

**Internet Marketing for Banking services**  
**Comparison between BADR Bank – Algeria- and ADCB Bank –UAE-**  
**Marketing Internet pour services bancaires**  
**Comparaision entre BADR Bank - Algeria- et ADCB Bank - UAE-**  
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Received:21/02/2019

Accepted:06/03/2019

Published:31/03/2019

**Abstract:**

This research addresses the issue of Internet marketing, which is the new face of marketing. The aim of this research is to answer the main problem that revolves around the use of the Internet in the marketing of banking services by comparing between two of the leading banks in their countries, BADR Bank in Algeria and ADCB Bank in the United Arab Emirates. And the results of this research has revealed the importance of internet marketing, And perhaps the most important result reached by the research is to detect a significant disparity between the Internet marketing efforts of the two banks under study.

**Keywords:** Internet, Internet marketing, Websites, BADR, ADCB

**(JEL) Classification :** G33 ,G35.

ملخص:

يعالج هذا البحث موضوع التسويق عبر الإنترنت الذي يعد الوجه الجديد للتسويق، كما يهدف هذا البحث إلى الإجابة على إشكاليته الرئيسية والتي تدور حول واقع استخدام الإنترنت في تسويق الخدمات البنكية، من خلال عمل مقارنة بين اثنين من البنوك الرائدة في العمل البنكي لدولهما، وهما بنك الفلاحة والتنمية الريفية بالجزائر وبنك أبوظبي التجاري بالإمارات العربية المتحدة. وقد أظهرت نتائج هذا البحث الأهمية الكبيرة للتسويق عبر الإنترنت، ولعل أهم نتيجة توصل إليها البحث في جانبه التطبيقي هو الكشف عن وجود تفاوت ملحوظ بين الجهود التسويقية عبر الإنترنت للبنكين محل الدراسة.

الكلمات المفتاحية: الإنترنت، التسويق عبر الإنترنت، المواقع الإلكترونية، بنك الفلاحة والتنمية الريفية، بنك أبوظبي التجاري

رموز JEL: M14 , M31.

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## **1. INTRODUCTION:**

The last decade of the 21st century has known the emergence of the Internet as one of the most important communication technologies in the world that has been directly related to the revolution of communication and technological progress. Therefore, the basis of Internet is a small group of companies that link the large centers around the globe, The interest of online marketing is a strategic one for our organizations and companies to enable them to provide and develop services for this modern economic field. The progress and development we are witnessing allows for greater marketing opportunities, and a market that has no limits.

### **1.1. Research Problematic:**

In this research we will try to take the subject of online marketing through its definition, then listing the most important online marketing tools and its usage, and finally we will make a comparison in term of using that tools between two of the leading banks in their countries: La banque d’agriculture et de développement rural(BADR)of Algeria and Abu Dhabi Commercial Bank (ADCB) of the United Arab Emirates.

### **1.2. Research Aims:**

This research aims to highlight the reality use on internet tools in the field of marketing for banking services engaged by the two banks subject of our study.

## **2. Internet Marketing and its tools:**

### **2.1 Definition of Internet Marketing and its tools:**

Marketing continues to become more internet-based, and Internet marketing is claiming a fast-growing share of marketing spending and sales. For example, US marketers spent an estimated \$ 31 billion on online advertising last year, a whopping 22% increase over the previous year. These Efforts have generated more than \$ 202 billion in online consumer spending, Internet marketing expenditures and internet driven sales will grow by 11% per year. (*Philip Kotler and Gary Armstrong, 2014,517*).

#### **2.1.1 Definition of Internet Marketing:**

There are many definitions of Internet marketing, some of them are:

- Kotler defines internet marketing as "efforts to market products and services and build customer relationships over the Internet." (*Philip Kotler and Gary Armstrong, 2014,525*).
- Sebastian Klapdor defines it as "the use Internet-based digital tools to support marketing mix elements, to achieve marketing objectives." (Sebastian Klapdor 2012,7)
- It can be defined as "all Internet-based marketing activities and efforts".

### 2.1.2 Types of Internet marketers:

The Internet has created a large number of companies working in this field and is a fertile environment for business development. Traditional companies have also taken advantage of the many advantages offered by the Internet and remain in line with the spirit of the times. Kotler distinguishes between two types of marketers Via the Internet (*Philip Kotler and Gary Armstrong, 2014,525*).

**A - Click-Only Companies:** These are also called **dot-coms**, which deal only on the Internet and do not have a traditional market presence (no brick and mortar market presence). Which include a wide array of firms from :

- **E-tailers** such as Amazon.com and Expedia.com that sell products and services directly to final buyers via the Internet to
- **Search engines and portals** (such as Yahoo!, Google, and MSN)
- **Transaction sites** (eBay, Craigslist)
- **Content sites** (the *New York Times* on the Web, ESPN.com, and *Encyclopedia Britannica*)
- **Online social networks** (Facebook, YouTube, Pinterest, twitter and flickr).

**B. Internet-based companies (Click-and-Mortar Companies):** traditional companies that have added Internet marketing to their operations. The success of the first type of company (dot-coms) has forced the second type to reconsider the way it serves its markets. Today almost all the traditional companies have built their channels of sales and communication over the Internet and it is difficult to find today a company that does not have a presence on the Internet.

### 2.1.3 Online marketing domains:

The four major online marketing domains are shown in [Figure 01](#) and can be explained as follows:

**Figure (01):Online marketing domains**

	Targeted to consumers	Targeted to businesses
Initiated to business	<b>B-to-C</b> (business to consumer)	<b>B-to-B</b> (business to business)
Initiated by consumer	<b>C-to-C</b> (consumer to consumer)	<b>C-to-B</b> (consumer to business)

SOURCE: Philip Kotler and Gary Armstrong, op cit, p 526.

**A. B - to -C (business to consumer online marketing):** This is the online sales of goods and services that are directed from businesses to final consumers. today’s consumers can buy almost anything online, Online purchases were estimated at US \$ 202 billion last year and are expected to grow by 62% to US \$ 327 billion with the 2016 horizon. Although online shopping is currently Has only 7% of the total U.S retail sales, However, there is expected that this rate increase to 48 % due to the increasing influence of the Internet.

**B. B - to -B (business to business online marketing):** Although the popular press has given the most attention to b-to-c online marketing, business to business online marketing is also flourishing, B - to –B marketers use Web sites, e-mail, online social networks, mobile apps and other online resources through to reach new business customers, sell to current customers, and serve Customers more efficiently and effectively, beyond simply selling their products And services online, companies can use the Internet to build stronger relationships with important business customers.

**C. C - to -C (consumer to consumer online marketing):** This form occurs between the parties concerned through a wide variety of products and subjects. In some cases, the Internet provides excellent means by which buyers can buy or exchange goods or information directly with one another. For example, e-Bay and other auction sites offer popular market places for displaying and selling almost anything. The e-Bay C-to-C online trading community of more than 99 million active users worldwide, transacted some \$ 60 billion in trades last year more than \$ 1,900 every second.

**D. C- to –B (consumer to business online marketing):** The last area of the cross-industry marketing is from consumers to business organizations, thanks to

the Internet, today' consumers are finding it easier to communicate with companies, most companies now invite prospects and customers to submit suggestions and questions via company web and mobile sites, beyond this, rather than waiting for an invitation. Consumers can search out sellers online, learn about their offers, initiate purchases and give feedback, consumers can even drive online transactions with businesses rather than the other way around.

#### **2.1.4 Reasons for adopting Online marketing:**

Specific reasons why online marketing works for business include (*Jon Reed, 2012, 5*):

- **Drive traffic to your site.** This is probably the single biggest reason for using online marketing. Your website is the hub of your business, and the aim of your online marketing activities is to drive traffic to it.
- **New ways to connect with your market.** By establishing a presence on social sites that your market use, rather than taking an “if you build it they will come” approach to your business website, you’ll become visible to a new set of prospects.
- **Build trust.** People always prefer to do business with people they know. Your clients and customers can get to know you through your online presence.
- **Start a conversation.** Online marketing is a conversation—not a lecture. A two-way dialogue with your customers and prospects is much more effective than a one-way broadcast of your marketing message.
- **Create value.** Part of the secret of online marketing is creating useful content and giving it away. If you can create a useful resource or interesting content targeted at your niche, they will keep coming back for more.
- **Build communities and relationships.** Think of your market as a “community of interest,” built around a particular topic related to your business. You may also be able to create a community around your business or product—if it is interesting enough!
- **Provide quick, up-to-date information about your business or topic of interest.** The “breaking news” aspect of many forms of online marketing makes it ideal for announcements about new products or services, special offers, or simply valuable topical information about your sector or area of expertise.

- **Data capture.** Building a database of potential customers is a core aim of your email marketing campaign. But much of your online marketing effort will also be geared toward list building—not just your lists of Facebook fans and Twitter followers, but the calls to action you will use to encourage people to sign up to your email newsletter.
- **Market research.** One of the benefits of using the new online marketing tools is that you are much closer to your market and aware of what they want. But you can go a stage further and ask them for their feedback on your products or services, or even create an online questionnaire and market it through your online marketing channels.
- **Low-cost, low-risk, effective.** Most of the tools are available either free or very cheap. The investment is often in time rather than money. The risks of using social media and communicating openly with your market are low, as long as you follow the principles in this book. They are far outweighed by the benefits you will gain.

#### **2.1.5 Effective Online Marketing:**

It's not just the tools you use, but how you use them. To make your online marketing work hard for you, do the following (*Jon Reed, 2012,17-18*).

**A) - Engage people with valuable content.** Create content that people will value and pass on. This may be in the form of blogs, photos, podcasts or video. Interesting, engaging and informative, and likely to help your target market in some way. That may be a blog post explaining how recent tax changes affect businesses. It may be a video demonstration. It may simply be a link to a useful news article shared on Twitter.

**B) - Be findable.** Search isn't just about Google—people also search on YouTube, Twitter, Facebook, iTunes and elsewhere. Having a presence on these sites improves your chances of being found. But also make sure your social media channels are easy to find—link between them, and include a little “social media cloud” of icons on your website that link to your presence on social sites. Then make it easy for other people to increase your findability: Encourage pass-on by using social bookmarking buttons on blog posts.

**C) - Use calls to action.** These are not used often enough in online marketing. You've gone to a lot of effort to get people on to your website—now tell them what you want them to do. That may be to sign up to your email newsletter, download something, buy something. Use calls to action on your social media too, at the end of blog posts, podcasts or video, or in your social networking status updates.

**D) - Use multiple tools**—their combined effect is greater than the sum of its parts.

### **2.1.6 Online marketing tools:**

The most important online marketing tools at your disposal are (Jon Reed, 2012,21):

**A) – Websites:** the point of most online marketing is to get people onto your website.

A website is your essential starting point. The aim of all your other online marketing activities is to drive people to it, but it must also point outward to your presence elsewhere on the Internet. It is the hub of your online marketing activities. The other point of your website is to sell your products or services. Once you've gone to the trouble of getting people on to your website, you want to sell them something! Make your website your online point of sale.

#### **– Why a website is essential for business**

A website is the most important marketing tool for your business. An online presence is a minimum requirement if you want to present a professional image, reach new customers and increase profits. A website:

- Is a “shop window” that works for you 24 hours a day.
- Enables you to reach a global market.
- Gives you credibility.
- Offers online support to your customers (which can save you time).
- Provides a way for people to contact you.
- Promotes your products and services.

**B) - Search engine marketing:** In particular, he is using Google AdWords, a search engine marketing tool offered by Google that allows advertisers to show up

in the Sponsored Links section of the search results page based on the keywords potential customers use (see the sponsored link section in the right-hand column of the Google screen grab above) (*Dhruv Grewal and Michael Levy, 2014,568*).

Many marketers use the terms search engine marketing (SEM) and search engine optimization (SEO) interchangeably, we define SEM as an umbrella term that means using search engines to market an organization. SEM can include trying to get higher organic (free) search rankings, buying paid listings, or using a combination of both. Search engine optimization is focused exclusively on attracting traffic to the natural or organic listings on search engine results pages (*Lorrie Thomas, 2011, 459*).

Online marketing is all about making your stuff easy to find. Search engine marketing (SEM) is about making your stuff easy to find on Google and other search engines, by increasing the position of your placement on search engine results pages (SERPs). This is done via three methods:

- a - Search engine optimisation (SEO)—making your website more attractive to Google.
- b - Paid placements—e.g., using Google AdWords(SEM).
- c - Attracting in-bound links—e.g., using article marketing

The good news is that the first of these methods—SEO—is not only free but also more effective. If you can increase your natural or organic search engine rankings, i.e., without paying for them, people are more likely to click on them. Research shows that 75 percent of people using Google click on the natural search results, and 25 percent on the paid-for ads.

#### **- Why search engine marketing works for business:**

Most people—about 90 percent—don't get past page 1 of the search engine results delivered by Google. Getting a high placement on this page is critical to driving search engine traffic to your site.

A high placement can be paid for (though Google still selects the results it thinks will be most appropriate to the person searching, to maintain its own credibility), or achieved for free through SEO and getting links from high-authority sites.

C) – **Blogs:** business blogs generate traffic, build trust, and position you as an expert. A blog is a great way to start a conversation. A blog, short for “web log,” is a kind of online diary. The author writes entries, or “posts” which have a date attached and appear in reverse chronological order. Blogs started as personal journals but have evolved into something far more powerful and useful for business.

**- Why Blogging works for business:**

Blogs are no longer just personal diaries. The business case for blogging is compelling. With a blog you can:

- **Build trust** with your potential customers and clients. Today, trust is in “people like me” rather than in large organizations.
- **Build an audience.** One reason to start a blog—even before your business is properly up and running—is to start building an audience.
- **Increase search engine visibility.** Google and other search engines love blogs. This is because of the way search engine algorithms work.
- **Drive traffic to your business website.** The search engine friendliness of blogs, combined with other ways you can market your blog, plus regularly updated, quality, topical content, will keep traffic coming to your blog.
- **Position yourself as an expert in your field.** By writing insightful, quality posts and providing useful information to your community.
- **Reach a wider market.** More people can find you in more ways if you have a blog.
- **Create value** for your clients or customers by providing useful content.
- **Learn from your customers** by inviting comments and feedback from them.

D) - **Online video:** connect with people on YouTube using video demonstrations, tutorials, or testimonials.

**Why online video works for business:**

Video works because it offers you a chance to show your wares to prospective customers or clients, It works particularly well where there is a visual element to your business video will :

- Boost your search engine rankings if you include it on your website. Search engines like websites with rich media content.

- Provide another way for people to find you. People search on YouTube as well as Google.
- Enhance your brand recognition.
- Encourage people to pass on your marketing message.
- Educate your market, especially if your product or service is complicated to explain.
- Reduce the amount of time you spend on customer support and queries.

**E) - Social networks:** Social networks are groups of people, or communities, who share a common interest, perspective, or background. As much as we like to talk about social networks in the context of popular online services such as Facebook, these networks exist offline just as much as they do online, the most popular social networks are : (Chris Treadaway, Mari Smith, 2010,24-32)

- **Facebook:** No social network can match Facebook’s current momentum or broad international customer adoption. It hosts a range of social applications and has been the market leader in social media since April 2008. While Facebook does not disclose specific financial information, the company earns money from sponsored advertising, self-serve advertising, and virtual gifts. Microsoft took a 1.6 percent stake in Facebook for \$240 million in late 2007, and the two companies continue to work together on syndicated advertising opportunities through Microsoft adCenter. A healthy developer ecosystem has been created around Facebook.

- **Twitter:** Twitter is a much more limited social network, however. It is simply infrastructure that allows users to share 140-character messages with other Twitter users. A user can follow other Twitter users to get real-time updates from them. Most things shared on Twitter are mundane events in peoples’ lives, updates, and so on. Users can also share photos and Web links with other Twitter users via shortened URL s. Despite its simplicity, Twitter has experienced stratospheric growth as the product has gone beyond early adopters and to the mainstream.

- **LinkedIn:** In many ways, LinkedIn ushered forth the modern social networking movement. Launched in May 2003, it has collected resume data and business networks of over 40 million users. It has become the largest and most prominent social network for business in the world.

However, the LinkedIn experience is significantly more controlled than that of other social networks. The site is most often used for qualified, surgical introductions to individual business contacts as well as for background checking and research on individuals in the business world.

- **YouTube:** YouTube quickly became the world’s most popular video sharing and viewing destination in the world after being acquired by Google in 2006. According to comScore, 107.1 million people viewed 6.8 billion videos on YouTube in April 2009, which dwarfed the statistics of all other sources of online video. As on any other social network, users establish profiles on YouTube to upload video, establish their own channels, or tag videos as Favorites. Companies can also establish a free YouTube channel for how-to videos, commercials, and other types of content.

Although there is a proliferation of social networking sites, most share some common features, including the ability to : (Jon Reed, 2012,129)

- Create a personal profile with some information about yourself, usually including a website and a profile image or “avatar.”
- Update your “status”—a short description of what you’re doing.
- Add friends to your list of contacts.
- Set up a group, page, or list of people for your area of interest.
- Create and manage events.
- Add and share photos and video.
- Promote your product or service with advertising.

**Why social networking works for business:**

Social networking works for business because you can build connections, build a list, build word of mouth, and build trust. All are key to your online marketing success, and nothing beats social networks for making it happen: (*Jon Reed, 2012, 130*)

F) - Wikis: An electronic program that helps to write in a way that allows anyone to edit content Pages and add them easily, and allows the user to communicate directly with the organization that has access to the electronic sites (*Kulthida Nugultham, 2002, 08*).

**G) - Social bookmarking :** Social bookmarking is the practice of saving bookmarks to a public web site and tagging them with keywords, This is a site that creates a list of websites It has been visited and allows the user to store unique URLs in the database, It is a bit preferred to damage the users of the Internet. (*Yan Dang and all, 2014, 02*).

### **2.1.7 Advantages and Disadvantages of online marketing tools:**

Here are some of the advantages and disadvantages to consider when deciding whether to increase or reduce this communications tool (*PR Smith & ZeZook, 2011, 467*).

#### **A. Advantages:**

Websites can help to establish the credibility of a brand, engage customers in a unique way and convert them into life time customers and brand advocates. Combine this with social media platforms, and the combination can be used to move customers up the ladder of engagement and spread the word. The website is a controlled environment. Added value can be given to the site continually, so social media can help to create awareness and engage customers all the way through a purchase and becoming an advocate. While the website is generally not a tool for building awareness, it is a tool for nurturing awareness into relationships. Social media, on the other hand, can create awareness, change attitudes and help to convert prospects to customers and customers into life time customers.

#### **B. Disadvantages:**

Websites are totally dependent on traffic. No traffic makes a website useless. Investment is required for, first, traffic-building campaigns and, second, maintenance of the site with fresh content. Equally, social media requires a continued feed of fresh content (as well as resources to respond to discussions). This can be resource hungry (SMO is the new SEO), and as yet there are few models to indicate the optimum resource allocation here. The usual issues of servers crashing, security hackers, scams and spammers jeopardizing the control of the message are challenges, and constant vigilance is required.

Equally, conversations across the full social media spectrum need to be monitored and tracked continually. Scope creep can mess up a website, as can poor content management, eg out-of-date content left online. Maintenance is essential.

### **2.1.8 Online Marketing by numbers:**

In this section we will demonstrate a state on the usage of different internet marketing tools by numbers according to CMO Council & WebDam (*Susanne Schwarzl, Monika Grabowska, 2015, 3*):

According to the data collected by the CMO Council 71% of internet users are more likely to purchase from a brand that they are following on a social networking site such as Twitter or Facebook. Moreover, the majority of marketers (59%) are using social media for 6 hours or more each week. Additionally, online marketing generates 3 times as many leads as traditional outbound marketing, but costs 62% less. Herewith, marketing professionals are 50% more likely than consumers to like a brand on Facebook, 400% more likely to follow brands on Twitter, 100% more likely to make a purchase as a result of seeing something on Facebook, and 150% more likely to make a purchase as a result of a tweet. But still, 83% of consumers reported that they have had a “bad experience with social media marketing, consequently there is a room for improvement.

Pursuant to the data collected by WebDAM the following are the key facts on the online marketing:

- in 2014 the marketers spent approximately 135 billion of dollars on new online marketing collateral.
- 78% of CMOs think that online marketing is the future of the marketing.
- Internet advertising will make up nearly 25% of the entire advertising market by 2015.

Surveys of iContact and ContentPLUS provided us with the following insights:

- Average return on online marketing investment: \$44.25 for every dollar spent;
- Consumers who are involved in online marketing spend 83% more when shopping, make orders 44% larger and 28% more often;

- Personalized online marketing improves click-through rates by 14%, and conversion rates by 10%;
- Blogs are 63% more likely to influence purchase decisions than magazines.

### **3. Definition of BADR and ADCB banks and its online marketing efforts:**

#### **3.1 BADR Bank definition:**

We can define BADR bank and give a glance of his history as the following ([www.badr-bank.com](http://www.badr-bank.com) ).

La banque d'agriculture et de développement rural is a national financial institution created on March 13, 1982, under the legal form of a joint-stock company. Its registered capital is 54,000,000,000 DA.

The bank was established in the framework of the restructuring policy adopted by the State following the restructuring of the National Bank of Algeria by Decree No. 82-106 of March 13, 1982, in the form of a company with shares wholly owned by the public sector. It was established with the aim of developing the agricultural sector and promoting the rural world, It has been entrusted with the task of financing the structures and activities of the agricultural, industrial, irrigation, fishing and traditional handicrafts sectors in rural areas.

Initially composed of 140 branches, its network currently has more than 300 branches and 39 regional offices. Some 7,000 executives and employees are active in central, regional and local structures. The density of its network and the size of its workforce make BADR the leading network bank in the country.

- **The Bank's main mission:** is to develop the agricultural sector and promote the rural world.

- **Objectives of the Bank:** BADR Bank looks forward to:

- Expand and diversify the Bank's areas of intervention as a comprehensive banking institution.
- Improving the quality and quality of services.
- Improve customer relationships and get the largest share of the market.
- Development of banking in order to achieve maximum profitability.

#### **3.2 ADCB Bank definition:**

We can define ADCB bank and give a glance of his history as the following ([www.adcb.com](http://www.adcb.com) )

Abu Dhabi Commercial Bank (ADCB) is one of the leading banks in the UAE by offering a diverse and integrated range of innovative banking services.

Abu Dhabi Commercial Bank is the third largest bank in the UAE and the second largest bank in the Emirate of Abu Dhabi by assets. It is among the leading banks in the UAE and region by offering a wide range of financial products and banking services, The first bank in the UAE to offer free banking to its individual customers.

Abu Dhabi Commercial Bank was established on July 1985 as a public joint stock company for an individual time, in Abu Dhabi, United Arab Emirates. Abu Dhabi Commercial Bank is registered in accordance with the provisions of Federal Law No. (8) of 1984 on Commercial Companies, and operates in the United Arab Emirates. The banking business is issued by the Central Bank of the United Arab Emirates and the registered bank address is PO Box 939 Abu Dhabi United Arab Emirates. The vision and mission of the Bank can be illustrated as follows:

**The Bank's vision :** is to be the first choice for customers in the UAE through continuous innovation, successful financial organization and gaining the trust and respect of both our clients, our competitors and the business community.

**The mission of the bank:**

- is to build enduring relationships with its clients through their individual needs.
- Providing innovative products and an unmatched level of service and maximum satisfaction with the Bank's products and services.
- Supporting and achieving objectives of the UAE Vision 2021 and Abu Dhabi Economic Vision 2030.

As at 31 December 2015, the Bank's market capitalization excluding treasury shares was AED 34 billion, with total assets of AED 228 billion. The bank has more than 5,000 employees representing 70 nationalities (40% of them Emiratis) serving a customer base of more than 650,000 individual customers and over 52,000 SME clients through a local branch network of 49 branches and 3 offices. Paid, two branches in India and a branch in Jersey representing offices in London and Singapore.

### **3.3 Online marketing efforts engaged by BADR and ADCB Banks:**

#### **A) - Marketing efforts through Website:**

- **BADR BANK:** The bank's website can be accessed at: <http://www.badr-bank.dz>. It was created in 2004 and has an interface only in French language. The home page displays a collection of icons distributed through Number of tapes to facilitate browsing. The website provides the following online marketing related features:

Customer oriented interface, Regular content updates, Commercial Banners, space for Customer service via SMS and via E-mail, and Links for other external websites.

- **ADCB BANK:** The bank's website can be accessed at: <http://www.adcb.com>. It was created in 2002 and has an interface in Arabic and English. The site also provides the user with the ability to search through the site. The home page displays a collection of icons distributed through Number of tapes to facilitate browsing. The website provides the following online marketing related features:

Customer oriented interface, Search option through the website, regular content updates, Commercial Banners, space for Customer service via SMS and via E-mail, List of frequently asked questions FAQs, Links to company's social media pages and Links for other external websites.

#### **B) - Marketing efforts through Search Engines:**

- **BADR BANK:** BADR Bank does not use Search Engine Marketing (SEM) technology, and only the search result on Google is ranked first in the search results page (only uses SEO)

- **ADCB BANK:** ADCB Bank use both Search Engine Marketing (SEM) technology, and Search engine optimization (SEO).

#### **C) - Marketing efforts through social networking sites:**

- **BADR BANK:** BADR Bank does not have any official page on the most popular social networks

- **ADCB BANK:** ADCB Bank has two official pages on YouTube and LinkedIn like the following:

- **On YouTube:** ADCB has an official channel on YouTube under the name of Abu Dhabi Commercial Bank with an estimated subscriber number of 3809 and a total of 3,010,311 total views opened on 24/05/2010 with an estimated number of promotional videos B 11 clip, the most watched video title (your aspirations, our inspiration) (your ambition is our inspiration) the number of total views estimated at 217 975 and was launched four months ago. The channel can be accessed via the following link: <Http://www.youtube.com/user/ADCBUAE/featured>.

- **LinkedIn:** The Bank has an official website under the name of Abu Dhabi Commercial Bank on LinkedIn to introduce the Bank and its branches to its various services, as well as to communicate with and interact with the Bank's customers, employees and all stakeholders. The channel offers a total of 985,514 subscribers. The channel offers a range of links to the various banking services provided by the bank, through the official website of the bank (adcb.com) YouTube, and visitors to the site can communicate with the bank staff through the channel. <https://www.linkedin.com/company/abu-dhabi-commercial-bank/>.

#### 4. CONCLUSION :

The results of this research has revealed the importance of internet marketing, especially in improving the bank's reputation for customers and responding to their needs and desires, especially since the Internet has opened up new horizons in the world of marketing, through the provision of many technologies and tools such as websites, search engines and social media, , And perhaps the most important result reached by the research is detecting a significant disparity between the Internet marketing efforts of the two banks under study.

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## 6. Appendices :

### Appendix (01) : Statistics about BADR Website & Its Online services

#### 1- Statistics about BADR Website :

Website		www.badr-bank.dz	
Rank in the most popular websites world wide		005734	
Rank in the most popular websites in ALGERIA		7023	
Rate of Website navigation through search engines		%11,9	
Website linkage to the company website		50 websites	
Rate of website users by country		Rate of Keywords usage through search engines	
ALGERIA	% 98,1	Badr bank	%41,21
Other countries	%1,9	Ebanking badr	%13,48
		Badr banque	%13,41
		badr	%13,23
		Badr bank	%8,89
		بنك الفلاحة والتنمية الريفية	%41,21

Source: [www.alexacom](http://www.alexacom).

**2- Statistics about BADR Online Services Website.**

Website		ebanking-badr.dz	
Rank in the most popular websites world wide		158 365	
Rank in the most popular websites in ALGERIA		3073	
Rate of Website navigation through search engines		% 10,9	
Website linkage to the company website		31 websites	
Rate of website users by country		Rate of Keywords usage through search engines	
ALGERIA	100 %	badrbank	%41,6
		ebankingbadr	%33,87
		badr	%9,02
		badr.net	%5,04
		badrbanque	%4,87

Source: [www.alexa.com](http://www.alexa.com).

**Appendix (02) : Statistics about ADCB Website & Its Online services**

**1- Statistics about ADCB Website :**

Website		www.adcb.com	
Rank in the most popular websites world wide		99732	
Rank in the most popular websites in UAE		111	
Rate of Website navigation through search engines		% 8,7	
Website linkage to the company website		417 websites	
Rate of website users by country		Rate of Keywords usage through search engines	
UAE	% 84,5	adcb login	% 15,4
India	% 5,2	adcb internet banking	% 14,05
Egypt	% 1,3	adcb online banking	% 10,78
United kingdom	% 1,3	adcb	% 8,01
Pakistan	% 1,1	abcbswift code	% 3,02
Othercountires	% 7,7		

Source: [www.alexa.com](http://www.alexa.com).

**2- Statistics about ADCB Online Services Website.**

Website		adcbactive.com	
Rank in the most popular websites world wide		77541	
Rank in the most popular websites in UAE		531	
Rate of Website navigation through search engines		1,6%	
Website linkage to the company website		17 websites	
Rate of website users by country		Rate of Keywords usage through search engines	
UAE	%86,4	adcb	% 15,4
India	%4,7	adcbbank	% 14,05
Egypt	% 1	adcb online	% 10,78
United kingdom	%0,7	www.adcb.com	% 8,01
United States	%7,2	adcb.com	% 3,02
Othercountires	%86,4		

Source: [www.alexa.com](http://www.alexa.com).