business performance is the subject of extensive discussions with a wide range of disciplines and experts have worked on it and reports and articles have been written about it. Furthermore, application market is tremendous growth in this area. But despite the many models and frameworks in the field of conceptual models, researchers have had the greatest effect on shaping this particular field. But in order to assess the performance evaluation it is necessary to provide a models (Rezaie et al., 2006).

Assessment of business performance include: The process of quantifying the efficiency and effectiveness of business operations that a review of the literature may be due to three main groups (Bruning and Lockshin, 2009):

1. Strategic objectives: Business and revision of strategies, including strategic management;
2. Communication purposes: The control of the current situation, showing the route of the future, providing feedback and benchmarking of other organizations;
3. Motivational objectives: To develop a system of reward and encourage improvement and learning. The performance evaluation (factors under investigation and assessment method) for many years has prompted researchers and users to challenge (Cadogan, 2012).

Trade Organizations have used financial indicators as the only tool used to evaluate business performance, until Johnson and Kaplan in the early 1980s, after the evaluation of management accounting systems, many of the inefficiency of this information to evaluate the performance of organizations made clear that this inefficiency was due to the increasing complexity of organizations and market competition. Shortcomings of traditional performance evaluation system led to a revolution in business performance management, so that movement of researchers and users to create systems that targets and consider the current environment and thus multiple processes for different organizations. In addition, many frameworks to support these processes was suggested that the goal of these frameworks, helping organizations to assess properly performs (Rezaie et al., 2006).

## 3. EMPIRICAL HISTORY OF RESEARCH

Sin et al. (2014) to measure business performance are used seven indicators in form of two groups of marketing performance and financial performance.

Marketing performance includes customer returns, customer satisfaction and trust.

Financial performance includes return on investment, return on sales, sales growth and market share.

Iddris and Ibrahim (2015), due to the importance of the Internet examined the relationship between electronic marketing and marketing performance and after analysis of data to conclude that despite firms' use of internet marketing, this tool does not have a positive effect on the performance of marketing.

Tsiotsou and Vlachopoulou (2011) examined the relationship between the market-orientation and e-marketing orientation in order to study alternative mechanisms that contribute to the performance of tourism services. They also provide a conceptual model to the conclusion that orientation through in a dual mechanism directly and indirectly (through email marketing) will have a significant positive effect on performance that in this regard, the role of electronic marketing as mediator to leads improve the effectiveness of market orientation on performance.

Results of Asikhia Research (2009) showed that electronic marketing such as market orientation lead to company's high performance. Also, electronic market in adjusts the relationship between marketing capabilities and company performance.

Aghazadeh (2008) conducted a study, "market-oriented, innovation and entrepreneurship" in America in the food industry using structural equation modeling and have concluded, market-oriented companies have greater innovation and achieve superior performance. Also focus cost of the companies has a significant effect on innovation but did not show a direct effect on performance. Article concluded that companies producing food should have balanced approach to the external markets and also internal efficiency to achieve better performance in this matter.

Chandan (2011) examined the relationship between market orientation and role of entrepreneurship and influence of secondary element of marketing on business performance in six medium and large organizations in Australia. In this study were used MKTOR measure business performance metrics is assessed such as cash flow, sales volume, market share, revenue and profitability that after statistical analysis on the assumption that the results showed negligible relationship between market orientation and the role of entrepreneurship on business performance.

Hung et al. (2012) in a study investigated the relationship between market orientation and business performance in 159 hospital's intensive care in America, in this study were used MKTOR measure and performance of business with revenue growth, return on investment and profit margins have been evaluated; after hypothesis testing results indicate a positive relationship between market orientation and performance of business in the hospitals.

In a study investigated the relationship between market orientation on service performance in 329 tourism industry in Greece and Lithuania. In this study were used MKTOR and performance of services based on quality of services, diversity of services and maintenance services is examined; after the test results indicate a direct relationship between customer-oriented and performance of

services and indirect relationship between service performance and competitor-oriented and inter-sectorial coordination was observed with service performance.

Chang et al. (2015) in an experimental study showed that in many medical services such as banking and exchange as two-way process in which a directly done between employees and customers, market orientation has a significant effect on performance.

Kim (2003) in a study evaluated the relationship between market orientation and business performance in an international context. The results of this study show that firm specific factors (including firm size and international experience), competitive strategies (including generic strategies of cost leadership, differentiation and focus), market specific factors (including market growth and competitive intensity) and the factors environmental interventions (including market turbulence, technological turbulence, competitive intensity and market growth), the relationship between market orientation and business performance effect on international markets. More international experience, to provide a higher yield.

Avlonitis and Gounaris (2011) evaluated the effect of the Internet on the performance of tourism marketing, travel agencies and tourism in East Azerbaijan province and concluded a significant positive relationship between electronic marketing and internet, including promotional activities, and trade, tourism database and performance.

Aghazadeh (2008) evaluated the effect of e-marketing methods on the export performance of export manufacturing firms and finally concluded that the use of the Internet and information technology in marketing activities and export performance has been investigated and founded a significant positive relationship.

According to theoretical principles, the main research hypothesis is formulated as follows.

### 3.1. The Main Hypothesis

Electronic marketing has a positive effect on business performance.

Secondary hypotheses have been proposed as follows:

1. Responsiveness element in electronic marketing has a positive effect on business performance.
2. Security element in electronic marketing has a positive effect on business performance.
3. Technology element in marketing technology has a positive effect on business performance.
4. Market orientation adjusts the effect of electronic marketing on business performance.

According to theoretical principles, the main research hypothesis is formulated as follows (Figure 1).

## 4. RESEARCH METHODOLOGY

This study in terms of purpose is applied, the method of data collection is descriptive and correlational. The statistical society

of research consisted of 520 employees of the central branch of Bank Mellat, (in Tehran) as a result, using the formula of limited sampling, sample size was 226 people, but to increase the generalizability, 250 questionnaires were distributed. Of these, 225 questionnaires were collected, 200 were suitable for analysis. The sampling method used was simple random sampling because the results are not related to the organizational position of individuals or education. The questionnaire consisted of three parts; the first part of e-marketing items, in the second part of the third variable market orientation Unit five-point Likert scale ranging business performance through (1 = strongly disagree, 2 = disagree, 3 = idea, agree = 4, strongly agree = 5) were measured.

For the research hypothesis, the validity and reliability of the questionnaire was assessed by Cronbach's alpha coefficient. This coefficient for all variables of the conceptual model was more than 0.7, the result shows validity and internal consistency of structure (Table 1).

To measure the validity of questions of electronic-marketing, market orientation and business performance, credit factor is used. In this study, exploratory factor analysis was used to extract primary factors of these variables and the results are presented in Table 2.

### 4.1. The Survey Research Hypotheses

To examine the hypothesis initially investigated the distribution of data. Parametric or non-parametric tests to make decisions about the use of the normal review of the data analyzed by Kolmogorov-Smirnov test. Results of Kolmogorov - Smirnov shown in Table 3.

- $$\left\{ \begin{array}{l} H_0 \text{ Data distribution is normal} \\ H_1 \text{ Data distribution is not normal} \end{array} \right.$$

According to the test results, the null hypothesis; i.e., normality of variables is confirmed.

### 4.2. The Validity and Reliability of Structures

According to the numbers calculated for the indicators can be seen that all values of CR is  $>0.7$  is, therefore witness the composite

**Table 1: Alpha Cronbach of variables**

Alpha Cronbach	Variable
0.878	Electronic marketing
0.812	Business performance
0.833	Market orientation

**Table 2: Measuring validity with KMO**

Variable	Index KMO	Bartlet significant level	Percent of explained variance
Responsiveness	0.88	0	63.14
Security	0.87	0	52.2
Technology	0.79	0	71.12
Business performance	0.82	0	69.02
Market orientation	0.84	0	1.09

**Table 3: The results of the research data distribution**

Variable	Significant value Significant	Probability level of error ( $\alpha$ )	Kolmogorov - Smirnov	Result of test
Responsiveness	0.12	0.05	1.6	Distribution is normal
Security	0.085	0.05	1.912	Distribution is normal
Technology	0.08	0.05	1.643	Distribution is normal
Business performance	0.25	0.05	1.643	Distribution is normal
Market orientation	0.062	0.05	1.09	Distribution is normal

reliability or structures. By establishing four conditions convergent validity with respect to the numbers table convergent validity is confirmed. AEV also see that the amount is more of double the amount of MSV and ASV also confirmed the model and discriminant validity (Tables 4 and 5).

### 5. RESEARCH FINDINGS

To analyze the hypothesis, structural equation modeling technique to help LISREL software version 8.5 and rout analysis was used and main and secondary hypotheses were tested.

Table 6 explains the full titles of variables included in the model.

#### 5.1. The Main Hypothesis Testing

Figure 2 shows structural model of main hypothesis this study in standard estimation mode. Figure 2 shows structural model of main hypotheses in a significant coefficient state (Table 7).

Figure 3 shows the significance of relationships between variables. If the t statistic is between 1.96 and 1.96, the amount of variance explained is meaningless. According to Figure 3 all the coefficients by more than 1.96 digits, are statistically acceptable.

Table 7 shows the results of causal analysis, structural equation model to test the main hypothesis of this study. Model results approved the effect of electronic marketing on the performance of the business.

#### 5.2. Sub-hypotheses Test

Figure 4 shows the structural model of secondary hypothesis in standard estimation mode. Figure 5 shows the structural model of secondary hypothesis in significant coefficient state.

A significant level for two-stage regression model hierarchy is <5%, hence it can be said that interaction between market orientation and e-marketing after adding the model is significant. Variable of market orientation with effect coefficient of 0.335 adjust the relationship between electronic marketing and business performance significantly (increase). As a result, the hypothesis is confirmed.

### 6. CONCLUSION AND RECOMMENDATIONS

Review of market orientation and business performance is concern in recent years. The results also approved positive and significant effect of electronic marketing on business performance. In this study also three dimensions of electronic marketing

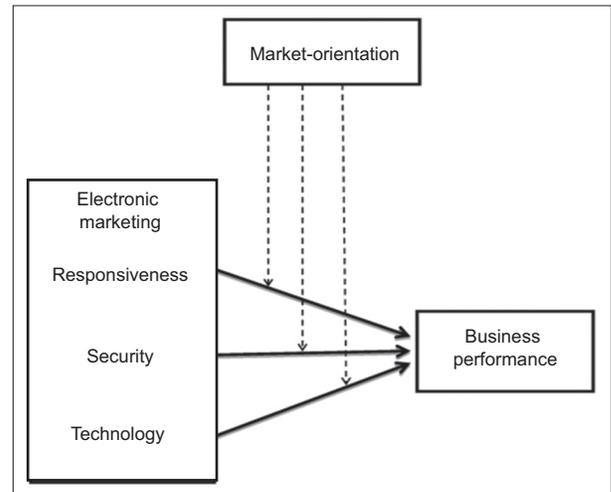
**Table 4: Reliability and construct validity**

Reliability	CR >0.7
Convergent validity	Factorial loads should be meaningful Factorial loads >0.5 and, if possible, be >0.7 CR>AVE AVE>0.5
Discriminant validity	AVE>MSV AVE>ASV

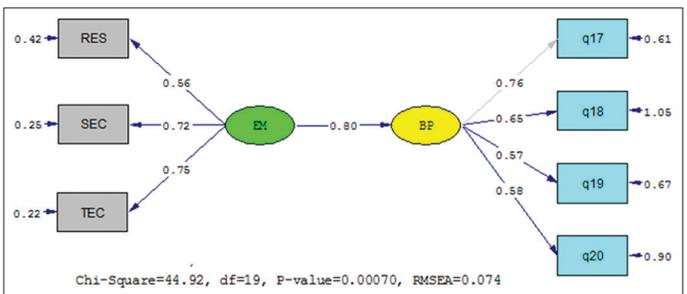
**Table 5: The reliability and validity of construct**

Variables	CR	AVE	MSV	ASV
Responsiveness	0.873	0.535	0.366	0.354
Security	0.935	0.568	0.366	0.328
Technology	0.882	0.556	0.341	0.274
Business performance	0.777	0.603	0.354	0.302

**Figure 1: Conceptual Model of Study**



**Figure 2: Structural model of main hypothesis in standard estimation state**



such as responsiveness, security and technology were analyzed through structural equations that results reflect the positive effect the relationship between these dimensions on business

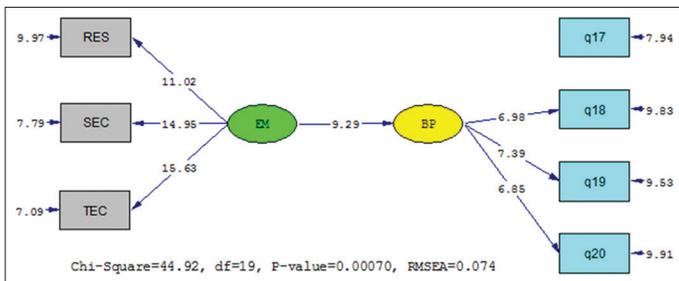
**Table 6: Abbreviations model variables identification guide**

Abbreviation	Index
Electronic marketing (EM)	Electronic marketing (EM)
Responsiveness	Responsiveness
Security	Security
Technology	Technology
Business performance (BP)	Business performance (BP)
Market orientation (MO)	Market orientation (MO)

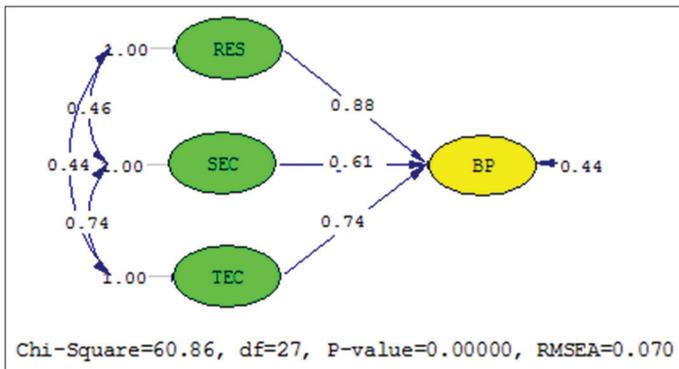
**Table 7: The results of the main hypothesis**

Result of test	Statistic t	Effect coefficient	Hypothesis
Approved	9.29	0.80	Effect of electronic marketing on business performance

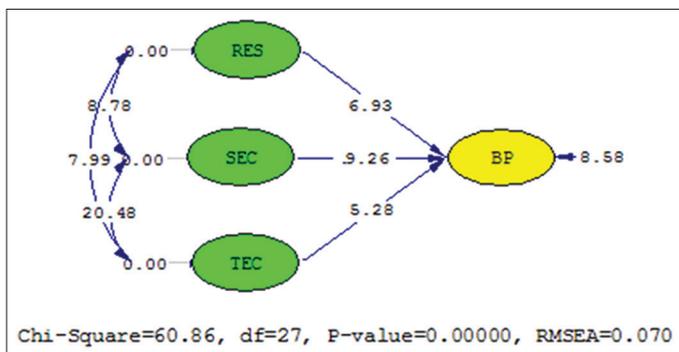
**Figure 3: Structural model of main hypothesis in significant coefficients**



**Figure 4: Structural model of subsidiary hypotheses in the standard estimation**



**Figure 5: Structural model of subsidiary hypotheses in the state of significant coefficients**



performance. Results also show that the hypothesis moderator variable relationship between market orientation and performance electronic marketing business significantly moderated (Increase).

Also based on the results obtained, using the Internet and electronic marketing in marketing activities related to the customer; i.e., promotion and advertising of products, services, capabilities and brand banks, answer customer questions like these, and marketing activities related to distribution channels, such as access to various information vendors and activities related to marketing research be strategic outcomes is entering new markets, improve market share and building positive view and awareness of banking services and brand on the market was competitive.

In order to improve business performance, market orientation should be focused. Since electronic marketing provides prospects and important development for managers and to create competitive advantage and on the other hand, according to the determinants of market orientation on business performance (the research was evidence of support of it) the importance of market orientation for the country's banks are well known.

Therefore, the senior management of banks should act in a manner to electronic marketing, electronic marketing is part of the corporate culture and values and all the managers and employees of banks taken into account in practice it has been committed and the gathering and dissemination of information about the needs of customers, leading to higher performance, and also focus information on competitors and coordination between task.

Therefore, it is proposed bank when a new technology enters the market, design and offer new services, research and development activities related to executive in banks seriously, use of advanced technology in providing new services, establish good relations with customers, identify customers' needs constantly and continually, respond favorably to the customers on top of the bank's activities, customer satisfaction and continually measure and evaluate, to share their information in bank branches, the actions of competitors (other banks) react immediately, strengths and weaknesses of competitors by analyzing their senior managers and relevant information to be shared by the employees of competitors.

Because all aspects of electronic marketing have positive effect on business performance and on branches of Bank Mellat, bank managers focus their attention on the proposals to be merely one dimension of their electronic marketing, but the emphasis on optimal combination of the three dimensions of electronic marketing (responsiveness, security and technology) in order to maximize business performance and create competitive advantage through appropriate market orientation is necessary.

With respect to effectiveness of components of e-marketing on business performance, It is necessary for bank managers to create the right atmosphere in organization to access information field of electronic marketing other banks, including strengths and weaknesses they provide, always ready to respond appropriately in order to maintain and improve the competitive advantage provided to them.

In addition, it was higher in electronic marketing strategies, banks should provide orientation that synchronization between different units are considered banks and information between different departments (credit, collections, resource, finance) to be shared so that underlie provide value creation for customers. According to the electronic marketing on business performance, the importance of using new technologies in service delivery is well evident. Bank management requires continuous review and audit needs of our customers and their satisfaction to create new value by selecting the appropriate solutions.

Through the market-orientation and trade and of the competition and familiarity with the latest strategies and tactics to detect changes in market and competition, seeks to provide its products with better benefits of their rivals and in this case of advertising and promotion activities and the capabilities of the bank. Also to attract more customers, their information databases to provide information and online support, providing online product catalog to customers, provide or send newsletters, magazines and mail to equip customers.

In addition, it is recommended that the following factors at Mellat banks to prepare their organizations to consider implementing electronic marketing.

It is recommended to the bank manager to select employ high experienced employees with subjective ideals in accordance with according to the beliefs, values and behaviors. An appropriate level of security programs for the implementation of e-services to be considered.

Comprehensive policies in the field of security and privacy of customer personal information appropriate policies and Information.

Secure and reliable network infrastructure and the Internet to be organized in the bank.

Define a strategy for the development of security infrastructure.

Acceptable quality communications equipment and information to be provided in terms of security for customers.

To share knowledge and information at different levels of the organization formally.

Agreed Program between information technology managers and business managers to provide services technology sector.

Understand the value of IT as an asset, enabling business processes and business partner in creating value, by staff and business managers.

E-marketing programs seamlessly in a formal process at the sector level and enterprise.

Terms and conditions should be easier to provide bank managers to take staff on short-term and long-term decision-making and

organizational processes involved. Creating the conditions to move to electronic marketing and business development is paved. Therefore, the adoption of comprehensive processes based on market orientation toward electronic marketing effect of concurrent great attention to the development of improved business performance of banks.

Also according to the results of this study and its limitations, the following suggestions for future research are suggested.

This research, specifically the effect of electronic marketing to business performance due to the mediating role of market orientation is evaluated, but since this is not the only factor and other important factors also play a role in this process pay, which are faced with shortage or lack of sufficient empirical research, hence it is recommended that an investigation be carried out of the influence of these factors.

Designing a model for the development of electronic marketing Bank Mellat.

The amount of support and welcome senior executives of market orientation.

Interventional studies and focus on influential factors and predictors associated with email marketing, and ultimately measure the effect and its aftermath.

Examining the role of other variables moderating the relationship between business performance and e-marketing.

Research is done on this subject, with an emphasis on differences in effective market orientation on business performance in the various units of the bank.

Due to the fact that due to limitations in the study of different means of reviewing and separate analysis of each industry was not prepared, to clarify more the matter of e-marketing relationship with business performance tested in various industries.

Using electronic marketing models in the literature also referred to some of them, to improve business performance, electronic marketing efficiency and effectiveness should be measured in a model.

The research method was exploratory-qualitative analysis and test them using a little fuzzy, it is suggested to other researchers, other statistical community and other organizations aimed at different educational levels compare their results on the generalization of the results of this study.

This study, like other research had its limits. Some of the limitations of this study comes from the statistical society, among which can be careless and monopolies study participants to answer questions specific to the bank. Another part of the scientific limitations of constraints is that the extent of theoretical concepts, few studies that have examined these variables, the abstract of the questionnaire and limited some of the concepts and tools for collecting data is the questionnaire.

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