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**Global Banks Marketing Communication in Jordan:
Standardisation or Adaptation – Developing an Effective
Integrated Marketing Communication Model to Target the
Jordanian Market:**

A Study of Global Banks in Jordan

Jamil Samawi

February 2011

**A thesis submitted to the University of Huddersfield in partial
fulfilment of the requirements for the degree of Doctor of
Philosophy**

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Abstract

This research is concerned with international Integrated Marketing Communications (IMC) by global banks targeting a Jordanian audience. The main research question addressed in this work is concerned with adaptation versus standardisation of international IMC by global banks. The aim of the research is to establish whether the standardised IMC approach is sufficiently effective when targeting Jordanian customers or whether adaptation of the IMC mix is necessary. A mixed methodological approach has been used consisting of qualitative in depth interviews and a more quantitatively based sample survey. Semi-structured interviews were conducted with bank managers. Likewise, a survey instrument in the form of questionnaires were sent to the clients through bank management because of the confidentiality issues. The purpose of the research is to answer the standardisation versus adaptation question with the intention of deriving specific, operationally useful suggestions for IMC improvements for global banks operating in Jordan. The problems and weaknesses identified in current IMC policies used by global banks in Jordan are identified and suggestions for future marketing communications improvements made. These weaknesses and suggestions are integrated into a conceptual model. The managerial implications of adapting the suggestions made are examined and discussed. The weaknesses identified, suggestions made to overcome them and the managerial implications of implementation make an important and original contribution to the subject area from both a practical and conceptual point of view. The findings of the research strongly indicate that significant adaptation is required in order for the IMC approach by global banks to be effective. The findings should be specifically relevant to global banks operating in Jordan but may have relevance to other international companies from different sectors operating in or wishing to operate in Jordan.

Dedication

TO MY BELOVED MOTHER & FATHER & GRANDMOTHER

TO MY BELOVED WIFE MARIANA

TO MY SON NAZEEH AND MY DAUGHTER REENA AND NEW BORN SANAD

TO MY DARLING SISTERS & FAMILY

TO THE SOUL OF MY GRAND FATHERS & GRANDMOTHER

Acknowledgement

All praise is due to god, for his help, blessing and guidance which made it possible to accomplish this work.

My great thanks to my supervisor Dr. Paul Reynolds, and for my previous supervisor Professor N. E. Marr for their useful comments, continuous encouragement and support through the process of conducting this research.

Many thanks to all the people who assisted in the preparation and completion of this study.

My appreciation is extended to my family and friends for their love and support and encouragement.

Many thanks to everyone who participated in this achievement.

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Chapter One

Introduction

1.1 Introduction

This chapter discusses the rationale behind studying IMC implemented by global banks operating in Jordan; it also outlines the research objectives and questions addressed in this study.

Why do we need to study global IMC in international banks operating in Jordan?

Nowadays, one of the most important things to be considered in marketing activities is the revolution of marketing communication and the innovative ways of adapting and developing IMC models. Such integrated models help organizations attract their targets and transmit their information to all stakeholders in their environment, by integrating the marketing communication tools the marketing communication message will become more focused and will have similar tone and style and thus become more effective, which is an important issue for both: product and service marketing. In order to have an effective IMC model, organizations should not ignore their audience's side and preference. Organizations should attempt to identify the needs and preferences of their audience that are affected by their cultural values and norms, and that could affect their degree of acceptance or rejection of IMC models that organizations use to attract them.

Thus, the investigation of an IMC model implemented by global banks operating in the Jordanian market is expected to fill the gap between the existing and currently implemented integrated marketing communication model on one hand and the most preferable or desired integrated marketing communication model on the other. This should reveal the degree of acceptance of the adaptive or the standardized integrated communication model from a cultural point of view.

1.2 Background

This dissertation originated from previous research conducted by (Samawi, 2004) regarding the barriers facing online communication. Where it was revealed that there were many barriers facing online marketing communication in Jordan. Thus the researcher's interest in both the cultural barriers and global marketing communication tools were founded. Cultural barriers were evident and needed more testing; the debate between standardisation and adaptation theories in global marketing communication boosted the inclination of the researcher towards investigative the research topic. The key question that needed an answer from the researcher was does the Jordanian audiences prefer to be targeted by standardized marketing communications or would rather receive adapted marketing communications? Another highly related issue that the researcher wanted to explore was how can global organisations effectively address the Jordanian audience by using an integrated marketing communication model.

In order to study the Jordanian audience and their global marketing communication preference, there was a need to conduct a study regarding global organisations that are already functioning in Jordan, to study what those global organisations are providing and what local audience is expecting, and to what extent do local branches play a role in forming the marketing communication plan that is adopted by that global organization.

Taking a look at the developing Jordanian market we can see it is witnessing tremendous changes and magnificent developments in different fields, which are significantly adding to the importance of this market from a business perspective. These changes are turning the Jordanian market into a very attractive marketplace for local, regional and global organizations. New laws and regulations were approved in order to either ease or demolish restrictions on international investment and remove maximum foreign shareholding limits.

The Jordanian government has established Qualified Industrial Zones (QIZ) and Special Economic Zones (SEZ) where investors can enjoy several privileges such as full freedom from customs duties and tax-free exportation to some markets. Global, international and regional companies are increasingly trying to penetrate the Jordanian market. Their growing activities on business or marketing levels can now be easily noticed.

Global banks are being influenced by this trend and are beginning to realize the full potential of the Jordanian market. The rising number of global and international banks operating in Jordan during the last few years can prove this reality. A study conducted by The Association of Banks in Jordan in 2010 revealed that the number of foreign (global and regional) banks operating in Jordan increased from 5 foreign banks in 2000 to 10 foreign banks in 2009 (www.abj.org.jo)

Marketing communication is considered as a key element for creating customer awareness and therefore enhancing the performance of different size organizations.

It was argued by many researchers that the integration of all the marketing communication tools whenever it is possible will provide a unified, intensified, and impressive marketing communication.

Global banks usually provide the required information about services offered to the audience through integrated marketing communication. Furthermore, they have clear and wide customers' lists that the researcher can use to collect data.

It was found from the in-depth interviews and questionnaire results that the Jordanian audience prefer dealing with global banks rather than local banks, as global banks have an excellent image in comparison with the local ones. Information obtained by interviews with marketing managers and employees indicated that global banks do not implement a fully adapted IMC plan, although there was minimum adaptation in global banks communication. This is obviously due to the fact that a global banks image depends upon the strength of their global branding and presence versus adaptation of marketing communications to a local market. Most of the interviewees emphasized the importance of developing an IMC model that is adapted to fit the Jordanian culture. Therefore, it will be effective when addressing the Jordanian audience. A marketing manager in a global bank commented:

“The number of customers would definitely increase when adapting the marketing communications to suit the Jordanian audience, especially if we can target each segment of customers with an integrated marketing communication plan customized to their culture”.

The above debate pinpoints the importance of developing an integrated marketing communication plan, through conducting the practical examination of the market, and therefore allowing global organisations in general, and global banks in particular, to implement this model whether based on standardised or adapted grounds, in a way that this implementation can provide value for global organisation.

1.3 The Research Problem

There has been strong debate between many authors such as Brown (1923), Rijkens et al. (1971), Klippel and Boewadt (1974) and others who supported the standardised marketing communication theory on one hand, and authors such as Mueller (1987) Cateora and Graham (2002), and others who supported the adaptation of advertising and marketing communication theory on the other .

The purpose of this study is to recognize whether the Jordanian audiences prefer to be targeted by standardised integrated marketing communications or would rather receive adapted integrated marketing communications when approached by global banks. In other words, should global banks take into consideration the Jordanian local culture when developing their IMC plan? Another issue is to identify the preferred marketing communication tools from the Jordanian audience perspective . The Interviews carried out with marketing managers and employees indicated that a critical problem facing their marketing communications is the cultural differences between the global bank's marketing communication and the local culture and the absence of integrated marketing communication plan that is tailored in a way to be accepted by the local culture is an additional obstacle. Research conducted by (Samawi, 2004) indicated that online marketing communications, when applied as a marketing communication tool, faced several barriers when addressing the Jordanian audience and the cultural barrier was considered the main one.

Examining previous literature regarding standardisation and adaptation theories of marketing communication, has shown that there were some academic studies that were conducted on those theories and their implementation mainly in Europe, The Far East North and South America, but not the Middle East and obviously not in Jordan. The core

research of the other studies was concentrating on the adaptation of product names and slogans, hardly any literature was found in which there was a concentration on global marketing communication and the Arabic and Jordanian culture .

1.4 The Research Aim and Objectives

Based on the above-mentioned literature about the determination of the marketing communication cultural problems in the banking industry in Jordan, and identifying the effective integrated marketing communication tools by the Jordanian audience, the aim of this research is:

“To form an integrated marketing communication model to suit the Jordanian audience when targeted by global banks through studying the acceptance or rejection towards standardised marketing communication tools in Jordan and revealing the most appropriate way to target the Jordanian audience when being addressed by global banks operating in Jordan”.

To achieve this broad aim, it was narrowed to three objectives as follows:

1. To investigate and explain the global marketing communication tools used by global banks.
2. To examine the Jordanian culture in accepting or rejecting the standardised global marketing communication tools used by global banks.
3. To develop an effective IMC model, which can be applied when targeting the Jordanian audience by global banks operating in Jordan , depending on the Jordanian audience preference (sender, channel, tools, message, colour, noise, and receiver) to be used in the IMC model.

1.5 The Importance of This Study:

Managerially, and as global banks are expanding in emerging markets like Jordan, so as to achieve international profit and confront the consequences arising from high economic pressures, and increasingly growing global competitive environment, businesses are more and more forced to develop IMC models through which they can attract their audience and maintain their customers. The extent of the acceptance or rejection of such marketing models is greatly dependent on the harmony of these IMC models and the culture of the audience they seek to address.

From a research perspective, this research aims to develop an IMC model that takes into account marketing communication, global marketing communication, cross border communication, integrated marketing communication theories, and the extent to which these models are affected by local culture. In the end, any global and international organisation will have a clearer view of what should be done when there is a need to address the Jordanian audience. Hopefully, this should provide a starting point for future research on the effectiveness of global IMC and the degree of the adaptation needed in global marketing settings. Furthermore, the study is expected to help in the development of a managerially useful and comprehensive model of global integrated marketing communications.

1.6 The Research Hypotheses:

Based on the literature review of the basic communication model, IMC (Chapter Three) cross border communication, global marketing communication (Chapter Five) and culture (Chapter Four), this research is conducted to investigate the following hypotheses:

H0-1: The characteristics of the marketing communication message source (global banks) have no statistically significant effect on the effectiveness of the global banks' marketing communication (Chapter Three) .

H0-2: The marketing communication channel (communication channel) has no statistically significant effect on the effectiveness of the global banks' marketing communication (Chapter Three) .

H0-3: The characteristics of the Jordanian audience (receiver) have no statistically significant effect on the perceived effectiveness of adaptation of the global banks' marketing communication (Chapter Three) .

H0-4: The adaptation of the marketing communication tools have no statistically significant effect on the effectiveness of the global banks' marketing communication (Chapters Three & Five).

1.7 Format of the Dissertation

This dissertation is divided into nine chapters addressing the subject of marketing communication in general and the global marketing communication in particular. The overall view of the dissertation, its background, research problem, research aims and objectives, research hypotheses and dissertation format are discussed in **Chapter One**.

Chapter Two is concerned with the discussion of services, and their characteristics, the classification of the services, and finally it discusses the service marketing concept in order to create a clear understanding of the process of bank services marketing. The explanation of service marketing and its marketing mix elements will outline the importance of marketing communication for services, taking into considerations that services have their different characteristics from products, and hence a different marketing mix and marketing strategy is needed in global banks' marketing communication.

Chapter Three examines the communication process in general and clarifies the role of marketing communications in sending the promotional messages to targeted customer segments. It also explains the promotional mix and integration of different marketing communication tools and explains the IMC tools and processes, in addition to the means of conducting marketing research for applying the IMC model. The aim is to obtain a better understanding of IMC, its process, and to build up a framework for the research. This chapter explains the marketing communication tools that need to be examined in the research to determine the level of Jordanians' acceptance and areas of needed adaptation.

Chapter Four discusses the definition of culture, its elements and variations. The chapter also discusses the source of cultural characteristics and shared characteristics, in addition to the cultural barriers facing global marketing communications in different types of subcultures, the ways of communications with subcultures and international cultural communication. Organizational culture and its relation of integrated marketing communication is also discussed in this chapter, followed by a discussion of the Arab culture and its elements that are considered during the development of IMC model. An in-depth insight of culture and cultural characteristics allows the researcher to recognize the cultural issues that are needed to be tested in marketing communication tools

In **chapter Five**, the Global Marketing Communication will be highlighted for Cross-Border organizations. The barriers facing International Marketing Communication such as cultural barriers and the selection of marketing media. Barriers facing international marketing will be discussed as well as language barriers, competition barriers, legal factors and cross-border communication strategy, arguments for standardisation and adaptation are discussed. Finally, the steps to form the global integrated marketing communication model building will be discussed, which is the model that needs to be formed based on the research findings and results.

Chapter Six has the primary aim to provide an explanation for building the research framework and developing the hypotheses. It is based on key findings from the literature review of the marketing communication research. Chapter Six is concerned with the detailed explanation of the research design and methodology that are developed to fulfil the research aim and objectives. It also discusses the research population and respondents, research methods of data collection, developing and designing the research questionnaire and the scales used in the questionnaire. This chapter explains the translation procedures of the questionnaire, the final structure of the questionnaire, the conduct of the pilot studies, administering the research fieldwork, efforts made to increase the response rate, the data analysis and techniques and the research limitations.

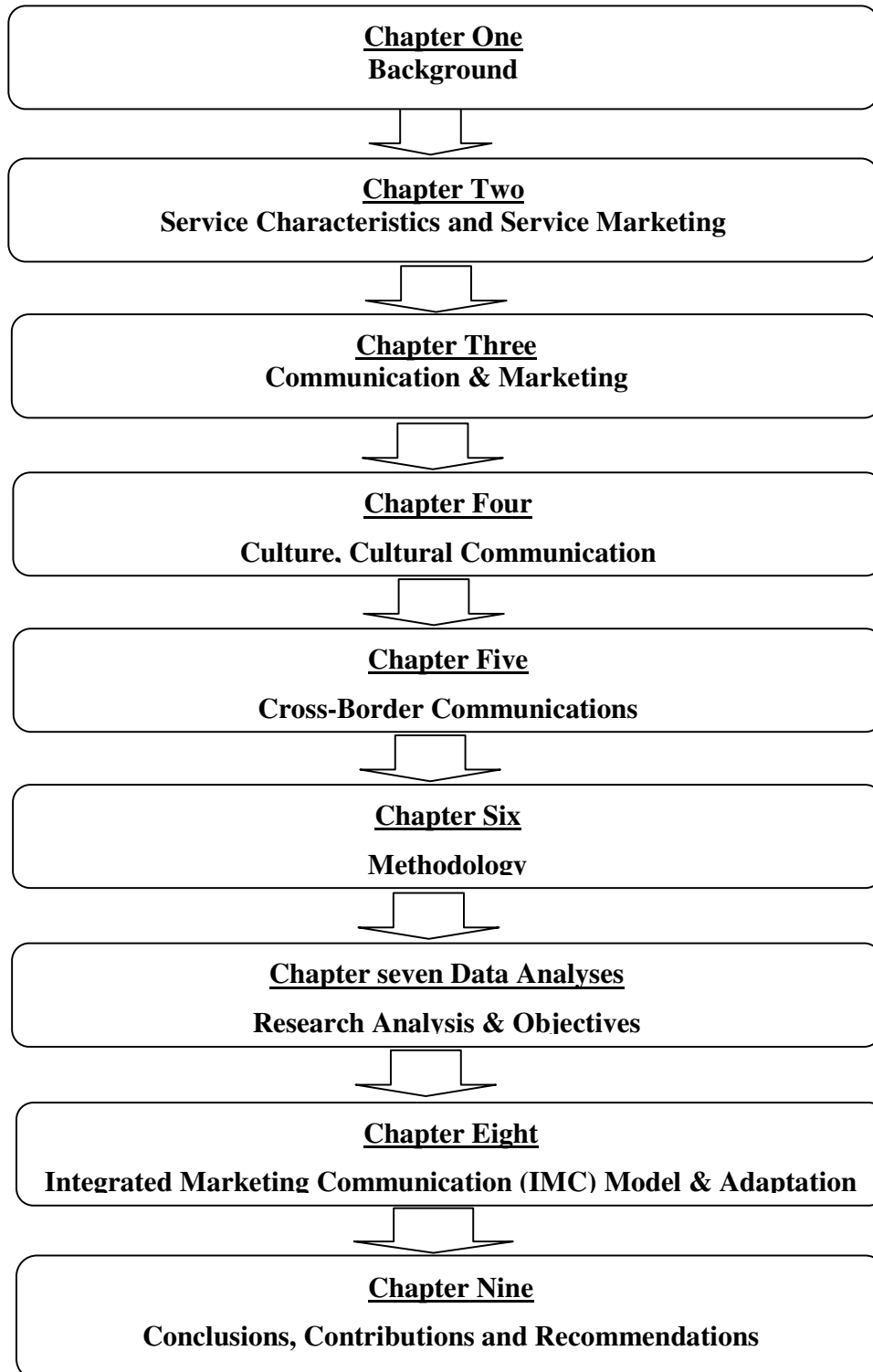
Chapter Seven is concerned with the research analysis and discussion in relation to the research objectives and hypotheses testing. The discussion of the research results will assist

in identifying if the Jordanian audience prefer standardised or adapted marketing communication and the needed level of adaptation to form an effective IMC model.

Chapter Eight is concerned with the discussion of the existence of the integrated marketing communication (IMC) model, the degree of adaptation in global IMC towards the Jordanian culture, and the needed level of adaptation to bridge the gap between the existing and desired integrated marketing communication model, that could be used effectively in Jordan.

Chapter Nine is concerned with the conclusions, contributions and recommendations based on the research collected data, and what should be done by global banks in terms of deciding their integrated marketing communications. The research contribution to marketing knowledge is discussed, alongside research limitation, and potential areas of future research. At the end of Chapter Nine, the adaptation global integrated marketing communication model is represented, so that global organisations, and in particular global banks can enlighten the Jordanian market targeting process through the implementation of the model. Figure 1.1 represents the organization of this dissertation.

Figure 1.1 The Organization of the Dissertation:



Chapter Two

Services and service marketing

2.1 Introduction

Global banks are financial institutions that provide services to customers. Kotler *et al* (1996a, p.11) defined services as “*any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything*”. Kasper *et al.* (1999, p.13) provided more comprehensive definition of the service marketing as “*originally intangible and relatively quickly perishable activities whose buying takes place in an interaction process aimed at creating consumer satisfaction but during this interactive consumption this does not always lead to material possession*”. Financial services are an important topic to discuss, because marketing of financial services is not less important than the financial performance (Hinshaw, 2004).

This chapter discusses service characteristics and classification based on the previous literature. Moreover, this chapter discusses the service marketing concept in order to create a clear understanding of the process of bank services marketing.

2.2 Service Characteristics

Moeller (2010) mentioned that there are number of distinctive aspects which make them different from physical products which are *Intangibility, Heterogeneity, Inseparability* and *Perishability* (IHIP). The *Intangibility of service* output motivate scholars like Clemons *et al.* (2002) to recognise several problems stemming from intangibility such as: communication, which means that services can't be communicated to consumers. Moreover, another problems associated with the intangible character of services is protection and copyright, because services are easily copied and competition might find it easily to take over innovative ideas, Heterogeneity is the variation of service from day to another and/or from one customer to another. In addition, the diffusion of services is usually slow and difficult to understand, the cost calculation and price setting is usually difficult, because it is difficult to calculate the cost of people-based services. On the other

hand, Featherman and Wells (2010) mention that intangibility effect on the consumers who use the e-services and the risks associated with using electronic services.

Inseparability or simultaneity of services; which means that services are produced and consumed at the same time, unlike the production and the consumption of tangible goods which are two separate activities; in which companies produce goods in one place and send them to another so that they can be sold there. On the other hand, the production and consumption of services are inseparable activities.

Clemons *et al.* (2002) mentioned four problems of inseparability of services as consumer's involvement in production because the consumers are involved in the production process and could affect the perceived quality of the service. The interaction between clients and service providers might influence the service experience in a positive or a negative way. On the other hand, mass production centralization is difficult when service provider cannot be separated from the service itself.

The *Perishability* of services refers to the fact that unlike physical goods, services cannot be stored, saved, resold or returned to meet demands. The perishability is frequently compounded by the fact that the demand for most services is characterized by distinct peaks and troughs sensitive to time. Parasuraman *et al.* (1988) "(provided) evidence that the (incapability) to store inventory, and the difficulty of demand/supply (synchronization), are (substantial) problems for service marketers".

Furthermore, services are difficult in measuring and controlling quality. To emphasize this issue, Loeffler (2001) points out that "consumers form internal representations of key product attributes, such as expected prices" (or *expected quality levels*). These internal, consumer specific standards, are used to judge the price or quality of products and services, respectively. Internal reference levels are often product related or belong to specific product categories". Due to this reason, service firms are facing very high challenges in controlling their products (Kwortnik and Thompson, 2009).

O’Cass and Grace (2004) emphasized the service intangibility, and therefore word-of-mouth is an important source of information to consumers, this is important to avoid service consumption risk (O’Cass and Grace, 2004).

Another characteristic of services is that services can’t be owned because of intangibility and perishability. The consumer can usually obtain the ownership of tangible goods; whereas in services, the consumer can only obtain temporary access or use of the service. In other words, what is owned is the benefit of the service not the service itself. "Service providers (should) make a special effort to reinforce their brand identity and affinity with the consumers to try to overcome this" (Antioco *et al.*, 2008).

2.3 Classification of Services

Services are intangible, they could be more difficult to communicate and display than physical goods. According to an early work by Hunt (1976), despite the fact that classification schemes have their limitation they can offer important insights for both practitioners and researchers. In a review by Bowen (1990), he clarified that "researchers have developed a variety of classification schemes to group services on the basis of common characteristics in an attempt to aid service marketers in developing marketing strategies".

Bowen (1990) and Silvestro *et al.* (1992) "have developed (services) classification schemes that use multiple characteristics as (a foundation of) the classification". "The multiple dimension approach permits a greater number of characteristics which may differ among service organizations" (Bowen, 1990).

Moreover, Silvestro *et al.* (1992) "suggested three types of service processes which are the professional services, the service shops and the mass services". This suggestion was made using "six dimensions: people versus equipment, level of customization, extent of (*employer/consumer*) contact, level of employee discretion, value added in back office versus front office and product versus process focus".

Table (2.1) illustrates the model of service processes as suggested by Silvestro *et al.* (1992) who formulated three types of service processes. These models are:

1. Professional services: these are organisations carrying out a small number of dealings but are highly customized.
2. Mass services organizations: where there are numerous transactions with less communication time and small customization.
3. Service shops: these are service organisation fall in between the professional and mass services.

Table (2.1) Illustrates the Model of Service Processes (Silvestro *et al.* 1992)

High	People Contact time Customization Discretion Front office Process	Professional Services
Medium	People/Equipment Contact time Customization Discretion Front office/back office Process /product	Service Shops
Low	Equipment Contact time Customization Discretion Back office Product	Mass Services

Beaverstock (2004) adds that the principal characteristics of professional services can be summarized that "services are customized to (*meet clients'*) needs, (*the*) delivery of services involves a high degree of interaction with the client for diagnosis and delivery", and that services are constrained by professional norms and practices (Antioico *et al.*, 2008)

These characteristics were used to classify services according to the "degree of tangibility of service, who or what the direct recipient of the service process, the place and time of service delivery, customization versus standardization of the service, the nature of the relationship

with (*consumers*), the balance between demand and supply of the (*service, and*) the extent to which facilities, equipment and people are part of the service experience" (Bebko, 2000).

2.4 Service marketing

As it is illustrated above, services are difficult to measure. Nevertheless, O'Cass and Grace (2004) contended that successful service companies establish good relationships with their clients. Therefore, the service should be carefully introduced to satisfy their customers' need, which are related to their internal attitudes regarding a given service and the perceived value that they are expecting to receive. Furthermore the value creation, according to Wimmer and Mandjak (2002), is now a central purpose of marketing. This, of course, adds to the significance of understanding the dynamics of the business relationships because delivering superior value to customers enhance their satisfaction, their competitive position and their loyalty for sustaining long-term business relationships (Mayer *et al*, 2003).

Spreng & Chiou (2000) proved that disconfirmation "has a positive effect on satisfaction. When performance is better than expected (positive disconfirmation), satisfaction will be higher than when expectations are just met (confirmation), (*and the later*) will (*of course*) be higher than when performance is less than expected (negative disconfirmation)". According to Spreng & Chiou (2000) "the assimilation theory, people tend to see what they expect to see, producing a positive effect of (*expectation*) on perceived performance". Basically, the literature on satisfaction shows that the evaluation of products and/or services influences attitudes towards the offering (Harris and Uncles, 2000).

One school of thought regarding the relationship between goods and services marketing; one of the schools reflects the belief that services' marketing does not manage the intangibles well and accordingly marketing should adapt the existing tools to find new and different concepts in explaining the intangibility and the process of managing the services (Rushton and Carson, 1989). Furthermore, Rushton and Carson (1989) added that the "*lack of knowledge and control is reflected in inadequate and sometimes inappropriate use of the generalised tools of marketing*". Another school of thought presents the most convincing

dispute. It argues that service marketing is an application of basic marketing, not a separate discipline by its own self. This implies that there are concepts and techniques that could be applied regardless of the product type, but there are a number of distinct product characteristics which require some modification and adaptation to these concepts (Rust and Oliver, 1994).

Later on, Lovelock and Yip (1996) added that a better understanding of services marketing has not only led to a greater marketing sophistication in traditional services industries but has also had an important influence on the management practices of service-driven manufacturing firms. The following section discusses the marketing concept of services, understanding the service consumer behaviour, the services marketing triangle, market segmentation and the services marketing mix.

2.5 Marketing concept of services

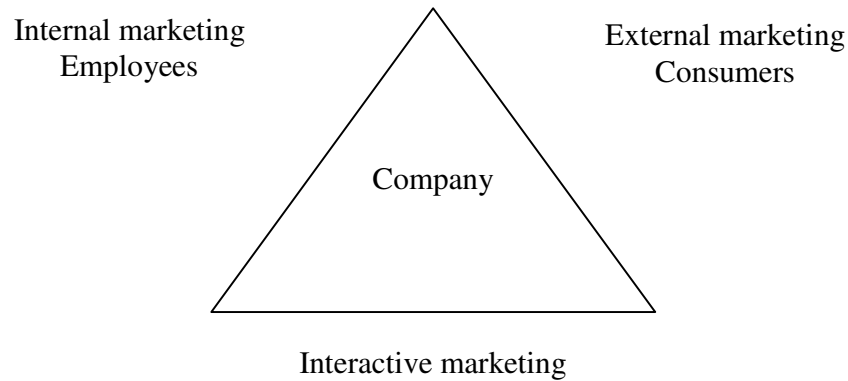
In its widest sense, marketing relates to an exchange process and classic definitions that consistently focus on the primary belief of exposition. There are different ways considered to determine a definition. The first approach is shown in the American Marketing Association's definition of marketing as "*the Process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfy individual and organisational goals*" (cited in Bennett, 1996, p.166). The second way is followed by some authors as Drucker (1955), Levitt (1983) and Kotler *et al.* (1996a) who emphasized the importance of customer orientation. For example, Kotler *et al.* (1996 a, p. 23), defines marketing as a "*social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others*".

2.6 The Services Marketing Triangle

To explain Services Marketing, Zeithaml and Bitner (1996) developed the services marketing triangle. They suggest that there are three kinds of marketing activities that are needed to achieve success for a service and that all of them revolve around making and keeping promises to consumers. The first kind of these marketing activities involves

"external marketing efforts (*in which*) the firm engages to set up its (*consumers' expectation*) and make promises to (*consumers considering*) what is to be delivered", and is shown on the right of the triangle. Anything that is communicated to the consumer before the service delivery can be considered an element of the external marketing function. The second kind is the interactive marketing which is shown on the bottom of the triangle. The service quality depends on the employees' and consumers' interactions. As for the third kind, it involves the internal marketing activities that the organization must perform in order to train, motivate and reward its employees (Zeithaml and Bitner, 1996). These three kinds are represented in the following triangle, all three sides of the triangle are crucial to successful services marketing and management. Any deletion of any side would hinder the process (Bitner, 1995; Gronroos, 2000; Kotler and Keller 2006).

Figure (2.1) Services Marketing Triangle



Different studies built on the Services Marketing Triangle like (Devasagayam *et al.*, 2010) on the study of "building brand community membership within organizations: a viable internal branding alternative". Devasagayam *et al.* (2010) explained the relationship of the Services Marketing Triangle to the Branding Triangle to guide companies about the marketing communication tools to deal with their customers.

2.7 Services Marketing Mix

In general, the marketing mix is a collection of tools available to an organization to form the nature of what it offers to consumers. Kotler defines it as "*the mixture of controllable marketing variables that the firm uses to pursue the sought level of sales in target market*" (Kotler, 1984a, p. 68). Others like Zeithaml and Bitner (1996, p.23) state that it is "*the elements an organization controls that can be used to satisfy or communicate with consumers*".

The services marketing literature emphasis the difference between services marketing from physical goods marketing, due to the characteristics of services; intangibility, perishability, heterogeneity and inseparability (Shostack 1977; Berry 1984; Moeller, 2010; Sanchez-Hernandez and Miranda 2011).

Therefore, services need different marketing and marketing mix (Bomms and Bitner 1981; Zeithamal and Bitner 1996; Goi, 2009). It is argued that the original marketing mix, as

developed by Borden (1964), does not integrate the characteristics of services as it was derived from research on manufacturing companies (Shostack, 1977; Cowell 1984). Also, it is argued that there is evidence that the 4Ps formulation is insufficient for services marketing (Shostack 1977&1979; Goldsmith, 1999).

Initially, Goi (2009) and McCarthy (2001) offered the "marketing mix", often referred to as the '4 Ps', as a means of translating marketing planning into practice. The traditional marketing mix for goods is product, price, promotion and place. Carson and Gilmore (2000) mentioned that importance of 4 P's concept for Small and Medium Enterprises (SMEs) and every manager / owner should adapt the most suitable situation and the marketing activities and functions will be closely allied to the 4P's concept (Carson and Gilmore, 2000). On the other hand, Robins (1991) "offers an alternative mnemonic to the (*good's*) marketing mix in the '4 Cs'. These are defined as (*consumers*) (who buy goods and/or services in the market place), competitors (who provide the choice of alternative sources of supply), capabilities and company (both of which refer to the organization which has the (*capability*) to satisfy (*consumer's*) needs)".

Earlier, Booms and Bitner (1981) suggest that the service business should consider adding three more Ps: personal, physical and process management. The Product means the totality of goods and services that the firm offers to satisfy the consumer's needs. Services represent intangible products, including activities, benefits or satisfaction that is not embodied in physical products, such as holidays and financial services. Quality becomes a key element defining a service product as the product mix, such as brand image, design and reliability.

The price is the value that is placed on something. From the consumers' perspective, price symbolizes the value they attach to whatever is being exchange. Usually marketers make promises to potential consumers about what a product is and what it can do for them. The consumer is going to weigh up these promises in relation to the price and decide whether it is worth paying (Zeithaml, 1988). The place decisions refer to the ease of access for potential consumer to a certain service. According to Cowell (1984) "services are often supplied direct from the provider to the (*consumer since*) production and consumption are

simultaneous. Direct supply allows the provider to control what is going on through personal service, and (*enables getting*) direct feedback and (*communication from the consumer. In addition*), place (*is not necessary for*) delivering the service". Promotion is the traditional mix which comprises various methods of communicating the benefits of a service to the potential consumers. The promotion of services frequently needs to place specific emphasis on increasing the apparent tangibility of a service.

The people's (personal or participant) element in services relies on people and interaction between them including the service provider's staff, the consumer and other consumers. In services there is a high level of contact between the staff and the consumers. Therefore, it is necessary for the services organization to clearly specify what is expected from its personnel in their interaction with consumers. The ability of staff to deal with consumers to deliver the service, reliably to specific standards, requires methods of training, recruiting, motivation and reward to staff.

Physical evidence is the intangible element of a service which indicates that potential consumers are incapable of judging a service before it is consumed, which increases the risk inherent in a buy decision (Goi, 2009). A fundamental element of marketing planning is to decrease the level of risk by offering tangible evidence as part of the service according to Shostack (1977) who differentiates between essential evidence and peripheral evidence. On one side, the essential evidence is central to the service and is an important contributor to the consumer's buying decisions. On the other side, the peripheral evidence is less central to the service delivery and is likely to contain items that consumers can keep or utilize (Goi, 2009).

A process involves assuring service availability and consistent quality in the face of simultaneous consumption and production of the service offered. This would be extremely difficult without process management and balancing service demand with service supply.

Recently, Goldsmith (1999) suggests a new presentation of the marketing management mix which he called the 8Ps. Goldsmith stated that personalization should become a standard element of the marketing mix and consequently formed the 8P paradigm, as shown in table

2.2. Goldsmith (1999) also mentioned that when managers make the decision and create strategies regarding the marketing mix, they "should routinely consider the personnel involved (*with*) the product", the physical assets that accompany and surround the product, the procedures by which buyers acquire and use the product and personalizing the product, making it unique for each individual buyer.

Table (2.2) The Personalized Marketing Plan (Goldsmith 1999)

The Personalized Marketing Plan	
Product Product features Quality levels Accessories Consumer benefits Quantities offered	Personalization Elements personalized Degree of personalization
Place Which distributors How many channels Catalogues , direct sale , etc.	Personnel How many personnel Salient characteristics Training, rewarding, etc.
Pricing Pricing new products Price line Changing prices Payment methods	Physical Assets Store décor Uniforms Music, scent, etc. Signage
Promotion Procedures Advertising Personal selling Personal selling Sales promotion Public relations	Blueprinting Degree of customer Participation Automation

There are several steps involved in segmenting and targeting services, as illustrated in Table (2.3)

Table (2.3): Steps of Market Segmentation and Targeting for Services (Zeithaml and Bitner, 1996, p 183).

<u>Step 1:</u>	<u>Step 2:</u>	<u>Step 3:</u>	<u>Step 4:</u>	<u>Step 5:</u>
Identify Bases for Segmenting the market	Develop Profiles of Resulting Segments	Develop Measures of Segment Attractiveness	Select the Target Segments	Ensure that Segments are Compatible

Step 1: Identify the bases for segmenting the market. A segment is composed of a group of present and potential consumers who share common characteristic need, purchasing behaviour or consumption patterns which are somehow meaningful to the design, delivery, pricing or promoting of the service. The common segmentation bases for consumer markets are demographic segmentation, geographic segmentation, psychographic segmentation, behavioural segmentation and life style segmentation. Segments might be identified based on one of these characteristics or a combination of them (multi-segment approach).

In demographic segmentation the market is divided into groups based on variables, such as age, gender, family size, family life cycle, occupation, education, income, nationality and race. Those factors are the most popular for segmentation of consumer groups. From another aspect, geographic segmentation variables include nations, countries and regions, while psychographic segmentation divides consumers into groups based on social class, lifestyle or personality features. People in the same demographic group could have very dissimilar psychographic make-ups. Behavioural segmentation divides consumers into groups based on their knowledge, attitudes, uses or responses to services. Adding to that, Kotler (1999) mentioned that many marketers believe that behavioural variables are the best for building market segments. Recently, date of birth has been proposed as a means of gaining psychological insights from demographic data that is interpreted through an astrology framework (Mitchell, 1995).

Step 2: Develop profiles of resulting segments. After identifying the segments it is critical to develop profiles of them. In consumer markets, these profiles generally entail demographic characterizations or psychographic or usage segments. The most important

part of this stage obviously signifies whether the segments differ from each other in terms of their profiles. If they are not different from others then the benefits that are determined from segmentation will not be realized.

Step 3: "Develop measures of segment attractiveness. Segments should be evaluated in terms of their attractiveness (*that comprises*) current and potential competitors, substitute products and services, and relative power of buyers and suppliers. The size and (*buying*) power of the segment (*should*) be measurable so that the (*firm could decide*) if the segments are worth the investment" in marketing and link costs associated with the group" (Mitchell, 1995).

Step 4: Select the target segments. In this step, the service firm should make a decision if the segments are large enough and moving towards growth or not. Also, the market size will be estimated and the demand forecast completed to decide whether the segment gives strong potential.

Step 5: Ensure that target segments are compatible. This step is arguably more critical for service companies than for goods companies. Because services are often performed in the presence of the consumer, the services marketers must be sure that the consumers are compatible with each other.

2.8 Chapter summary

This research aims to form an integrated marketing communication model to suit the Jordanian audience when targeted by global banks through studying the acceptance or rejection towards standardised marketing communication tools in Jordan and revealing the most appropriate way to target the Jordanian audience when being addressed by global banks operating in Jordan. In order to reach the research aim, it is important to provide an overview about services and characteristics of services, because banks provide services, and to shed the light on the differences between service and product marketing. This chapter has also provided definitions of the services marketing mix and Steps of Market Segmentation and Targeting for Services. The following chapter will provide an overview

of marketing communications and clarify its role in conveying the promotional message,
Hence the integrated marketing communication process will be also addressed.

Table (2.4) and figure (2.2) describe the sections in Chapter Two with citations in each section

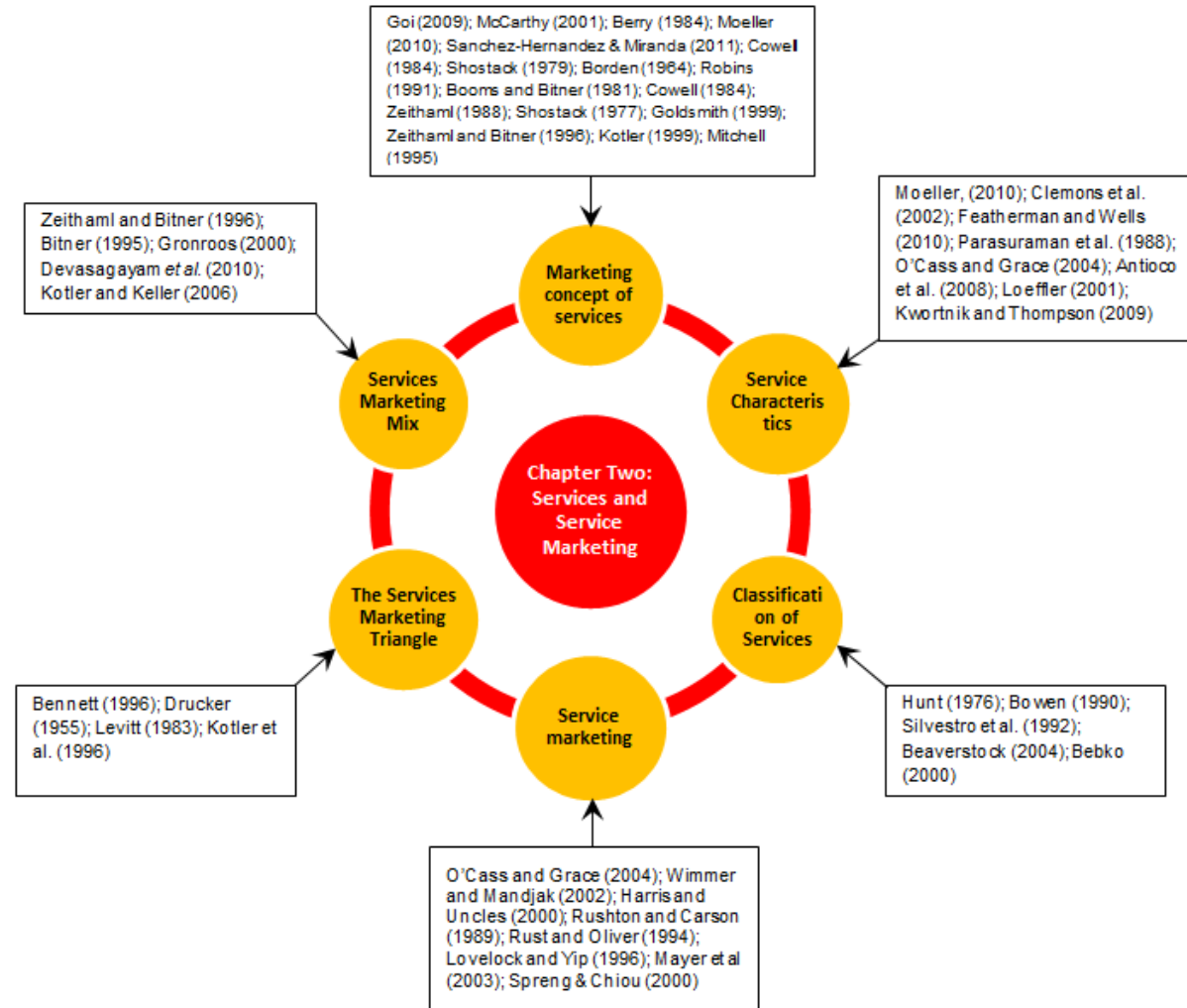


Figure (2.2): chapter map, citations and references

Chapter Two: Services and Service Marketing			
Chapter / sub head	citation		Why
2.1 Introduction	Kotler et al	1996	Provide better understanding of services because this research is about global banks which is a service
	Kasper et al.	1999	
	Hinshaw	2004	
2.2 Service Characteristics	Moeller	2010	It is explained global banks are service providers, this will explain the service characteristics compared with products
	Clemons et al.	2002	
	Featherman and Wells	2010	
	Parasuraman et al.	1988	
	O’Cass and Grace	2004	
	Antioco et al.	2008	
	Loeffler	2001	
2.3 Classification of Services	Kwortnik and Thompson	2009	Identify different kinds of services to give the research a better insight about global banks
	Hunt	1976	
	Bowen	1990	
	Silvestro et al.	1992	
	Beaverstock	2004	
2.4 Service marketing	Bebko	2000	To provide explanation about service marketing that describes global banks services
	O’Cass and Grace	2004	
	Wimmer and Mandjak	2002	
	Harris and Uncles	2000	
	Rushton and Carson	1989	
	Rust and Oliver	1994	
	Lovelock and Yip	1996	
2.5 Marketing concept of services	Mayer et al	2003	Explain the marketing process for services (Global Banks)
	Spreng & Chiou	2000	
	Bennett	1996	
	Drucker	1955	
2.6 The Services Marketing Triangle	Levitt	1983	Identify the marketing activities that provide success for organizations because the research focuses on global banks marketing communication
	Kotler et al.	1996	
	Zeithaml and Bitner	1996	
	Bitner	1995	
	Gronroos	2000	
Devasagayam <i>et al.</i>	2010		
Kotler and Keller	2006		

2.7 Services Marketing Mix	Goi,	2009	Describe the elements that constitute the marketing process for services (Global Banks) because this research is concerned with global banks marketing communication
	McCarthy	2001	
	Berry	1984	
	Moeller	2010	
	Sanchez-Hernandez & Miranda	2011	
	Cowell	1984	
	Shostack	1979	
	Borden	1964	
	Robins	1991	
	Booms and Bitner	1981	
	Cowell	1984	
	Zeithaml	1988	
	Shostack	1977	
	Goldsmith	1999	
	Zeithaml and Bitner	1996	
	Kotler	1999	
Mitchell	1995		

Table (2.4): Table of references used in Chapter Two

Chapter Three

Communication & Marketing

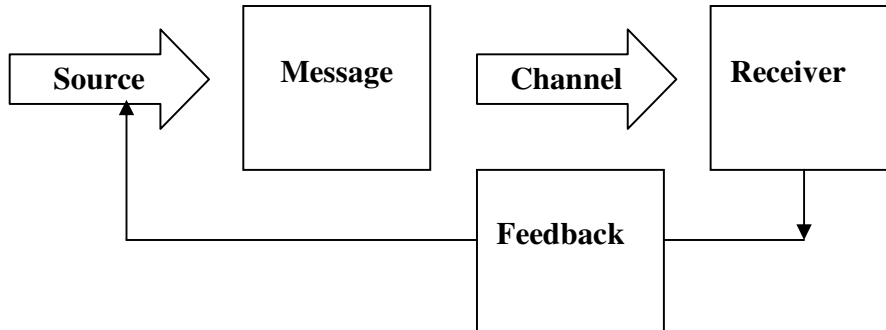
Communication is defined by Imber & Toffler (2000) as "*the transfer of information and messages from one person to another, by using verbal or nonverbal channels*". It also can be defined in a behavioural perspective according to Weaver and Shannon (1949) as "*All of the procedures by which one mind may affect the other*". In their role, Pickton and Broderick (2005) explain why communication is an intentional process by which the sender's thoughts are transformed into symbols and the receiver retransforms those symbols in order to understand the sent message.

This chapter examines the general communication process and clarifies the role of marketing communications in sending the promotional messages to the targeted customer segments. It also explains the promotional mix and the integration of different marketing communication tools that are used in practice.

3.1 Linear Communication Model (Transmission Model)

The linear model is believed to be the basic model of the mass communication process presenting the measurable variables of any communication process and can be applied to almost every type of communication (Reynolds, 1997). After all, marketing is a communication activity that involves being aware of the communication process, marketers are able to solve marketing problems and obtain higher levels of knowledge in their organisations and their activities (Coulson-Thomas, 1983). The process of general communication provides a closer idea about marketing communication functions (Yeshin, 1998). The linear model is illustrated in figure (3.5).

Figure 3.1 The Linear Model of Communication



Source: adapted from (Schiffman and Kanuk, 1994).

3.1.1 The Source/Encoding

The source is the initiator of the communication process as stated by Schiffman and Kanuk (1994). It begins when the source selects symbols and arranges them to be transmitted through various channels, such as face-to-face and mass media (Engel, Warshaw and Kinnear, 1994). Related to this issue, Yeshin (1998) mentions that when a need to transmit a message arises, an individual or a group, usually known as the sender, chooses the suitable method to represent the message in order to pass it on. Regarding to message marketing, message transmission needs a full understanding of the targeted audience which is vital to the organization; this can be achieved by the market research that can provide a closer look at the targeted audience. Consumers respond in different ways to the same message when it is transmitted by different sources (Mowen, 1993; Hawkins, Best and Coney, 2001; Fill, 2009; Adombent and Godemann 2011).

3.1.2 The Channel

The channel is the means by which the message is transmitted from the source to the receiver (Fill, 2002). After the message is encoded, it is transmitted in an oral, written, verbal or non-verbal, symbolic or sign forms. The selected form depends on the sender, the receiver and the message itself (Fill, 2002). Earlier, Guirdham (1999) explains that verbal

communication methods are excellent for sending information and intentions. For instance, language is an excellent way to communicate when individuals need to make an inquiry, make a promise or give an order...etc., this is because it is explicit, while the non-verbal communications are better in revealing feelings and attitudes and can be used to organise and control the communication of specific messages. Additionally, communication channels can be commercial like television, radio, newspapers, posters, letters, mail, phone calls or Internet communications (Yeshin, 1998; Fill, 2002; Adombent and Godemann 2011).

3.1.3 The Decoding/Receiver

The receiver is the person or the group of people whom the sent message is broadcasted to and aimed at. According to Fill (2002; 2009), decoding is the process where messages are transformed into thoughts. For Reynolds (1997), he argues that the receiver's experience that is gained by dealing with a particular source allows a better understanding of that source. In some cases, the receiver misunderstands the message due to misinterpretation; one message can mean one thing to a person and can be understood differently by another. The personal mood can also affect the way a message is perceived. From another aspect, some receivers will bring their personal views and beliefs when the interpretation is in process (Yeshin, 1998). The receiver's decoding should meet and analyse the sender's encoding so as to translate the message as it was intended by the source. However, the interpretation of the message can be different from what the source had proposed, therefore, the targeted receivers' understanding is essential to avoid any misinterpretation (Jobber, 2001).

3.1.4 The Feedback/Response

Feedback is the audience's response from which the sender can collect information about the success of the sent message (Imber and Toffler, 2000). The receiver's reactions after seeing, hearing or reading the message is known as the response or the feedback. The feedback allows the adaptation of messages according to the audience's response. The original linear model did not contain the feedback element; however theorists who studied

the model later on found out that the receiver's response is important to the communication process and managed to add feedback to the other communication factors (Chandler, 1994). Feedback is the response that is sent back to the source and it is essential for achieving successful communication because it is very important to make sure that a message has been actually received especially when the sender had transmitted several messages. The feedback will inform the sender which messages were received by the receiver (Jobber, 2001; Dahlen, Lange and Smith 2010).

3.1.5 The Noise

Noise is the external factor that prevents the effectiveness of the message. It can obstruct the communication process by preventing the message from reaching the receiver or affecting the decoding process (Yeshin, 1998). According to Smith, Berry and Pulford (1997), the receiver can be ready to accept the message but other sounds and sights might get in the message's way. Fill (2002) adds that noise may affect the quality of the message by preventing the message from reaching the receiver or leading it to be received incomplete. A distraction may occur from a phone ring, a doorbell, a sudden talk, a cough or any external disturbance that hinders the communication process. Moreover, he shares his opinion with Lancaster (2005) who adds that the quality of the transmission can be distorted by "noise" occurring because the receiver does not interpret the message in the way the source intended (due perhaps to differences in cultural background of the two parties) or because of the cognitive dissonance which occurs when people's receipt of the message does not agree with what they believe. Dissonance may lead to a number of different reactions by the receiver such as rejection of the message, ignoring it, altering previous opinions, or searching for justifications (Dahlen, Lange and Smith 2010).

3.1.6 The Realms of Understanding

The level of understanding between the sender and the receiver can result in either success or failure of the communication process. Fill (2009) noted that common ground and a realm of understanding between the sender and the receiver can result in reaching effective communication.

In the communication process, the source sends the encoded message by interpreting his/her ideas into symbols, words, pictures and numbers. The coded message is then communicated to the receiver, and finally decoded by the receiver in the way the sender wants the receiver to understand it in order to achieve the communication objectives (Jobber, 1998). Communication difficulties may arise when the sender and the receiver come from different cultures because the cultural understanding varies between different cultures (Reynolds, 1997). As suggested by Pickton and Broderick (2005), both senders and receivers should share a common area of experiences in order to achieve effective communications, for instance speak the same language.

3.2 Marketing Communication

Marketing communications basically involves sending a promotional message to the targeted customer segments; it also explains the promotional mix and the integration of different marketing communication tools. According to Lancaster (2005), "marketing communications can be defined as the process of presenting an integrated set of stimuli to a market target with the aim of raising a desired set of responses within that market target, (*it also involves*) setting up channels to receive, interpret and act on (*a message*) from the market to modify present company and identify new opportunities". As stated by Smith, et al. (1997, p.49) "*marketing communications is a systematic relationship between a business and its market in which the marketer assembles a wide variety of ideas, designs, messages, media, shapes, forms and colours to stimulate a particular perception of products and services*".

Yeshin (1998, p.341) added "*marketing communication is the process by which a marketer develops and presents stimuli to a defined target audience with the purpose of eliciting a desired set of responses*". Furthermore, Fill (2002) defined the marketing communication as the managerial process used by an organization to enter into a dialogue with its audience; this process takes place by identifying the target market, forming messages and presenting them to the organisation's stakeholders.

Marketing communications is also considered as an art, not an exact science, because it is used in advertising and delivering messages to customers (Koten, 2001; Reid, Luxton and Mavondo, 2005). According to Hamill (1997) "marketing is essentially an information processing activity which links an organization to the external environment in which it operates. Processing information is now generally accepted as the fifth "P" of the marketing mix. A large number of studies have shown that effective management of information systems/information technology can be a powerful source", for instance it was approved by Mesdag (2000) that technological advances are constantly improving communications, Sewpaul (1999) also contended that an integrated approach to marketing communication and the operations of the entire corporate enterprise is vital. From another point of view, marketing communications was seen to fit under a number of names; as the promotions element of the 4Ps of the marketing mix as recognized by Hartley and Pickton (2000).

Recently, Brown (2003) emphasized that online marketing communication's objective of most organizations is to provide information about the organization to the visitor or to generate awareness about the organization. Adding to that, Hartley and Pickton (2000) stated that advances in technology have assisted the development of direct communication in many ways as in trade shows, telemarketing, customer service, direct response marketing and personal selling, which have all grown significantly in importance in recent years leading even to many traditional advertising supporters to become increasingly 'interactive'.

It is worth mentioning here that Hartley and Pickton (2000) added that the price of hardware and software continues to fall so that even the smallest business can afford to operate customer contact management software. Hamill (1997) also emphasized that the Internet connection can improve communications with various stakeholders. The internet connection can generate a wealth of information on market trends and developments worldwide. Hamill added that postal and fax systems are the most commonly used communication means by companies nowadays. These are seen to be more reliable and flexible method "than less communicative (*methods as*) using the e-mail, which is best seen as supporting rather than replacing personal, face-to-face relationships". According to Hamill, postal and fax systems are "more cost effective methods, especially when large

distances are involved, and do not rely on real-time presence which is a particular advantage when different time zones are involved".

In a study conducted by Hamill (1997), he concluded that collecting data in an organized manner and analysing precise and timely data are considered as keys for succeeded in penetrating new markets. Intelligent decisions, as suggested by Hamill (1997), cannot be made until "relevant information about the idiosyncrasies of the market and the needs and tastes of consumers" are found, collected and evaluated. In this regards, Pickton and Broderick (2005) emphasized that identifying the target audience is a core activity for establishing effective marketing communications. People who consume products are not necessary the same ones who buy them. If organisations want to be effective in employing their marketing communication strategies, they should consider targeting both: the buyers and the users, and focus on influencers such as opinion leaders, family members, employees...etc.

Coleman (2005) argues that "several relationship marketing scholars agree that communication is a fundamental aspect of relationship development. Communication is the essence of a coordinating behaviour in any organizational setting, and marketing relationships are no exception. Communication is said to be the glue that holds together an inter-organizational channel of distribution". Coleman (2005) shows that "the efficacy of communication is reflected in producing the desired effect rather than in the frequency or modality of information exchange". Also, he has discussed "an integrative relationship marketing communication model" through outlining "three aspects of marketing communication in relation to three phases. The communication task which concerns the objective of the communication activities, the type of communication which relates to whether the communication activity is bidirectional or unidirectional, and the communication tactics which address the operational issues of relationship marketing communication".

Such tactics may include several approaches as episodic communication with suppliers and buyers, and maintaining recordings and databases of customer encounters in databases.

These could also involve maintaining updated information levels through distribution and retrieval of updated information on consumer business to the benefit of relevant personnel.

3.3 Marketing Communication and Attitudes

Attitudes are the mental state and emotional feelings regarding companies' offerings. They are shaped by social values and personality. When consumers seek to evaluate a product or a service, they develop a personal evaluation towards this product or service (Imber, Toffler 2000). According to Hawkins et al (2001, p.394), "*An attitude is an enduring organization of motivational, emotional, perceptual, and cognitive processes with respect to some aspect of our environment.*" Pickton and Broderick (2005, p.94) add that "*Attitudes are consistent, cognitive, affective and cognitive responses to some form of internal or external stimulus*".

The main role of the marketing communication process is to promote the organization and its offers to create, maintain or change attitudes. Communications can inform the audience of the organizations' offers or it can influence current and potential customers to enter an exchange relation with the organization. The promotional mix can be employed to remind the targeted audience of their needs and how they can satisfy those needs through purchasing the organization's products.

Customers perceive a product's attributes differently. They regard some attitudes as more important than others, and therefore producers should concentrate on the most important attributes and use marketing communications to reveal them to potential buyers. But establishing positive attitudes for products doesn't mean that customers will buy them, there are other factors such as opinions of other's products and the financial capabilities of the buyers (Pickton and Broderick, 2005).

A proposition presented by Frey (2002) proposed that a "marketing message will be included in all marketing materials and promotions". It should include certain elements to make it compelling and persuasive. Such elements include "an explanation of target prospect's problem, a proof that the problem is so important that it should be solved, an explanation about why" this person or business is the only one who can solve the problem, and what will people gain from the solution that may be presented as examples and

testimonials of customers. The marketing message should also offer "an explanation about prices, fees, and payment terms, examples and testimonials from customers that have been helped with similar problems", and last but not least the marketing message should offer an unconditional guarantee to customers.

Fill (2009) added that the marketing communication process plays a key role in adjusting attitudes. Brands are also used in establishing attitudes towards offerings and organizations. Marketing communication can accomplish attitudinal changes, for example to change a misunderstanding about a product that could be communicated through providing information to correct the existing beliefs. Another example on using corporate branding is to create positive beliefs towards the organisation. The attitudinal changes according to the marketing communication tasks, is shown in Table (3.1) (Fill, 2009).

Table 3.1 Attitudinal Changes According to Marketing Communication Tasks

Attitudinal Change	Marketing Communication Task
Change the product or service	Introduce the new product or service
Changing misunderstanding	Correct the existing beliefs
Build credibility	Establish successful marketing communication and enhance the organisational image
Change performance beliefs	Change the attribute perception
Change attribute priorities	Change attributes importance, using a strategy that addresses a different attribute
Introduce a new attribute	Create new opportunities
Change perception of competitor products	Change consumer perception of competitor products
Change or introducing new brand associations	Using celebrities, spokespersons and experts
Using corporate branding	Using positive beliefs towards the organisation
Changing the number of attributes used	Increasing attributes that are combined in a brand
<i>Source: adapted from (Fill, 2009)</i>	

According to Fill (2009), there are several ways in which marketing communications can change attitudes. Changing the Physical Product or Service Element is the first approach through which marketing communication can change attitudes. Attitudes might be so strong that a company needs to change its offering and replace it with a new one. Marketing communications is employed at the stage of changing the product or the service to communicate and introduce the new product or service. Marketing communication can be also used to change misunderstandings or to correct misunderstanding of the benefits of an important attribute by correcting the held beliefs. Another way is to build credibility. Attitudes may lack the sufficient conviction to stimulate the audience to make a buy by use

the informative strategy, where these attitudes can be changed by building credibility. For example the car manufacturer Skoda used this method by supporting a rally team to express durability, performance and speed attributes.

Changing performance beliefs is another way that may be approached in marketing communication. Negative beliefs about the product can be adjusted through marketing communications, by changing the attributes' perceptions. Also marketing communication may result in attitudinal change towards the product itself.

Another way is changing attribute priorities. "*Attributes are the physical or emotional qualities which a product or a service possesses*" Yeshin (1998, p.337). Changing attitudes can be achieved by changing the relative importance of different attributes and their ratings. Using a strategy that addresses a different attribute can change attitudes to products and brands (Fill, 2009). Changing attitudes can also be done by introducing a new attribute that does not exist in competing brands to create new opportunities and lead to great success, which may result in attitudinal changes or development of positive attitudes toward the offering. Changing perceptions of competitors' products by the targeted audience can also change their attitudes. Marketing communications can result in differentiating the organisation's own products.

A firm can also go for changing or introducing new brand associations using celebrities, spokespersons and experts who can change the way the product is perceived by the targeted audience. This method is built on an emotional basis rather than a rational one.

Attitudes can also be changed by using corporate branding. Branding is providing an offer in the future to distinguish it from other offerings by using athletes for example who can support sport brands and provide positive attitude in potential customers' minds (Yeshin, 1998). By using the positive beliefs and attitudes towards the corporate brand, the organization can extend these positive attitudes to all its offerings. For example, Proctor and Gamble tried to extend their brand name to many packs of their brands.

Finally, attitudes can be changed by changing the number of the attributes used to differentiate the companies' brand values. Here companies may use two or more attributes

that are combined in a brand and add emotional associations in the marketing communications.

3.4 Marketing Communication Tools (The Promotional Mix)

Coulson (1983) argues that the promotional mix includes all the activities aiming at informing and persuading customers of buying goods. Organizations plan to achieve their marketing objectives must use the marketing communication tools. These tools work together in order to achieve the organization's marketing objectives. This can be accomplished by sending tailored messages to targeted audience (Imber and Toffler, 2000).

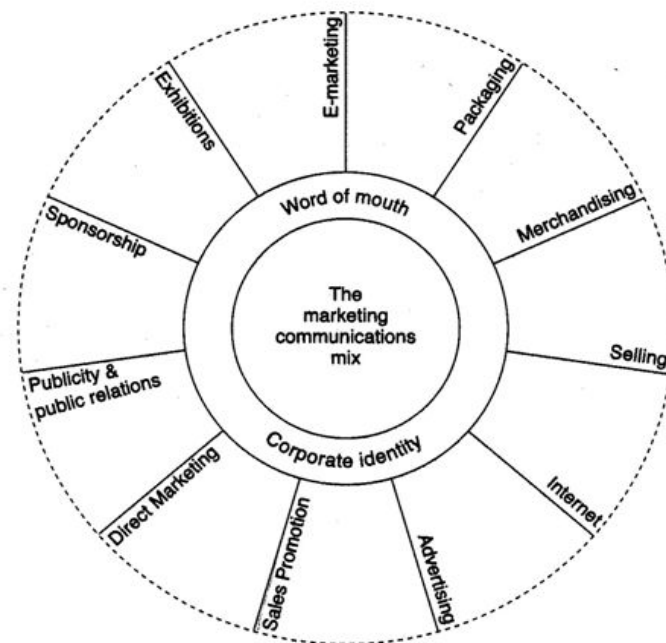
In classifying the methods of communications, Hartley and Pickton (2000) "have used the basis of non-personal (*communications*) and personal (*communication*) to paint a mindscape of IMC:

1. Non-personal communication (NPCs) is targeted at the public or, more precisely, at segments. It is a one-way (*communication*) without dialogue and with delayed response, and uses a medium to transmit the message such as television for advertising, an event for sponsorship, a pack for a sales promotion or a retailer for" merchandizing. The principal "aims are image management and brand building.
2. Personal communications (PCs) which (*facilitates*) direct two-way communication and may include an immediate dialogue between individuals". The fax or World Wide Web (WWW) is utilized for these communications, given that as stated previously the price of hardware and software continues to fall, even the smallest business can afford to operate customer contact management software.

The marketing communication mix or the promotional mix is used to communicate with various targeted audiences and consists of five principal tools, which are: "*advertising, sales promotion, public relations, direct marketing and personal selling*". But as the marketing environment is changing, new tools and methods are emerging, for instance the Internet is being widely used in promotional activities, sponsorship and event management (Fill, 2002). In this regard, Smith and Taylor (2004) pointed out twelve marketing communications tools including selling, advertising, sales promotion, publicity and public

relations, direct marketing, sponsorship, exhibitions, packaging, point-of-sale and merchandising, WOM, e-marketing, corporate identity. They also add that these tools are not listed in order of priority because some tools may be more important than others in some cases, while others can be essential in other cases. A blend of these tools may be needed in some markets depending on the business type and the market itself. Figure (3.2) explains the marketing communication mix (Smith and Taylor, 2004).

Figure 3.2 Marketing Communication Mix



Source: (Smith and Taylor, 2004).

The following sections provide a discussion of each of the marketing communication tools.

3.4.1 Personal Selling

This is defined as the process by which a salesperson enters into dialogue with an individual or a group of potential customers. Imber and Toffler (2002, p.417) define the personal selling as *“the delivery of a specially designed message to a prospect by a seller*

usually in the form of face-to-face communication, personal correspondence, or a personal telephone conversation”.

Face-to-face communications can be reassuring and comforting since the sales person can provide immediate feedback and data because they are in the front line. Despite that personal selling is expensive; it can have a marketing advantage since many markets are changing to become more impersonal. Moreover, the sales people qualifications and training will improve skills of sales team (Smith and Taylor 2002). Personal selling is different from other non-personal promotional tools since it provides a direct seller-buyer contact thus permitting clarification, feedback or sales conduct (Monye 2000). This was discussed by Cravens (2000) who said that that using the personal selling tool along with advertising can aid in measuring advertising feedback.

The types of personal selling are pointed out by Fill (2002) and Jobber (2001). These are categorized into four types based on the type of the customer being served through this process. The first type is the *performance network*, this process involves selling through a particular channel network which ends at the end user. The second type is the *organizational network* which involves business to business marketing. It requires selling components and parts to other organizations for assembly. Here, the sales force team is required to maintain long-term relations with organizations. As for the third type, it is the *professional network* which involves approaching experts while their organization is in the process of conducting a project that the promoted product can be used in. In this case, the sales personnel are required to acquire detailed technical information about the promoted product. The last type is the *consumer network* which involves direct contact with the end user; the sales person(s) here often promote physical products.

3.4.2 Advertising

Advertising is a non – personal form of mass communication. Advertising is a paid tool of non-personal marketing communications that is communicated through media by business, non-profit and governmental organizations. It is designed to stimulate the audience to act in a particular way. Advertising can be used alone or combined with other marketing

communication tools (Imber and Toffler, 2000). Advertising can provide high exposure levels and can be used in different types of media (Cravens, 2000). It informs and reminds the audience of the brand and helps customers to distinguish the organization's products and services. Organizations have strong control over their advertising messages; their advertisements can be transmitted according to their selected time and style (Fill, 2002).

According to Yeshin (1998), advertising functions can be summarized in information, persuasive and selling functions. In the information function the advertisers seek to provide the audience with information about a new or an existing product in the market. The potential customers must be informed of the product price changes or the product adjustments. A product function is an important issue that can be explained by advertisements. Advertising is not exclusively used for promoting products and services; it is an important element when organizations seek to build a strong corporate image. As for the persuasive function, it involves changing consumers' perceptions and attitudes of a product which can be usually achieved by advertising; governments usually use this communication form to change negative attitudes toward issues of general concern. The selling function is achieved by explaining the way in which the advertised offering can satisfy the audiences' needs or provide them with a certain lifestyle, where advertising can be used to stimulate the receiver to purchase the advertised offering. Some advertisements encourage the audience to purchase the offering immediately especially when there are sales or special offers limited to a short period of time.

According to Lancaster, (2005), when setting the advertising objectives, certain issues should be kept in mind. For instance the advertisement should fit within the broader corporate objectives, and should be realistic taking into account internal and external opportunities, threats and constraints. Advertisements should also be universally known within the company so that everyone can relate them to his or her own work and to the broader corporate objectives. Additionally, they need to be flexible since all business decisions have to be made in conditions of partial ignorance, and they should be reviewed and adapted from time to time to take account any changing conditions.

Harris and Uncles (2000) added that initial experiences are reinforced by external influences such as word-of-mouth and advertising. Under repeat-purchase conditions, the role of advertising is to keep the brand in the consumer's mind and reinforce any attitudes that the consumer might have.

O'Cass and Grace (2004) indicated that "advertising has a significant effect on consumption, aroused feelings, service brand attitudes, *(and marketing)* services. Advertising has long been acknowledged as an important method of making an offering tangible. *(The)* success of a service is often contingent upon the ability of firms to build relationships with customers and therefore *(according to them)*, the task of advertising is to transform impersonal mass communication into *(representation)* of personal discourse. Given the level of risk often associated with many service purchases, it has been argued that marketers need to control and transmit messages that assist in reducing consumption apprehension. In terms of consumer response, advertising affects brand attitudes, intentions and perceptions. *(Advertisements favoured by consumers have been shown to)* impact positively on attitudes towards the advertised service brand". Robbins (2005) added that advertising was another revolutionary development that influenced the creation of the consumer. The goal of advertisers was to aggressively shape consumer's desires and create value in commodities by imbuing them with the power to transform the consumer into a more desirable person.

3.4.3 Sales Promotion

Sales promotion is defined by Imber and Toffler (2000, p.490) as "*the combined techniques and methods employed to sell products and services*". Sales promotion is the art of connecting two parties with different products to sell in a way that is mutually beneficial to each (Hauser, 1999), or getting the customer to take a particular action (Schultz and Kitchin, 1996).

Organizations use short-term sales promotional activities to urge customers to buy sooner and in larger quantities than they usually do (Yeshin, 1998). Furthermore, sales promotion can be used to attract new users, to respond to special occasions and to generate a purchase

motivation. Cravens (2000) mentions that the frequent flyer air travel program is considered one of the main successful sales promotion ideas as it offers benefits and advantages to customers when buying the product as a reward or incentive to get competitive advantages over the competition (Jobber, 2001). Lancaster (2005) points out that the promotion is a part of a firm's overall effort to communicate with consumers and others about its product or service "offering". He added that marketing communication is generally preferred to the term promotion. Moreover he addressed that promotion describes the communication activities of advertising, personal selling, sales promotion and publicity public relations.

Sales promotion is a growing business and the credit goes to several factors. These include the movement towards relationship marketing, high television advertisement costs and customers search for added value for money. Even though it usually generates high levels of sales, it decreases sales later on since customers might stock the product and not repurchase it until it is out of stock. Smith and Taylor (2002) addressed that research is very important in conducting sales promotion's plans by reviewing competitors' sale promotions and conducting an efficient market research. Promoters can be able to choose the appropriate promotional tool.

Jobber (2001) has classified the long term sales promotion effect as positive, negative or neutral. Positive sales promotion occurs when it succeeds in attracting new customers who will repurchase the product in the future. If the brand was devalued by the promotion in the customer's perception, the effect is, however, considered negative. In the case of customers buying the promoted product just because of the incentives without any effect on their preferences, the sales promotion is considered neutral. According to Lancaster (2005), the sphere of sales promotions generally includes a display of materials in the form of stands, header boards, shelf strips or "wobblers", it also includes packaging in the form of coupons, premium offers or pack flashes. Merchandising in the form of demonstrations, auxiliary sales forces or display arrangements can also be included in the sphere of sales promotions, direct mail in the form of coupons, competitions or premiums, and finally exhibitions.

Astous, and Landreville (2003) found out that "sales promotion comprises a multitude of marketing tools designed to stimulate the purchase of goods and services by providing an incentive. Among those tools, premiums occupy an important place. A premium-based sales promotion is one in which a good or service is offered free of charge or at a relatively low price in return for the purchase of one or many products or services. For instance, a potential customer may be offered a free cookware set as a premium for opening a new bank account".

3.4.4 Publicity and Public Relations

Publicity is known as "*proactive public relations*" that creates brand awareness and forms attitudes towards products and companies by using news releases and press conferences about the launch of new products and new product modifications to influence potential customers to purchase products (Moyne, 2000).

Public relations are a form of marketing communications where targeting public understanding is the main objective; this process can be achieved by building close relations with individuals and organizations (Imber & Toffler, 2000). Furthermore, Fill (2002) mentioned that public relations are management activities aimed at shaping attitudes towards an organization by spreading information and conducting a dialogue with different types of organization's stakeholders. Pickton and Broderick (2005) define public relations as "*the planned and sustained effort to establish and maintain goodwill and mutual understanding between an organization and its public*". Public relations can play a great role in the overall promotion strategy, whether the targeted audience are individuals or organizations (Cravens, 2000). It is mainly concerned with building good and close relations between the public and the organization promoted for. Such promotion is not expensive because the communication process does not involve direct media costs, but still it is considered an effective promotional tool (Yeshin, 1998).

Cravens (2000) argue that publicity can have negative or positive impact on the organization. This impact depends on the writer's perspective towards the organization and its offerings. In another words, organizations do not have control over this promotional

tool. They also argued that no one can be sure what the press release will be or even if it will be altered or shortened before publishing. As organizations do not control publicity, Chee and Harris (1998) commented that organizations tend to use this tool among other tools to achieve better results.

Jobber (2001) distinguishes publicity as a promotional tool for which the organization does not pay directly for. Jobber revealed that the organization and/or its products are promoted by placing information about them in the media. Publicity can provide prearranged information and response to media requests. According to him, there are three tasks that should be accomplished by the publicity department in organizations; the first is to respond to media requests and inquiries by providing organised information to the media, the second is to provide the media with information concerning the organisation's events, and the last is to stimulate the media to transmit the information that was provided by the organization.

Furthermore, Cravens (2000) and Roth (1982) agree that placing free-of-charge communications via media communications is a common example of publicity for a company's products, services and/or ideas. Moreover, writing articles in newspapers or magazines about new products or services, for which the company is not charged, is considered publicity.

Jobber (2001) added that publicity has five characteristics known as: *High credibility* where publicity is written independently by the media persons resulting in higher levels of credibility in the audience perception than advertising. The second is *No direct media costs* where the media space and time is not paid for, but there are some expenses which are linked to press releases conference preparations and public relations agencies' fees. The third characteristic is the *Loss of control of publications* where, as explained earlier, there will be no guarantee that the news will be published since all decisions are controlled by the media. Whether to publish the news depends on the news value, which is determined by the publisher and not by the promoting organization. The fourth is *Loss of control of content* where the released news or the conference cannot be guaranteed to be published in the same way the releaser wants. Therefore, it can be changed according to the publisher or the

media. Finally, the *Loss of control of timing* is where the publication timing cannot be controlled; the publishing of the news may be earlier or later than what the organization seeks, for example, the publication may be too late where it has less importance for the releasing organization. Rhee (2002) mentioned that some of the "advantages of publicity including risk reduction, source credibility, intentional rather than intrusive exposure and agenda-setting are gained through the greater perceived importance and relevance of (*the message*) communicated through publicity". Public relation is based on developing programmes to communicate with stakeholders. Furthermore, in successful organisations, those who are in charge of the public relation process are part of the top management or can report directly to them (Rhee 2002). "Excellent public relations departments are nourished by organic, decentralized management structures, which allow participative rather than authoritarian cultures. Organizations turbulent complex environments produce activist publics that pressure" towards excellence (Rhee 2002).

According to Kolodny (2005), small size companies with tight budgets rely heavily on press releases. It is obviously cheap and efficient in terms of transmitting information about the organization and its products and for building product awareness. Electronic mail or email can be used in sending press releases. Email press releases must be short and each release should be personalized according to the receiver.

Earlier firms tend to develop relation networks for several reasons; one of those reasons is to build long-term relationships between suppliers and buyers (Dwyer et al, 1987). According to Ford (1990), personal contacts are considered as another reason, especially that they reduce uncertainty that is associated with complex deals. Personal contacts allow the exchange of information on each and every arising issue that needs to be discussed. Public relations are wider than marketing because they focus on customers, marketers and distribution channel. Public relations communicate with different groups so as to create a better environment for marketing (Jobber, 2001).

According to Fill (2002), public relations have four models, which set out the way public relations works. The first one is the press/publicity model which is based on using propaganda to persuade stakeholders of new ideas and offerings. It is one of the

communication models that depend on information flow. However, It is noticed in media events and press releases that the transmitted information is not totally truthful in this approach. The second model is the public information model; this approach is based on disseminating truthful information, but does not concentrate on persuasion. Mainly, it focuses on being informative, and can be observed in governmental public health and anti-crime campaigns. As for the two-way asymmetric model, it is basically based on a two-way communication channel where the receiver's feedback is vital. This approach aims at influencing attitudes through persuasion. The last model is the two-way symmetric model, in this model the power is distributed equally between the organization and its stakeholders. Organizations and their publics are willing to adjust their attitudes and behaviours as a result of the information flow.

3.4.5 Direct Marketing

It is defined as *“a strategy which is used to create and sustain a personal and an intermediary-free dialogue with customers, potential customers and other significant stakeholders”*. The increasing usage of this promotional tool by various organizations is a strong evidence of its power (Fill, 2002). By bringing the market to homes and offices, direct marketing invites potential customers to respond directly to the promotional activity by purchasing an offering, visiting an exhibition or establishing a contact (Smith & Taylor 2002).

Usually, the direct marketer chooses the individual that will receive the promotion, and delivers the promotion directly. This process might result in a purchase or an additional inquiry (Imber and Toffler, 2000). It also allows offering distinguished products and services to selected potential customers. Segmentation is an important process here since it distinguishes customer's segments based on unsatisfied needs. Testing a direct marketing campaign is important to determine the effectiveness of the campaign. By employing different communication tools, direct marketing enables companies to contact individual customers directly; those tools include direct mail, telemarketing, television selling, catalogues and electronic shopping (Cravens, 2000).

Fill (2002) lists four direct marketing tools which are used by organizations to achieve their marketing activities. The complementary tool is generally used with other promotional activities to support a brand. The financial service organizations use this tool to stimulate loans. The primary differentiator employs direct marketing promotion as the primary form of communication; this tool is employed to differentiate the organization's offerings from those of the competitors. It is capable of cutting costs and reaching end users. There is also the sales channel where direct marketing can be applied to develop efficiency, expand existing services, and establish different sales channels, and therefore, it helps organizations to meet the needs of different market segments. As for the brand vehicle tool, here direct marketing can be used to exploit the market space opportunities, each and every department of the organization must be customer oriented in terms of developing the customer-organization relation.

Moreover, Money (2000) stated that one of the most important characteristics of direct marketing is that it employs joint marketing and selling techniques in order to create a direct relationship between marketers and customers. Applying direct marketing can have several advantages as explained by Smith and Taylor (2002). One of these important advantages lies in targeting. Direct marketing allows isolating target segments and contacting them directly; it allows organizations to exclude mass audience in favour of targeting potential customers that have greater possibilities of purchasing an offering. Direct marketing is also a cost effective tool; the cost per a thousand contacted may be high but when the cost is calculated per enquiry, order or repeated sale, the sum will be lower. Another advantage is the control and accountability since the results of a direct marketing campaign can be easily measured and adjusted according to the receiver's obtained feedback, especially that in direct marketing marketers can obtain an immediate and flexible response and reaction as soon as a contact is made. Furthermore, this tool allows for an opportunity to test or re-test several product placements and attributes. It also helps in building a database by developing a personalized dialogue and a continuous relationship with customers, which allows the organization to collect information from customers and build a database. By doing this, the organization can be more successful in making sales which are based on customer's needs and characteristics and send tailored messages that

attend to customers with different needs where the brand-loyal customers for example receive different offers from those sent to brand switchers.

Jobber (2001) identified several media approaches that can be employed by direct marketers to reach the targeted customers such as direct marketing, telemarketing, direct response advertising and catalogue marketing. The first one is mainly represented in the postal material sent to potential customers. The objective of this process is to approach the organization's offerings and to keep in contact with business and individual customers while maintaining personalized targeting to specific customers. The consumer mailing lists can be prepared from customer subscriptions in magazines, catalogues, questionnaires and most importantly the companies own customer list. Telemarketing on the other hand is the use of telecommunications technologies to establish marketing communication with potential customers in order to achieve marketing goals. Telemarketing can be used in making sales, solving clients' problems, offering additional information about organizations and their offerings to customers, and providing feedback. Direct response advertising is another approach of advertising in which the targeted audience are expected to reveal a direct response towards the advertisement, such as making an enquiry or requesting a visit. Usually a free phone number is provided in the advertisement or a coupon in print advertisements to encourage the audience to contact the organization. The last media approach identified by Jobber is the catalogue marketing which involves selling the products through catalogues that are sent to prospects via mail. Here customers can choose their products at home and discuss their choices with their families before requesting the product. In this case, going to the shop to purchase the product is not needed. By employing catalogue marketing, the marketer can avoid the high expenses of shop locations and can display a wide range of products. Customer segmentation is an important issue in catalogue marketing by using database marketing. Marketers also can have a closer look at their consumers' needs and behaviours.

3.4.6 Events and Sponsorship

According to Fill (2002) sponsorship is “A *commercial activity, whereby one party permits another an opportunity to exploit an association with the target audience in return for funds, services or resources, sponsorship can be employed by many ways to generate awareness, brand associations and cut through the clutter of commercial messages*” (Fill, 2002).

Events and sponsorship, as suggested by Imber and Toffler (2000), involve paying for a television or a radio programme and running advertisements through this programme. This requires that the sponsor is mentioned as the programme’s sponsor and is entitled to promote the organization and its offerings during the broadcasting of the programme as agreed with the station. Funding events allow the sponsor to place banners at event’s locations and add the name of the organization alongside the name of the event.

Earlier, Yeshin (1998) concluded that there must be some kind of harmony between the promoted brand and the sponsored activity. The objective of this approach is to transfer the image associated with the sponsored event to enhance that of the sponsor, and therefore, enhance the positive attitudes towards the brand. Sponsorship is really effective when used in combination with other marketing communication tools.

In general, sponsorship plays a secondary role to other marketing communication tools because it is not a source of providing the audience with the organization’s information. Sponsorship aims at achieving primary and secondary objectives, building awareness and customer’s loyalty in addition to enhancing the organization’s image. The secondary objectives imply to attract new users and support the intermediaries and dealers (Fill, 2002). For more explanation, Monye (2000) points out that sponsorship and advertising go hand in hand, and that by using sponsorship, the organization can boost its advertising performance. This act is a strong application of IMC where different communication tools are co-coordinated so as to give more effective results.

As noticed by Astous and Landreville (2003), "several studies in the area of sponsorship research have shown the importance of a strong link between the sponsor and the

sponsored event or entity: the stronger the link, the greater the impact on the sponsor's image and the attitude towards the sponsoring itself".

Fill (2002) categorized different activities where sponsorship usually takes place. Sports events are one of these main areas where high media coverage and huge audience attraction are the main reasons behind choosing sport events to be sponsored by different organizations. During these events, the sport audience is usually one segment that shares interests and characteristics which makes them an easy target for organizations. Smith and Taylor (2004) added that sport sponsorship provides effective routes to target the organization's audience, it also provides several opportunities for organizations, as for instance when the sponsoring organization chooses to sponsor the sport's title, a club, a stadium, or simply buy game tickets and distribute them to the audience i.e. Maxwell House Coffee sponsored a game by buying 37,000 tickets and exchanged the ticket for two empty coffee jars. Another activity where sponsorship might take place is programmes. Here the sponsors' products and names can be seen in television, media programmes and publications. Programme sponsorship is not expensive compared to advertising; and it can also create awareness away from the other brands. Art sponsorship can also take place, this sponsorship began as a charity where businesses give something back to the society to create and improve the organization's image and, later on, due to its wide acceptance and inexpensive costs, it became commonly used especially in cases when organizations seek to target selected customers.

Smith and Taylor (2004) also indicated additional forms of sponsorship such as *community* sponsorship which is gaining increasing importance from several types of organizations. Another type is *education* sponsorship such as donating computers to schools. *Broadcasts* and *weather* sponsorship are also mentioned as other types of sponsorship.

According to Jobber (2001), the objectives that an organization seeks to achieve from sponsorship must be clear. Jobber stated that the main principles of a sponsor can be summarized in five main areas. The first principle is gaining publicity since millions of people will be exposed to the news media, for example golf tournaments allow the brand name to be exposed to upper-market customer segments, which is seen as a tremendous

advantage for sponsorship. This will also create more awareness about the organization's offering like, for example, when Canon sponsored football games in the United Kingdom the male awareness of the product increased by 45%. The second principle is creating entertainment opportunities for customers which is a major objective of sponsorship; this objective can provide positive responses and can be effective. Another objective lies in creating positive associations for both the brand and the organization, which will receive positive associations that are further enhanced with associating the sponsor with the values that are associated with the sponsored event. Improving community relations by sponsoring community programmes is another objective of sponsorship where the organization can promote its social responsibility, for example when sponsoring schools by providing low cost personal computers that may create positive attitudes towards the sponsoring organization. Organizations could also aim at creating promotional activities by sponsoring events that allow the organization to promote its products. Here, the organization attaches the name of the event on the organization's products. Such a sponsorship has been shown to generate high levels of sales for organizations, organizations can also provide sample products during the event to further support this.

Sponsorship is defined by Fahy et al. (2004) as an investment in cash in some kind of an event, team or person in order to secure sponsor's access to the commercial potential associated with that event, team or person. They added that sponsorship is viewed as an appealing communication tool given the increasing clutter and fragmentation of the traditional mass media. However, despite the belief that implementation is a critical factor in determining sponsorship success or failure; little is known about how sponsorships are managed. "This suggests that when considering the strategic role of sponsorship, two distinct levels of competitive advantage need to be identified. First, there is the attainment of advantage in the competitive market for sponsorship where the sponsorship must rise above the clutter and effectively resists the efforts of competitors to ambush it" (Fahy et al., 2004). It was also noted that sponsorships tend to be effective when accompanied by significant marketing communications expenditures. At the second level, there is the issue of competitive advantage in product markets, if it provides value or enables the creation of value for customers.

3.4.7 Trade Fairs (Exhibitions)

An exhibition or a trade fair can be defined as the display of the organizations' offerings in a particular trade. As explained by Imber and Toffler (2000), exhibitors rent space in the exhibition hall and are able to display their offerings. Usually exhibitions are accompanied with seminars and lectures regarding the exhibited offerings and their new technology.

Trade fairs are adequate in terms of generating sales and attracting agents. Exhibitors can examine the exhibited products, receive feedback, and provide fliers and catalogues regarding the organizations' offerings (Miller, 1995). Considerably, they are the only promotional tool that brings buyers, sellers and competitors all together in one location; they also allow targeting niche markets (Jobber, 2001). By bringing the whole market together in one hall for a certain period of time, buyers, sellers, competitors and potential customers are all joined underneath one roof. They allow for the products to be tested by customers and immediate feedback is obtained (Smith & Taylor 2002).

Adding to that, exhibitions offer a great opportunity for the organizations to inform actual and potential customers of the new products and brands by focusing on inviting opinion leaders and stimulating them to engage in word-of-mouth communication where they can promote the exhibited products. Exhibitions are essential in business-to-business marketing. The main reason for these exhibitions is to meet potential customers who are generally interested in the exhibited offerings. These organizations can also organize private exhibitions where they can exhibit their own products, enjoy lower costs and avoid the communication noise associated with public events (Dwyer and Tanner, 2002; Fill, 2002).

Those exhibitions must be carefully planned and their clear objectives must be set in order to guarantee their success. Furthermore, direct mail and telemarketing should be used in order to attract the needed audience, experienced staff are required and should be always available at the stand, refreshments and seating areas ought to be available at the exhibition (Jobber, 2001).

Monye (2000) explained four types of trade fairs. The first type is the general trade fairs (horizontal) that host a wide range of exhibitors where both the consumers and business

goods are displayed. This type is used in developing countries where they promote their exports. They usually take place on annual bases and stay longer than other types of exhibitions. The second type is the consumer trade fairs (horizontal) which involve displaying a variety of consumer products. Different businesses are able to interact with actual and potential customers, and exhibiting organizations have the advantage of establishing two ways communication process and making a sale. The Business trade fairs (horizontal) are business exhibitions that host a huge number of industrial organizations displaying industrial goods. This kind needs a larger space and requires more complex logistics than consumer exhibitions. The last type is the special trade fairs (vertical) where specialist consumers or business exhibitors are invited. They are characterized by their short duration and are extremely focused to attract good-quality and concerned customers.

3.4.8 Packaging and Product Placement

Packaging is the act of wrapping consumers' goods. It protects and differentiates the organization's products from others in the market, describes the contents and promotes the product. It also adds value to the product when it meets customers' needs such as the portion control, and the easy to open or non-breakable packages. The labels on the package show the product, its benefits, and highlight its logo. Moreover, the promoting organization can create a new product class on the package (Imber and Toffler 2000).

Packaging completes advertising, sales promotion, public relations, exhibitions, direct marketing....etc. When customers are confronted with many products, they usually choose their products based on the package, the information it contains, its colour, language and design. The package must have a strong identity and must be persuasive to the targeted customers, for example when Sunkist changed its package to the attractive blue colour, its sales increased (Monye, 2000).

In view of the fact that a great number of brand choice decisions is made during shopping, advertisers become more aware of the importance of using package colours in store communications to attract potential customers' attention and stimulate them to make a purchase. The package colours are important because different colours mean different

things in different cultures as well as the shape of the package which can provide information about the usage of the product, some packages can also be used for other purposes after the product has been consumed (Fill, 2002). According to Duncan (2002), the package is the last communication with the consumer that happens at the point of sale.

Product placement is the demonstration of products in television programs, films and other mediums. The producer takes permission from the marketer, the marketer benefits from the high exposure levels and the association between the actors and the product (Imber & Toffler 2000). In recent years, product placements in films and programmes have grown rapidly; the product is associated with the programme, the actors or its usage in the programme (Yeshin, 1998).

Another purpose of product placements is to avoid the irritation associated with advertisements before or during a movie by placing the product in the movie itself. In some cases placing a product by a producer is in return for money (Fill, 2002).

The package acts like a silent salesperson that is by providing adequate information about the product and its usage, prospects may be motivated to make a purchase. Packaging protects the product during storage and usage, and in some cases it may protect the consumer from the product itself, like in the case of packaging medicines and chemicals. It must be convenient in usage and storage as its convenience may provide differential advantage for the product. It is considered the last communication tool that can communicate with the customer before purchase happens since it grabs customers' attention at the point-of-sale either by its design or by reminding the customer of the stored images and aspirations that are driven from a television commercial that is associated with the brand (Smith & Taylor, 2004). Table (3.2) illustrates how packages can communicate with potential consumers.

Table 3.2 Packages Marketing Communication

Grab consumer attention
Convince prospects that contents match the advertising promises
Build brand personality and establish links with buyers
Build pack loyalty by:
Looking nice on the table
Being easy to find in the garden or in warehouse
Being distinctive and easy to be recognized in shops
Being easier to use than competition's packs
Instructing users how to use the products to gain maximum benefits
Inform users of the essential requirements such as warnings, country of origin and ingredients

*Source: adapted from (Smith and Taylor, 2004).

3.4.9 Merchandising/ Point of Purchase

According to the American Marketing Association, “*Merchandising is the planning involved in marketing the right merchandise or service in the right place, at the right time and in the right quantities*” (Imber and Toffler, 2000, p.358).

Merchandising techniques such as store design and product display are communication tools that impulse prospects to purchase a product. Usually, the consumers make the final decision inside the shop. Merchandising is effective for providing customers with useful information like reminding them of special offers (Smith and Taylor, 2004). Table (3.3) provides several merchandising tools, which can be used by different stores.

Table 3.3 Merchandising Tools

Leaflets and dispensers
Stickers
Posters
Show cards and cardboard cut-outs
Branded racks or display units
Dump bins
<p>Three-dimension tools:</p> <ul style="list-style-type: none"> • Injection moulded characters • Holograms • Free-standing floor display
<p>Electric gadgetry:</p> <ul style="list-style-type: none"> • Spotlighting systems • Video walls • Plasma screens • Illuminated display systems with fiber optics • Lenticular technology • Magic mirrors • Interactive point-of-sale (POS) systems, for example product advice systems and smart card point-of-sale suggested items
Shelf space
Shelf positioning, example: premium locations
In-store sampling
Window display
Digital imaging and Web-based merchandising analysing tools

*Source: adapted from (Smith and Taylor, 2004).

3.4.10 Word of Mouth Communication

Word-of-mouth communication (WOM) involves face-to-face messages that are exchanged between individuals (Mowen, 1993). Jobber (2001) adds that WOM is a promotional tool where positive or negative information is passed by consumers to other consumers. According to Pickton and Broderick (2005, p.109), *'word of mouth is communication not originated by the sender that is passed on to others after the original marketing communications messages have been transmitted'*.

Wangenheim and Bayon (2004) reported that research has shown the importance of "WOM in the formation of attitudes, in a purchase decision-making context and in the reduction of risk associated with buying decisions. Scholars agree that WOM is especially critical for the success of the service providers".

In his article, Dichter (1966) points out four types of involvement when customers talk about their product experiences. The first one is 'product-involvement' where people prefer to talk about pleasant and unpleasant issues. This dialogue may result in revealing their experiences whether they are looking for or had already consumed the offering. The second type of involvement is the 'self-involvement' where levels of status received by the consumer can be discussed with others. Then there is the 'other involvement' where sharing product benefits can help in motivating and expressing feelings to others. And the last one is the 'message involvement' where messages surrounding the product can play a role in motivating customers to talk about it.

In addition, WOM is an extremely effective method in influencing consumer behaviour (Smith and Taylor, 2004). When individuals share their information with others, they can influence their consumer decisions (Herr and Kardes, 1991). An early survey conducted by Morin (1983) revealed that WOM communications are three times stronger than advertising. Generally, as it was noted by Imber and Toffler (2000) that satisfied customers can mention their satisfaction to friends, family members or any potential customer. This communication method is not paid for; however, research studies have revealed that WOM is the most important source of information for customers (excluding their own experience) and usually it is more effective than mass media communication. WOM is considered as a

very effective marketing communication medium but it is a very difficult tool to control at the same time, and it can involve anybody as customers, journalists and/or employees (Pickton and Broderick 2005).

Besides, Gremler et al. (2001) illustrates a strong example for the effect of positive WOM, which is the communication strategy of Harley-Davidson where much of the companies' success is credited to positive WOM that is generated from customer-employee relationships.

Focus group research is the best way to screen WOM, a group of people are asked to talk about their experiences and attitudes towards products and organizations (Engel, Warshaw and Kinnear 1994). This approach was used by Merck Company when its drug "Zocor", a cholesterol-lowering drug, faced the spread of negative news that the drug has harmful effect on patients, the company obtained feedback through analysis of online discussion forums, and it was able to measure huge amounts of responses (Calabro, 2004).

Generally speaking, WOM is the strongest marketing communication tool and it is influenced by product quality and customer satisfaction. This kind of communication (WOM) is useful in one-to-one communication, friend's words and advice can be stronger than advertising or expert selling. Also, it can be included in and budgeted for in the marketing communication mix, which can be achieved by understanding opinion leaders and individuals in the targeted market.

WOM can be positive or negative, customers usually talk about their negative experiences more than their good ones. An innovative way to generate WOM is to employ different marketing communication tools to stimulate individuals to discuss the organization and/or its products and services with other individuals, for instance a challenging advertising campaign or establishing a web chat room (Smith & Taylor 2004).

Another successful way for organizations to stimulate consumers to talk about the promoted product is to find a way to send money back to consumers, even small amounts of money can still stimulate consumers to talk about their experience and promote the product (Fisher, 2005).

3.4.11 Online Marketing Communications

On-line marketing communication is defined by Imber and Toffler (2000) as the establishment of dialogue with actual and potential customers via the Internet. The Internet allows sending personalized messages to customers where customers are allowed to interact with these marketing communication messages.

Keeler (1995) outlines several marketing communication benefits that can be achieved by employing the Internet as a communication tool. The Internet allows sending messages to various receivers via emails giving the sender the opportunity to spread the marketing communication message to the entire potential customer's list similar to direct mail communication. The internet also allows transferring files by using File Transfer Protocol (FTP) where both customers and organizations can communicate easier with each other. It also aids in monitoring news and opinions by using online discussion groups' organizations, which can establish marketing communications with potential and existing customer. This approach allows receiving customers' feedback and stimulates WOM communication. Online WOM can be referred to as word-of-mouth. Furthermore, the internet allows searching and browsing through search engines that have provided the ability to search different references and websites at a click. Posting, hosting and presenting information is also possible using the internet where corporate information can be accessible by Internet surfers. This information may include companies' reports and marketing communication messages. Advertising is also done via internet using multimedia, coloured and sound advertisements on the Internet can produce effective advertisements. Another advantage for the web advertising is that it can reach large number of users without paying large amounts of money as regular advertising requires. The Internet is increasingly being used by organizations as a means for public relations and sponsorship to publish information about their products, services and corporate reports as it is easy to access by different stakeholders. Some websites utilize the internet for sales promotions where they encourage surfers to provide their addresses to enter into competitions, other web sites allow the extension of uses in order to attract more customers, and others utilize websites for direct sales where surfers can purchase any product by placing an online order, they can also compare between different products and

their prices. Companies are now using virtual exhibitions as well as a new marketing communication tool. Exhibitors can attend virtual exhibitions without leaving their offices in addition that it cuts on costs. And last but not least, many companies use the internet to carry out marketing research where customers' feedback and interests can be obtained via Internet, which allows organizations to ask surfers about their personal interests and opinions and use that information for direct marketing.

It is fair enough to mention that Bush and Harris (1998) state that the Internet is perceived as the main tool of providing product information to customers. Fill (2002) adds that using the Internet to communicate with specific audiences to achieve the goal of marketing communications becomes a common communication tool.

Money (2000) suggests several approaches that Internet marketing communications can be employed to serve the promotional activities, one of which is the infomercial approach in which products that requires a lot of research and information to support the decision-making process (high involvement) are bought. Detailed information is available on the Internet and can be updated regularly. Online communications allows two-way communication where surfers can contact the promoting organization requiring additional information and even purchasing the product online.

The online marketing communication tools are Online Sponsorship, Display advertising, Electronic mail and Banner advertisements.

Online Sponsorship: organizations are increasingly using website sponsorship where sport events, results and schedules are published online, and news and current affairs can also be sponsored online by organizations. Sites with high levels of visitors are most attractive to online sponsors. The surfers are ambushed by the sponsorship activity since they usually are not searching for information concerning the promoting organization.

Display advertising: online advertising is effective when less information is needed to make the purchase decision (low involvement). Online adverts enhance brand equity and are common with products like Levis and Coca Cola where status is an important issue in the advert.

Electronic mail: email communication is a common direct marketing tool. Online promoters use emails to send customized messages in order to drive users' attention and develop to a personal relationship with them.

Banner advertisements: the most popular form of online marketing communications is the banner ad which is a rectangular clickable graphic that drives Internet surfers to the organization's website. Studies suggest that banners are more noticed than television advertisements and they can be interactive in addition to being informative. Surfers can inquire additional information or ask questions about the promoted product.

3.4.12 Corporate Identity

Imber and Toffler (2000), corporate identity is as the same as corporate image by describing the corporate image as the way customers perceive the organization. This image, in some cases, may influence the sales of its brands. Its influence may be positive, for instance, Heinz ketchup. While in other cases, the corporate identity may reflect negatively on the organization as in the case of the environment tragedy of the Exxon Valdez oil spill. Moreover, Nelson (2004) explains that corporate *identity* and reputation affect every aspect of corporate life such as share price, recruitment and sales, but he argues that corporate identity is not the corporate image. A corporate image reflects how individuals perceive the company, and the image may be something that can be affected by internal or external influences therefore the corporate image is uncontrollable, while *corporate identity*, is controllable and allows the company to communicate with its customers and various stakeholders and reveal the way it wants to be perceived. When organizations control their identities, they take big steps for controlling their future.

Smith and Taylor (2004) list six stages in managing corporate identity. *Stage one* involves assessing the current situation by conducting a communication audit which allows organizations to be familiar with the way they are perceived by their employees and audience. In this stage, the model image must be clear and emphasizing the aspects that differentiate the organization from its competitors in the market. *Stage two* involves providing a brief and selected designer; the brief should include the basic information that

includes the situation, the objectives, the strategy, the targets, the resources and the notes. The strategy may also list the marketing communication tools that are to be used in managing corporate identity. *Stage three* is about developing design concepts; at this stage, the developed design is based on the conducted brief. Design agencies can provide some designs for organizations. *Stage four* includes selecting, researching and testing. Here, the research provides the associations in the minds of the audience and helps to diagnose any emerging problems, but the research must be simple and clear because people prefer the familiar. *Stage five* involves explaining internally. It is important to note that creating a new identity may face internal resistance, so organizations should explain their new identities to their employees so as to prevent any possible embarrassing situations for them in case they were asked about the new design in the future.

Following this further, Hartley and Pickton (2000) state that direct communication can be achieved through trade shows, telemarketing, customer service help lines, direct response marketing and personal selling which has developed significantly in importance during the recent years and been assisted by advances in technology.

3.5 Integrated Marketing Communication (IMC)

Significant amounts of literature like Yashin (1998), Imber and Toffler (2000), Cravens (2000), Caemmerer (2009), and Fill (2002 and 2009) have indicated that the marketing communication tools must be integrated so as it becomes more effective. The literature review has indicated that as time passes by, companies are increasingly integrating their marketing communications.

Going back to Yashin (1998), he states that consumers don't see the promotional tools as separated when they are exposed to a variety of messages from a wide range of tools, but use them all to build a strong image of the advertised brand. On the other hand, if advertising is saying something about a brand and sales promotion is saying something else, this may affect the message's credibility. Fill (2002) argues that all the marketing communication tools are used consistently to support a brand and the messages that are

used to communicate brand values. Promotional messages communicated by each tool should be harmonized so that potential consumers will be exposed to consistent messages.

In addition, Imber and Toffler (2000) add that the promotional tools are coordinated to make sure that the marketing messages are received in harmony by a great number of individuals in the target market. Furthermore, Jobber (2001, p.784) defined IMC as *the "concept that companies co-ordinate their marketing communications tools to deliver a clear, consistent, credible, and competitive message about the organization and its products"*.

Cravens (2000) comments organizations should set promotional guidelines to each tool of the promotional mix. By doing this, they create a consistent promotional system where each tool can accomplish its responsibility. This strategy will result in the formation of a united communication and steadiness flow of information.

Generally, and according to Smith and Taylor (2002), IMC require lots of efforts and it can increase sales, market share and profits. Combined messages are more visible than myriad messages. The world today is full of communication noise which may obstruct the communication channel. By employing IMC, the chances of preventing the noise obstruction and reaching the targeted audience become greater. The customers are always reminded by integrated promotions of products and services. On the other side, Pickton and Broderick (2005) and Caemmerer (2009) stated that IMC cover a range of promotional activities targeted towards specified audience where these activities work in harmony with each other and speak in one voice. This process can increase the effectiveness of the marketing communication efforts and each tool may support the other.

Earlier, Yeshin (1998) identified six main benefits of IMC. Message consistency in the promotional tool of IMC provides a strong and an attached marketing communication message rather than a separated one. IMC also helps achieve corporate cohesion, which is important especially that consumers usually prefer to deal with organizations having a strong corporate image. So the organizations must maintain and develop their corporate image by providing consisting and well organized messages. Another value is in client

relationships where IMC provide the opportunity to play a significant role in corporate client relationships. Furthermore, IMC provide interaction by providing better communication between agencies, and thus allowing more focus on strategic development. IMC also motivates teamwork by permitting shared thinking, and allows participation by employing brainstorming strategies in which employees can work together and avoid department clashes (Caemmerer, 2009).

Also, Smith and Taylor (2004) mention that IMC can draw many benefits to the companies such as providing a competitive advantage, increasing sales and profits, and saving time, money and stress. They also added that there are many barriers that may hinder the application of IMC as the functional silos which concern some organizations that are described as rigid and maintain a structure that the management refuses to change towards sharing budgets and decisions with other departments. In these organizations' structures, each department is isolated from the other, for example public relations, marketing, advertising, sales promotion, departments' managers and employees do not meet or share information with counterparts from other departments. Another barrier is creativity restriction which leads different departments functioning in the same organization not to be so enthusiastic to develop or implement a creative idea coming from another department. Besides, the creative idea may not suit the overall marketing communications strategy. Timescale conflicts are seen as another barrier. Here, some marketing communication tools work on the long term whereas others may be effective on the short term, for example, advertising, that may be used to create a brand image on the long term, may conflict with sales promotion that is used to increase quarterly sales. Lack of IMC's Know-how can also hinder application of IMC; IMC know-how and experience is not very wide spread, and very few people and agencies obtain the knowledge of all the promotional tools and the process of integrating them.

According to Pickton and Broderick (2005), the growth of IMC can be ascribed based on the following factors:

- 1) Lack of real growth in advertising expenditure: advertising is an effective marketing communication tool when specific communication tasks are needed.

Although advertising expenditure is increasing, this increase has been made to go along with the media inflation. Advertising is losing its primary role in promotions, and therefore providing some credit to other marketing communication tools that become more recognized.

- 2) Shrinking employee base: advertising agencies are suffering from the outcomes of the fact that organizations are seeking more efficient promotions, therefore, advertising agencies are widening their marketing communication services. By doing this, they become “one-stop shop” where they provide integrated elements of the promotional mix.
- 3) New promotional agencies are competing with advertising agencies: today there are many new promotional agencies that specialize in different tools of the promotional mix and this create the need for integration.
- 4) Growth in media independents: the traditional way in buying media space used to be by advertising agencies. Recently, media independents have been achieving this task and by doing this, they took the commission intended to advertising agencies and leaving them searching for other sources of income to fill this gap by expanding their operations to other promotional tools.
- 5) Clients moving to management consultants for strategic advice and planning: clients are moving to management and marketing consultants as these are not biased towards one communication tool rather than the others.
- 6) Increasing sophistication of client managers: clients are becoming more sophisticated in employing their marketing communication tools which the organizations expect to be harmonized and integrated.
- 7) Perceived competitive advantages and financial benefits of offering integrated services: as organizations are seeking more promotional benefits from their marketing communication tools, advertising agencies wishing to receive more financial benefits and a better competing advantage, must use more integrated approaches.
- 8) Growth in international communications: the increasing marketing activities on an international level have created a magnificent need for integration in order to create brand awareness. As for local brands, their marketing communications

also need to be integrated so as to be able to face the international brands. A standardized approach can also be employed in many countries, but sometimes organizations adopt different strategies in different countries.

- 9) The increasing retail power: the increasing retail power is a forcing change. Retailers demand more IMC.
- 10) The need for a strategic view of marketing communications and relationship marketing: stakeholders' role and relationship marketing are gaining more importance in the marketing process as it is known that marketing communications should be addressed to all the organization's audience not only to end users. This has increased the need to integrate the marketing communication so as to reach stakeholders and achieve the required tasks.
- 11) Technological advances especially in database technology: the technology advances of marketing communications can be explained by the example of the coloured printers that allowed the use of colour print advertising. Also, the Internet has become widely used in marketing communications. The advances in technology have participated in creating opportunities for IMC.
- 12) IMC is perceived to provide extra benefits that the organizations and agencies recognize and therefore seek to implement them to obtain those benefits.

Pickton and Broderick (2005) discussed several barriers to IMC like for example the 'mind-set'. There has been a negative attitude towards IMC by some marketers who think that integration is limited to the elements in a single tool rather than in the whole strategic promotional activities targeted towards the organization's audience. The taxonomy and language, which are used to describe the marketing communication mix, are other barriers to IMC that might have a negative effect on its integration since the use of each promotional tool is perceived to be separated from the other tools. There are different forms of mix taxonomy, but they are insufficient in terms of expressing the range of activities they describe. Also organization's structure makes it difficult to coordinate the efforts of marketing communication's integration as they are separated into several departments. Furthermore, elitism; each promotional tool has experts who are specialized in their tool, for example advertising specialists view advertising as the most important marketing

communication tool. On the other hand, public relations specialists believe that their tool is superior over other promotional tools. Promotional specialists, therefore, will not trust other promotional tools to be as effective as their specialized tool. On the other hand, the task is magnitude because the IMC process needs integrated efforts by the whole organization from top management and downwards, therefore it is difficult to achieve such process. Adequacy of budgets is another barrier when organizations may not consider their IMC as a long term investment; on the other hand, they expect short results and their budgets may be lower than what is needed for ingenerating the marketing communications. Dimensions of integration are considered as a barrier; marketing communications are not the only area of integration in the organization, the dimension of creative elements, internal and external factors, and the integration of the promotional mix with other marketing mix factors.

Pickton & Broderick (2005, p:543) introduced the RABOSTIC Model in IMC that is resulted from both a critical review of current IMC literature and empirical research. Pickton and Broderick (2005) identified eight steps for developing the RABOSTIC IMC campaigns. The process starts with a situation analysis in the RABOSTIC IMC plan. It begins by conducting research and recognizing the organization's situation in the market and the situation of other competing organizations. Next, the marketing communication targets are determined where the targeted audience is pointed out and recognized so that the campaign can be as effective as possible. This is followed by setting budget allocations (budgets). In this step the appropriate budget is set. Budgets can be rigid or flexible depending on the organization's objectives. Next comes determining the organization's objectives which is the fourth step in developing the RABOSTIC IMC campaign. Those objectives can be corporate, marketing, financial, broad marketing objectives or objectives for each marketing communication tool. Organization's objectives should be interrelated and set carefully so the integration plan can achieve its goals. After that is the strategic decision-making which determines the framework in which the individuals involved must operate. The marketing communication strategy should recognize its target audience, their behaviours and the campaign's influence them. The sixth step of the planning process is basically about planning of the activities and involves the operational decision-making; an important issue in thinking of the activities here is to think about them as promotional tools.

The next step is managing the campaign. This step is intended to prevent anything wrong that may happen; it is also useful to adjust the campaigns elements if there were any situation changes during the implementation of the campaign. Finally is the campaign evaluation where the marketing communication campaign is evaluated in terms its providing value for money and its influence on the target audience (Kitchen and Burgmann, 2010).

In this field, Solberg (2002) "reveals that harmonious relationships are characterized by greater dependence, trust, understanding, commitment, communication, and cooperation. But less distance, uncertainty, and conflict (*carefully assesses*) and cultivate international transactions as sound (*behavioural*) relationships rather than mere financial exchanges".

IMC is becoming more essential for many companies, but yet there are still significant development processes that many businesses have to undertake. Kitchen et al. (2004) suggested "that IMC development needs to be researched in the domain of business practice. Certainly, more evidence needs to be provided concerning IMC and integrated marketing from within" business. However, "what authors do agree on is that for successful execution of marketing communications, various disciplines must be brought together with high efficiency and high resonance meaning to stakeholders, customers, and consumers" (Kitchen et al., 2004).

Again, Kitchen et al. (2004) approve that organizations should focus "on the strategic role of communication at both corporate level and marketing level, and (*relate it*) equally to corporate and brand mission, values and needs under both the global and national market settings". They also pointed out "five key facts about IMC; it aims to affect behaviour, it starts with prospects, it uses any and all forms of contacts", it aims to achieve synergy and relationship building . "Therefore, communicators with an IMC approach will consider all forms of communication, all message delivery channels, customers, and prospects, and all brand contact points while they plan and implement marketing and marketing communication strategies" (Caemmerer, 2009).

"Integrated marketing is simply one step further from IMC or the highest stage of IMC, by focusing on conveying unified messages to customers via the correct" blend within the marketing mix (Kitchen et al., 2004). However, Kitchen and Schultz (1998) "discovered from their research among UK advertising agencies that public relations is part of marketing communications which is less integrated than other marketing communications activities". "They identified four groups of potential barriers to IMC success in their study of the New Zealand advertising and marketing industry. First is the power, coordination and control issues, second is client skills, centralization/organizational and cultural issues, third is agency skills/talents, overall time/resources issues; and the last one being flexibility /modification issues" (Kitchen and Schultz, 1998).

In fact, Kitchen et al. (2004) emphasize that "agencies are diversifying and expanding the promotional services they offer to clients, and these services are increasingly integrated. Clients seek solutions to communication problems, and the resolution of these problems is often client-driven and customer-focused. Thus, IMC appears to be more than a passing, it is the amounts to (*move*) toward the upper levels".

According to Kitchen et al. (2004), "inside-out approaches resonate with product, production, and sales orientation, orientations which – as seen from the current marketing literature – were apparently (fossilized) in the sedimentary strata of business history. It is only in the (*second stage*) of IMC evolution that the marketing concept begins to be of real relevance".

According to Hornik and Rubinow (1981) "IMC is about 'coordinating communication disciplines', and least agreement with the idea of IMC being a '*strategic business process*'. In the UK, therefore, IMC would still appear to be at the earliest stages of its life-cycle". Hornik and Rubinow (1981) add that the "evaluation remains the major stumbling to behavioural or ROI outcomes, which depend on significant investment in database infrastructure and allocating resources against clearly defined customer segments". They also point out that there are two kinds or barriers to coordinated approaches, these include the "measurement/evaluation issue, and the structure and relationship between agencies

servicing campaigns, which implies time and relationships of trust between client and agency, and within and between agencies".

Again, Hornik and Rubinow (1981) indicate that "in the review of literature, there is strong evidence that agency practitioners know what IMC is, how it can be (*personalized*) on behalf of clients, and its relative strengths and weaknesses. The weakness of IMC still lies in the apparent inability of agencies to measure behavioural outcomes. Measurement, or evaluation, represents an additional cost to clients. Given that clients should have built up detailed behavioural databases of consumer segments over time, it would be most unreasonable to assume that agencies would access to these unless a strong relationship of trust built over time had been" deployed. Most importantly, they point "out that the focus needs to be in communication, not technology. This includes not only the details of the language, but also the cultural implications of what is said and how it is said, as well as the meanings conveyed through graphics, which are ripe for cultural misunderstanding" (Hornik and Rubinow, 1981).

3.6 Chapter summary

This chapter provided an overview about the communication and integrated marketing communication. The communication is the process of contacting senders with the receivers and it is very important for marketers to use the IMC to draw the benefits and provide the competitive advantages of the products through IMC to increase sales and profits. IMC is functional tool to use in saving time, effort and money. The IMC will also provide a consistent support to a brand and the messages that are used to communicate brand values. Promotional messages communicated by each tool should be harmonized so that potential consumers will be exposed to consistent messages.

This chapter presented a comprehensive framework for the IMC which represents an important part of the marketing communication tools in the current research. International companies use standardised marketing communications that might lead to certain cultural conflicts.

Table (3.4) and figure (3.3) describe the sections in Chapter Three with citations in each section

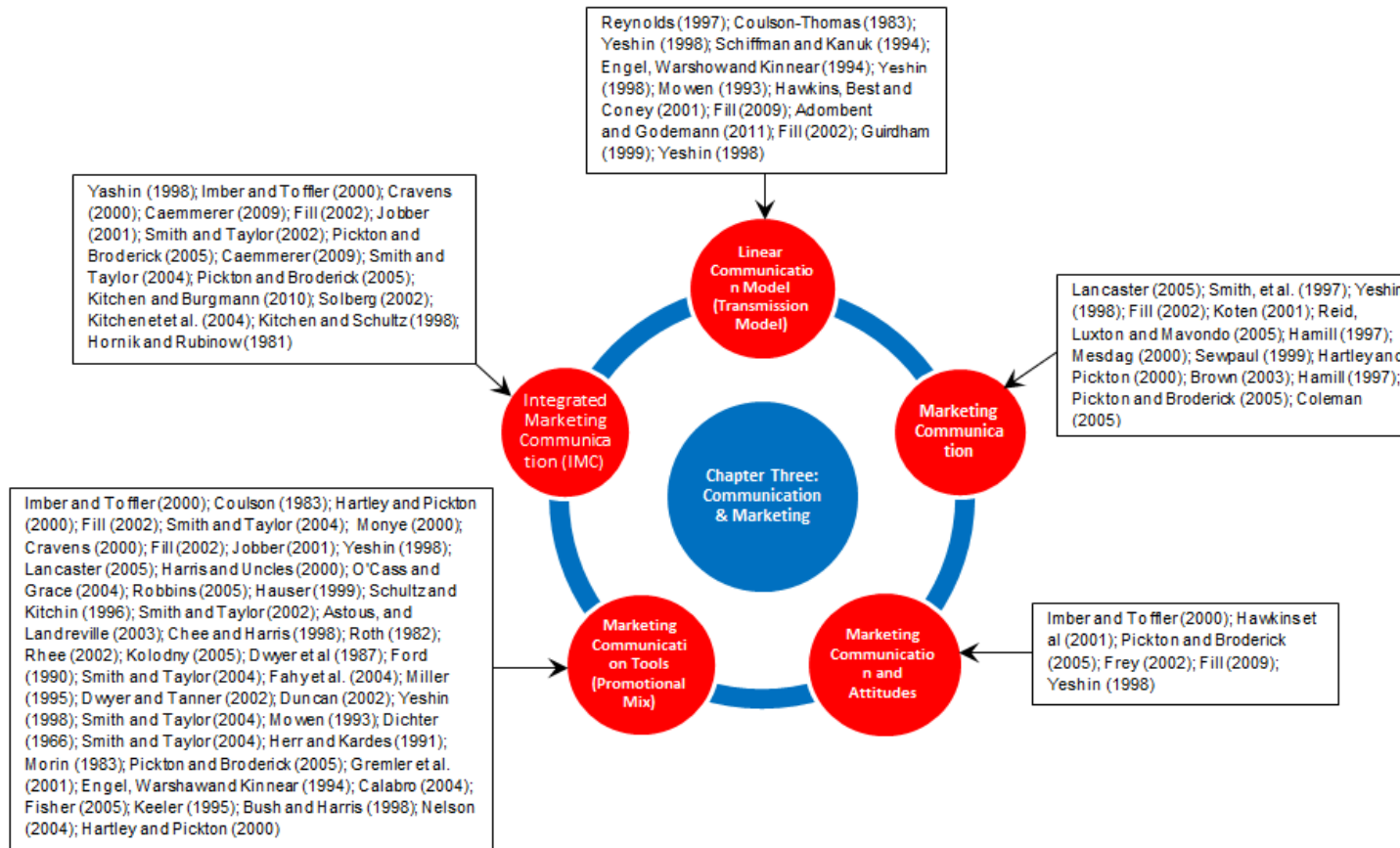


Figure (3.3): chapter map, citations and references

Chapter Three: Communication & Marketing			
Chapter / sub head	Citation		Why
Introduction	Imber & Toffler	2000	Provide explanation to the communication process that the marketing communication is based on
	Weaver and Shannon	1949	
	Pickton and Broderick	2005	
3.1 Linear Communication Model (Transmission Model)	Reynolds	1997	Identify the communication process that Global Banks implement to send their marketing communication message
	Coulson-Thomas	1983	
	Yeshin	1998	
	Schiffman and Kanuk	1994	
	Engel, Warshow and Kinnear	1994	
3.1.1 The Source/Encoding	Schiffman and Kanuk	1994	Explain the source of the marketing communication message which are global banks
	Yeshin	1998	
	Mowen	1993	
	Hawkins, Best and Coney	2001	
	Fill	2009	
	Adombent and Godemann	2011	
3.1.2 The Channel	Fill	2002	Describe the channel that the marketing communication message will pass through when targeting an audience
	Guirdham	1999	
	Yeshin	1998	
	Adombent and Godemann	2011	
3.1.3 The Decoding/Receiver	Fill	2002 2009	Explain the receiver of the marketing communication message (global bank customers)
	Reynolds	1997	
	Yeshin	1998	
	Jobber	2001	
3.1.4 The Feedback/Response	Imber and Toffler	2000	Clarify the response that can be seen from global banks customers when they receive the marketing communication message
	Chandler	1994	
	Jobber	2001	
	Dahlen, Lange and Smith	2010	
3.1.5 The Noise	Yeshin	1998	Explain the issues that influence the marketing communication message negatively
	Smith, Berry and Pulford	1997	
	Fill	2002	
	Lancaster	2005	
	Dahlen, Lange and Smith	2010	
3.1.6 The Realms of Understanding	Fill	2009	Describe the defences in the sender and receiver in
	Jobber	1998	

	Reynolds	1997	terms of understanding and how it can affect the marketing communication message
	Pickton and Broderick	2005	
3.2 Marketing Communication	Lancaster	2005	Describe the marketing communication process as this research is focused on the marketing communication addressed by global bank
	Smith, et al.	1997	
	Yeshin	1998	
	Fill	2002	
	Koten	2001	
	Reid, Luxton and Mavondo,	2005	
	Hamill	1997	
	Mesdag	2000	
	Sewpaul	1999	
	Hartley and Pickton	2000	
	Brown	2003	
	Hamill	1997	
	Pickton and Broderick	2005	
	Coleman	2005	
3.3 Marketing Communication and Attitudes	Imber and Toffler	2000	Clarify how customer attitudes are influenced by marketing communication as global banks marketing communication can shape local customers attitudes
	Hawkins et al	2001	
	(Pickton and Broderick	2005	
	Frey	2002	
	Fill	2009	
	Yeshin	1998	
3.4 Marketing Communication Tools (The Promotional Mix)	Imber and Toffler	2000	Identify the tools that send the marketing communication message addressed by global banks
	Coulson	1983	
	Hartley and Pickton	2000	
	Fill	2002	
	Smith and Taylor	2004	
3.4.1 Personal Selling	Imber and Toffler	2002	Explain the personal selling tool to implement it in the IMC model addressed by global banks
	Smith and Taylor	2002	
	Monye	2000	
	Cravens	2000	
	Fill	2002	
	Jobber	2001	
3.4.2 Advertising	Imber and Toffler	2000	Explain the advertising tool to implement it in the IMC model addressed by global banks
	Cravens	2000	
	Fill	2002	
	Yeshin	1998	
	Lancaster	2005	

	Harris and Uncles	2000	
	O'Casey and Grace	2004	
	Robbins	2005	
3.4.3 Sales Promotion	Imber and Toffler	2000	Explain the sales Promotion tool to implement it in the IMC model addressed by global banks
	Hauser	1999	
	Schultz and Kitchen	1996	
	Yeshin	1998	
	Cravens	2000	
	Jobber	2001	
	Lancaster	2005	
	Smith and Taylor	2002	
	Jobber	2001	
	Lancaster	2005	
	Astous, and Landreville	2003	
3.4.4 Publicity and Public Relations	Monye	2000	Explain the Publicity and Public Relations tools to implement it in the IMC model addressed by global banks
	Imber & Toffler	2000	
	Fill	2002	
	Yeshin	1998	
	Chee and Harris	1998	
	Cravens	2000	
	Roth	1982	
	Rhee	2002	
	Kolodny	2005	
	Dwyer et al	1987	
	Ford	1990	
	Jobber	2001	
3.4.5 Direct Marketing	Fill	2002	Explain the Direct Marketing tool to implement it in the IMC model addressed by global banks
	Smith & Taylor	2002	
	Imber and Toffler	2000	
	Cravens	2000	
	Fill	2002	
	Monye	2000	
	Jobber	2001	
3.4.6 Events and Sponsorship	Fill	2002	Explain the Events and Sponsorship tool to implement it in the IMC model addressed by global banks
	Imber and Toffler	2000	
	Yeshin	1998	
	Monye	2000	
	Astous and Landreville	2003	
	Smith and Taylor	2004	
	Jobber	2001	

	Fahy et al.	2004	
3.4.7 Trade Fairs (Exhibitions)	Imber and Toffler	2000	Explain the Events and Sponsorship tool to implement it in the IMC model addressed by global banks
	Miller	1995	
	Jobber	2001	
	Smith & Taylor	2002	
	Dwyer and Tanner	2002	
	Fill	2002	
	Monye	2000	
3.4.8 Packaging and Product Placement	Fill	2002	Explain the Packaging and Product Placement tool to implement it in the IMC model addressed by global banks
	Duncan	2002	
	Imber & Toffler	2000	
	Yeshin,	1998	
	Smith & Taylor	2004	
3.4.9 Merchandising/ Point of Purchase	Imber and Toffler	2000	Explain the Merchandising/ Point of Purchase tool to implement it in the IMC model addressed by global banks
	Smith and Taylor	2004	
3.4.10 Word of Mouth Communication	Mowen	1993	Explain the Word of Mouth Communication tool to implement it in the IMC model addressed by global banks
	Jobber	2001	
	Pickton and Broderick	2005	
	Wangenheim and Bayon	2004	
	Dichter	1966	
	Smith and Taylor	2004	
	Herr and Kardes	1991	
	Morin	1983	
	Imber and Toffler	2000	
	Pickton and Broderick	2005	
	Gremler et al.	2001	
	Engel, Warshaw and Kinnear	1994	
	Calabro	2004	
	Smith & Taylor	2004	
	Fisher	2005	
3.4.11 Online Marketing Communications	Imber and Toffler	2000	Explain the Online Marketing Communications tool to implement it in the IMC model addressed by global banks
	Keeler	1995	
	Monye	2000	
	Bush and Harris	1998	
	Fill	2002	
3.4.12 Corporate	Imber and Toffler	2000	Explain the Corporate

Identity	Nelson	2004	Identity tool to implement it in the IMC model addressed by global banks
	Smith and Taylor	2004	
	Hartley and Pickton	2000	
3.5 Integrated Marketing Communication (IMC)	Yashin	1998	To shed light on the IMC process and how it is implemented to apply it on global banks marketing communication
	Imber and Toffler	2000	
	Cravens	2000	
	Caemmerer	2009	
	Yashin	1998	
	Fill	2002	
	Imber and Toffler	2000	
	Jobber	2001	
	Smith and Taylor	2002	
	Pickton and Broderick	2005	
	Yeshin	1998	
	Caemmerer	2009	
	Smith and Taylor	2004	
	Pickton and Broderick	2005	
	Kitchen and Burgmann	2010	
	Solberg	2002	
	Kitchenet et al.	2004	
	Caemmerer	2009	
Kitchen and Schultz	1998		
Hornik and Rubinow	1981		

Table (3.4): table of references used in Chapter Three

Chapter Four

Culture and Cultural Communication

Culture is a complicated word. It is used in several fields such as art, biology, agriculture, horticulture and marketing, such complication represents its variety and diversity around the globe (De Mooij, 1998).

There are many definitions of culture, Terpstra and David (1991) define it as *"The learned and shared set of symbols which provide a set of orientations for member of a society"*, while Hofstede (1991) defines it as *"programming of people in their environment, it reflects the education and experiences of a group of people"*. McCort and Malhotra (1993) present another definition of culture *"The complexity that includes knowledge, belief, art, law, morals, customs, and any joined habit in a society"*. Moreover, Schiffman and Kanuk (1994) add that *"The sum total of learned, beliefs, values, and customs that serve to direct the consumer behaviour of member of a particular society"*. Other definition is introduced by Yeshin (1998) as *"that complex whole which includes knowledge, beliefs, art, morals, custom and the various other capabilities and habits which are acquired as a member of a particular society"*. According to Guirdham (1999) culture is *"the history of symbols, meanings and norms"*, but Cateora and Graham (2002) say *"The society's accepted basis for respondent to external and internal events"*.

McSweeney (2002) argues that "within each of the (management discipline) there is a significant literature which assumes that a nation has a distinctive, influential and describable (culture) and the notion of (culture) has multiple and variously inclusive definitions. Sometimes the description (culture) is applied exclusively to what is observable" or "recordable". This chapter discusses culture and cultural communication, outlining the differences between cultures and the different types of culture.

4.1 Cultural Elements

As Korzenny and Korzenny (1994) point out, "culture is composed of a variety of elements; implicit (subjective) and explicit (objective). Language interpretation tends to focus on the

explicit symbols of language expression". In general, culture provides individuals with identity because they learn culture from their surrounding; therefore and because different environments exist in different places there are different cultures all around the world, those differences can be the origin of the different cultural values and norms.

Culture is formed of several interdependent elements that distinguish one group from another Hofstede (1994). These elements are associated with different sets of values that are transmitted between their members. These values usually influence their member's purchasing and consumption patterns; and therefore marketers must be aware of them to in order to utilize the suitable symbols that represent them as suggested by Assael (1995).

It was mentioned in Morrison (2002) that culture includes values, beliefs, attitudes and norms of group members. Values are related to what is considered right or wrong, and represent individuals' conception in relation with a group. On the other hand, norms relate to behavioural standards distinguishing between normal and abnormal behaviours within a society, they also include the role of family and women in a society and a religion which have a strong influence on norms and values related of a particular society, keeping that both norms and values are transferred from one generation to another. Social norms are the accepted standards of societies. Attitudes are also important to promoters because they can include their products under these attitudes (Chee and Harris, 1998).

4.2 Cultural Variations (Cultural Diversity)

People from different cultures have different understanding of their self and others. Human understanding, as Makus and Kitiyama (1991) mentions, can influence individuals' experiences, emotions, and motivations. For example, many Asian cultures insist on the individual's relatedness with others and emphasize the importance of maintaining individual's independence.

In an attempt to analyse cultural phenomena researchers have proposed cultural categories, which can in some way measure culture. One of the earliest attempts for this is developed by Kluckhohn and Strodtbeck (1961) who proposed six cultural dimensions, namely the

nature of people, the person's relationship to nature, the person's relationship to others, the modality of human activity, temporal focus of human activity and conception of space.

There are many ways that are conducted in several researches in classifying different cultures. Following are some of the classification processes as they were adopted by several researchers.

First: Hofstede framework

In his study that was conducted in IBM (the international computers company), there were four different cultural dimensions identified in order to classify different culture, those were:

- 1) Power distance: which is the way relations are formed on when different powers are perceived. In large power distance cultures, people consider themselves to be unequal by nature and there is more dependence on the boss. In small power distance cultures, people see themselves as being more equal; some come from cultures which are strict vertical relations such as the French, while others have greater equality and informality.
- 2) Uncertainty avoidance: is the degree where people feel threatened by vague circumstances. High uncertainty avoidance cultures tend to be more emotional than those with low uncertainty avoidance, while the latter have lower anxiety levels.
- 3) Masculinity/Femininity: the level of sex roles in some societies is clearly outlined and each gender's tasks are previously determined by the society. The aggressive, tough, and materialistic behaviours of the culture represent the masculine culture, while the sensitivity and caring represent the feminine culture.
- 4) Individualism /collectivism: is the extent to which the welfare of individuals versus that of the group. Individualist cultures emphasize on personal goals while collectivist cultures concentrate on group goals. In individualist cultures, people perceive themselves as independent, while in collectivist cultures people depend on the in-group that they belong to.

Second: the model that was provided by Trompenaars and Woolliams (2004)

- 1) Universalism versus particularism: universal cultures tend to feel that rules and regulations are the primary source of moral reference and they obey the rules and consider their behaviours and standards as ideal upon those rules also they try to change others' attitudes. On the other hand particular cultures are where particular circumstances are more important than rules. Here, friendship and family relations are stronger than rules, and the responses can change according to circumstances and the individuals involved in a particular incident.
- 2) Individualism versus communitarianism: the individualist culture sees the individuals as the end and regard improvements to collective arrangement as necessary to achieve that end. A communitarian culture on the other hand sees the group as its end and improvements to individual capacities as a means to that end.
- 3) Specific versus diffuse: the specific culture is where individuals engage others in specific areas of life and single levels of personality, while diffuse cultures engage individuals diffusely in multiple areas of their lives and on several levels at the same time.
- 4) Neutral versus affective: the neutral cultures tend to hide their emotions and not expose them, while affective cultures display their feelings and expect emotional feedback in response.
- 5) Achievement versus ascription: achievement cultures give higher status and attention to certain individuals that have distinguished achievements and focus on their activities, while ascription cultures concentrate on the personal issues such as gender, virtue, age and class.
- 6) Internal versus External control: the internal control cultures have mechanistic view of nature; therefore they believe that man can dominate the environment and control it, while external control cultures believe that nature is dominated individuals and they direct their actions towards others, they also focus on the environment rather than themselves.
- 7) Sequential versus synchronic: sequential cultures see time as a passing event where one part succeeds the other; it is merely an objective measure of passing increments, while synchronic cultures view ideas about the future and memories of the past which both shape the present, and these cultures like to get their things done on time.

Following that, Cannon and Newman (2001) identified more additional dimensions which they referred to as cultural syndromes. These basically included the complex and simple, the tight and loose, and the vertical and horizontal dimensions. The first one entails that complex cultures include subcultures, which have different beliefs, values and attitudes ... etc., whereas in simple cultures, individuals are similar in terms of their beliefs and attitudes. The tight and loose dimension entails that some cultures have many rules, norms and ideas, but others have less norms and rules. Tight cultures are where people get upset when rules are not followed, while loose cultures tend to be less involved in norms and more tolerant towards breaking the rules. Whereas the last dimension, vertical and horizontal, entails that vertical cultures accept the idea of hierarchy and that people are different, thus individuals at the top of the hierarchy enjoy more privileges than individuals at the bottom of it, while horizontal cultures believe in equality in terms of rights and resources.

4.3 Source of Cultural Characteristics

There is a bulk of literature that identified the main sources of cultural values, norms and beliefs or certain characteristics that groups share. Those characteristics were reviewed in relevant literature and found to include: language, religion, education, aesthetics, social organisation (family), attitudes toward achievement, material culture, rituals, and myths. The following sub-sections explain each source separately.

4.3.1 Language

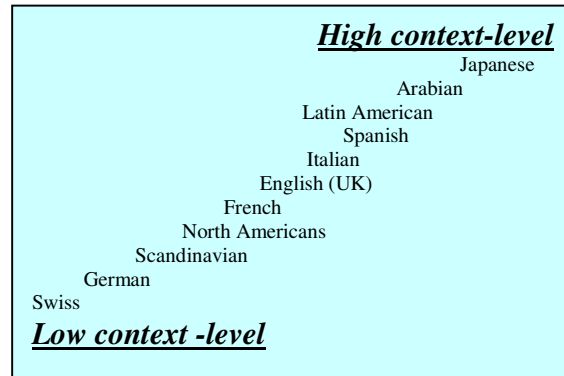
Since ever, language is the basic approach of human interaction though human communications do not always have to be verbal (spoken). Communications can be written or non-verbal that is by using gestures, signals, eyes and body language. Culture has a strong influence on both verbal and non-verbal communications in the way of communicating and encoding.

To explain more, Reynolds and Simintiras (2000) add that "language is an essential component for the exchange of any information; (*therefore*), ensuring accuracy of meaning is fundamental to (*guarantee*) that no misunderstandings (*occurs*) when using a foreign

language or (*relying*) on translations. However, ideas and concepts that are easily expressed in one language may be extremely difficult to (*be expressed*) in other languages". In most countries, there are several languages but usually one language is more dominant and used than the others. For example, English is the native language for approximately 5.4% of the global population, nevertheless it has become a global language which is used in business, media and the Internet, it is also the second most common language between individuals. Different national languages as was mentioned by Morrison (2002) may represent different cultures in one country or a region.

Hall and Hall (1960) distinguished between high-context cultures and low-context cultures in terms of communications. In high-context cultures, such as the Asian culture, communication is not very clear; the receiver of the communication must interpret body language in order to understand the message since a lot is unsaid. Yet in low-context cultures, like the American culture, the communication is straight and more understandable. More examples of high-context cultures can be Latin America, the Middle East and Japan. In terms of business, there are also huge cultural differences between high and low context cultures. For example, the high-context culture take lots of time to begin doing business with others, basically, this happens owing to the need to know about business people before beginning the business relation, but in the low-context cultures, businessmen get to make business as quickly as possible (Cateora and Ghauri, 2000). Generally, the low-context cultures tend to use more literal communication with explicit messages and have more respect for time and appointments than high-context cultures. In contrast, individuals in the high-context cultures tend to address broader issues and move between different conceptions of their counterpart (Usunier, 2000). The following figure shows the ranking of nations according to context-level.

Figure 4.1 Language Context-Level (Cateora and Graham 2002)



4.3.2 Religion

Even though there are over 15,000 different religions in the world as was mentioned by Barrett (1997), religion has not been studied properly because usually it is considered as a red line that is too sensitive to pass. In general, there are strong indications that religious groups and sub-cultures have strong similarities in their consumer behavioural issues (Solomon et al, 1999).

Nevertheless, since religion is a very sensitive element of culture, marketers should understand religions so as to avoid offending its followers (Cateora and Graham, 2002; League, 2004). As stated by Fam et al. (2004), "religion is an element of culture that pervades every aspect of a society. Therefore, its effect on behaviour cannot be underestimated by marketers. Cultural dimensions are very dynamic in a society", but religious tenets form a stable and static pillar in the society. According to them, one of the "fundamentals of a religion (*that has*) been grasped (*is that*) the global (*marketers*) can be assured they will not be changing all too frequently. Religion is not a fad that can be dismissed by the marketer as a short-term change, but rather it is a long-term phenomenon and should be an area of further research for marketers. (*They commented that*) for global marketers, it is advisable to devote considerable time and resources on understanding religious beliefs upon entering a new market particularly where Islam is the faith of the majority. Understanding the impact of religion on the value systems of a society and the effect of value systems on marketing must not be underestimated" (Fam et al., 2004).

4.3.3 Education

No doubt that educational institutes help in transmitting the cultural values within the society. Literacy levels vary between cultures and countries, which accordingly affects the educational levels which can have a strong impact on the marketing communication tools in terms of local audiences' understanding, for instance in low-literacy level cultures, the global promoters tend to use more drawing than printed instruction. Another issue to be addressed is that low education levels can shape lack of the needed skills to perform the promotional process (Chee and Harris 1998).

4.3.4 Aesthetics

According to Chee and Harris (1998), cultures aesthetics are “designs, forms, colours, shapes, sounds – things conveying the concept of beauty and good taste.” In their turn, they also suggested that colours may be used to identify brands and can have symbolic values for local audience.

4.3.5 Social organisation (family)

It is agreed upon that social organisations, such as rituals and marriages, comprise of the roles of men and women in a society and the relations between the individuals. The role of women and men is important. Moreover, families are essential units of the social organization. For example, in the UK and parts of Europe, the household consists of the parents and their children, whereas in some parts of the world, the family is extended enough to include up to three generations. The social organizations are considered as a source of cultural values, thus knowing the family decision maker is significant in both cases because it helps in making the right promotional decisions (Chee and Harris, 1998).

To end up, Reynolds and Simintiras (2000) point out that the way in which an individual responds to another is often an outcome of their upbringing and norms in their culture. In some cultures, this leads to be an automatic politeness toward the stranger. Also, Chee and Harris (1998) state that some societies view purchasing foreign products as unpatriotic; this

value can be considered as a barrier for organizations aiming to perform in the other nations markets.

4.3.6 Attitudes toward achievement

Any attitude toward achievement is one of the main value sources in societies appreciating achievement. Chee and Harris (1998) conclude that operating in such societies is ideal to marketers because when people work hard they are rewarded with greater amounts of money and are able to purchase more products and services.

4.3.7 Material culture

It is known as the technological and economic aspects of the society. Cultures which obtain high technology levels are expected to have more experienced individuals in operating machines, and positive attitudes toward purchasing such machines, therefore, operating a washing machine will not be difficult. Whereas individuals in low-technology cultures will not obtain such experience and may have negative attitudes toward the new machines. For marketers, trying to sell such products in high-tech cultures can be much easier than promoting them to low-technology cultures. The economic situation may have a strong influence on purchasing products and services in the society (Chee and Harris 1998).

4.3.8 Myths

Mentioned previously, myths are stories that contain symbolic elements expressing the shared emotions and ideas of a culture so understanding the cultural myths is important to marketers who can take advantages of local myths to build their marketing and promotion strategies (Solomon et al., 1999).

4.3.9 Rituals

According to Rook (1985), rituals are sets of symbolic behaviours occurring in a fixed succession that tend to be repeated periodically. They derive their strength from their social environment and the psychological and emotional stimulation of the individuals in that society (Kertzer, 1988).

Discussing rituals, Tetreault and Kleine (1990) provide a wider perspective by describing rituals as the socially standardized activity succession which is designed to transmit social and moral order. Rituals' meanings are conveyed through the use of symbolic or metaphorical (objects, language, actors, and behaviours) that are arranged into a structured and dramatic complex which is repeated over time.

For marketers, rituals are very important because they involve fixed consumption behaviours that marketers can exploit (Hawkins et al., 2001). Researchers have distinguished between three types of rituals. There are: personal routine rituals, the social rituals and the sacred rituals. The following paragraphs explain each type.

The Personal Routine Rituals involve a series of behaviours that become part of the behavioural style. Individuals shape their lives through various personal routines, which are individually adapted versions of the social rituals, but some are quite idiosyncratic and limited to an individual or a relationship (Miner, 1956).

Social Rituals according to Garfinkle (1967) are "socially (*made behaviours*) that are constrained by the social role and context". Individuals tend to follow their social rituals and believe they are obligatory. They use the language of rituals "for everyday life as an effective way to get people to understand the often invisible role of (*ritualized behaviour*) in shaping social interactions of everyday life that participants may (*experience*) as spontaneous" (Garfinkle, 1967). The way people greet each other in different occasions and the way they celebrate different occasions such as birthdays, the New Year, and marriages are examples of social rituals (Rook, 1985).

The third type of rituals is the **Sacred Rituals**. Differentiating "between social rituals and sacred rituals (*is difficult*) since they differ only in the degree of self-awareness and salience. (Sacred rituals are self-conscious ceremonies, whereas public rituals serve to (*establish*) and (*shape*) important ties of individuals to political and social communities, institutions and leaders, (*while religious rituals serve to link participants to inspiring events realms*). There is a basic similarity (*between*) religious congregations and the body

politic (*that*) both (*recognize the power*) of a transcendent authority over the individual" (Durkheim, 1915).

Lastly, rituals are not steady they may change out of fade, and as time passes new rituals may also emerge suddenly replacing other existing rituals (Rook, 1985).

Shared Characteristics of Culture

Some experts such as Dr. Singh (2004) state that analysing culture can be based on the perceptual, behavioural and symbolic levels. When considering the intra-personal world of cognitive structures and the extra-personal world of objects, some examples of the cultural variables that had been suggested at these levels of analysis become evident. These examples include the language translatability since language structures the way we think about or conceptualize something, and it structures colour perceptions and colour categories, and the ecological perceptual which means the styles-perception of geometric shapes, open spaces, and depth. Other examples include the field independence which reflects the ability to see objects separately from the context leading to cross-cultural differences in visual input processing, codes of Society which includes systems into which signs of the society are organized as the aesthetic codes, codes of conduct, and non-verbal codes. There is also the metonyms-linguistic which imply the structures that make a part standing for the whole Myths-myths stimulating us to construct the rest of the chain of concepts that constitute the myth, and the colour-cultures which ascribe symbolic meanings to different colours. Other variables may also include socio-culturally determined symbols, more taboos, rules, rituals, ceremonies and different forms of semiotic structure.

Similarly, Schiffman and Kanuk (1994) listed several characteristics of culture. The culture is an invisible, which means that it is ingrained inside humans and has a strong influence on their behaviour. Being exposed to other cultures having different characteristics, humans start to feel the influence of their own culture. Solomon, Bamossy and Askegaard (2000) go further by describing culture as a concept like a fish immersed in water. Actually, we do not appreciate the power of our culture until we encounter a different environment. Furthermore, culture satisfies the needs of society by providing order and

guidance in problem-solving also it provides solutions for several questions that arise in a moment, for example what to eat? Where to eat and how to eat? What should we serve to the guests? All the aforementioned are questions that are answered according to our cultural beliefs and values. Unlike the biological characteristics (e.g. sex, skin and hair colour), culture is learned from the surrounding social environment. The way we learn culture can be formal as when adults teach their kids how to behave, informal through imitating others or technical where teachers instruct children in an educational environment. For more explanation, when a girl learns formally from her mother when she is told what is right and what is wrong, or told what to do and what not to do. But when she learns how to cook by watching her parents while they are cooking that is informal, and when she learns ballet dancing from her ballet instructor that would be through a technical way.

Culture is about sharing those values, beliefs, experiences, group customs and norms that must be shared by all in order to be considered as cultural characteristics. Language, media, family, education and religious institutes play a great role in sharing and transferring cultural characteristics between individuals. Adding to that, culture is characterized as dynamic: culture is not rigid; it evolves with time in order to provide the best for the individuals in the society such as the increasing number of working women around the world which presents a physical evidence of cultural change.

4.4 Cultural Barriers Facing Global Marketing Communication

There are many factors that can affect international marketing communications, according to Yeshin (1998), culture and media have a direct impact on organizations and communications; whereas Chee and Harris (1998) add several barriers and limitations that hinder the marketing communication process in the global market, like language, stages of economic development, social factors, competition and legal factors. It is suggested by Deshpande (1999) that marketing problems are global and not local, so the local culture must be understood during all the marketing operations.

Since culture is one of the most important issues facing global organizations, divergence between different markets makes the communication operations complicated when targeting customers coming from different cultures, with which the organization is not familiar (Mooij, 2010). So, the cultural elements must be taken into consideration when providing marketing communications to targeted audience in order to enable these communications to be acceptable and effective (Yeshin, 1998).

Regarding language as a cultural barrier facing global marketing communications, translation can be damaging to international marketing communication so translators must be selected carefully, handed clear translation material, watched closely, and given enough time to do their jobs (Roth, 1982). However, literal translation can cause many problems; therefore the main objective of translation is to interpret concepts not only words (Trompenaars and Woolliams, 2004).

Usunier (2000) identifies several steps that should be taken when establishing effective cross-cultural communication. The first states that organizations must assess the existing intercultural obstacles, such as language. Adaptation is an important issue that is considered inevitable when targeting multicultural markets. Then organizations should consider that what is said does not necessarily represent what is meant, so global communicators must check communication accuracy so as to understand the appropriate meaning of the received message. After that communicators must be aware of nonverbal communications which can be achieved by deep cultural understanding, followed by interpretation as, it has been explained earlier, interpretation does not always produce the appropriate meaning, and some interpreters may be better in interpreting one language to another rather than the reverse direction, being their native language or having more experience in one language more than the other. Employing several interpreters is advisable to prevent mistakes. Then comes the global marketing communication which needs advanced preparation and strong ability to defuse any conflicts that may arise from negative stereotypes and cultural misunderstanding in intercultural communication. And finally, Nicholas (2005) suggests being flexible in a new culture. "Balancing the need for formality and specificity with the cultural aversion to tedious agreements is the key to a

successful relationship. (And that) cultural understanding, diligence, and flexibility in both business and legal structures are the keys to overcome cultural barriers".

4.5 Sub –Culture

Sub-cultures can be categorized by age, region, religion or ethnic identity (Assael, 1995). According to Hawkins et al. (2001), '*Subcultures are segments of a larger culture whose members share distinguished patterns of behaviours*'. As it was suggested by Solomon et al. (2000), ethnicity and religious identity are important ingredients of the individuals' self-concept and of the sub-culture to which they belong. The ethnic group shares both cultural and genetic characteristics.

As societies become more multicultural and complex, ethnicity becomes increasingly important and clear. Ethnicity has a strong influence on consumers' behaviours such as style of dress, food, music ...etc. (Trompenaars and Wolliams, 2004). Assael (1995) explained that the sub-culture influences consumer's behaviours depending on the subculture's homogeneity, the subculture's distinctiveness and the subculture's exclusion. In the sub-culture's homogeneity sub-cultures with homogeneous values have a stronger influence on their members, for example the Hispanic sub-culture holds common characteristics such as strong family and religious ties, conservatism, male dominance and common language. The Subculture's distinctiveness indicates that the more the culture is attached to its identity, the greater is its influence, for example the Hispanic culture is distinctive because its members have maintained their language as means of cultural identification. As for the subculture's exclusion, here subcultures may have been excluded by the society or have sought exclusion from the society, for example the Amish communities in Pennsylvania, Ohio, and Indiana have sought exclusion to protect their beliefs and African-Americans have been excluded by the white society. The sub-cultural exclusion tends to strengthen its impact on its individuals and encourages the preservation of its norms and values (McDonald, 2011).

4.5.1 Types of Subcultures

There are various types of subcultures. The general idea when targeting sub-cultures is whether to use the same strategy used to target the entire society or use design specific

campaigns aimed at these sub-cultures. To explain the term of sub-cultures, Assael (1995) suggested three main types of it, each is discussed in the following paragraphs.

The first type of sub-cultures is based on Geography. Geographic groups can also be identified as sub-cultures based of their differences in taste and behaviour. Identifying the geographic sub-cultures can be made through conducting a geo-demographic analysis.

Religion can also be a characteristic of sub-cultures. Religious groups can be considered as sub-cultures, Catholics, Protestants, Jews, Mormons and other religions followers have shared values and beliefs which they pass on from one generation to another. Religious affiliation can influence consumer behaviour and brand evaluation.

Ethnicity. Groups that have shared ethnic origins by race and national origin are considered as a sub-culture. According to Smith (1990), ethnic group members believe that they share common cultural heritage and traditions. They also share behaviours that are based on racial language or nationality backgrounds (Hawkins, Best and Coney, 2001).

Age is another type of sub-culture classification that was adapted by Hawkins et al., (2001). According to this factor, sub-culture can be determined depending on the similarities of the age groups which lead to having similar values and attitudes toward any product. Marketers have to consider sub-culture's classification while they are developing their market segmentation and determining the characteristics of the segment to which they are proceeding their marketing strategies.

4.5.2 Communications with Subcultures

Two authors, Mooij and Hofstede (2002), emphasize that ignoring the culture's influence had led many companies to centralize operations and marketing, instead of increasing efficiency and increasing profitability through minding cultural influence. Furthermore, Pedersen (2001) reveals the importance of the skill of acknowledging clients' cultures so that each behaviour can be matched with the client's culturally learned expectations and values. Earlier, Berg-Weitzel and Laart (2000) mentioned that it is necessary to determine how a country's culture influences the way its consumers behave, and more specifically,

how it affects product use and communication effectiveness. Morbach and Kopolow (2005) add that "building successful business relations across cultures is not only a matter of knowing what to say or when to arrive for a meeting, but it involves a continued effort to recognize and appreciate your partners' expectations and business practices (*targeting country's holidays, suitable*) business hours, acceptable subjects of conversation, greeting practices, meeting formalities and acceptable venues, time sensitivities, body language, and other aspects of etiquette. These differ widely across" culture.

Intercultural communication was defined by Griffin (2000) as '*The management of messages for the purpose of creating meaning across cultures*'. Knowing the effect of the cultural differences in communication and behaviour models depends on the level of variation in behaviours and patterns between different groups.

All cultures use both verbal and non-verbal communications, but cultural differences were well recognized in non-verbal communications as suggested by (Guirdham, 1999). Different sub-cultures in the same country tend to communicate in different ways.

According to Hart and Burks (1972), individuals communicate with others in three different ways. They categorized that the communication method, depending on the level of adjustment, is given to the communicated message based on the receiver's knowledge, beliefs, and mood. The *first* approach is called the rhetorically reflective approach which is considered the most flexible approach and contains high levels of adjustment. This is represented when individuals tend to say things that satisfy others. The *second* approach is called the rhetorically sensitive approach where people show concern for others and themselves and for the situation they are in. This approach is considered as an intermediate one. The *third* communication approach is where individuals communicate with others according to their own personal preference without any variation or adjustment to others' preference which represents the least flexible approach.

Adding to that, Chairakeo and Speece (2004) have an important contribution on the cultural awareness. They highlighted that the individual with high international communication culture (ICC), tends to be better in predicting the effects of their behaviour

on others and more likely to modify their behaviour after they learn something about other culture. They added that individuals with high ICC incorporate values such as open – mindedness, high self –concept, non- judgment attitudes, and social relaxation in order to understand the value of different cultures and become sensitive to the verbal and non-verbal cues of people from the foreign culture.

There are several intercultural communication theories that were collected by Guirdham (1999) in his book and these theories are: The Constructive Approach to Intercultural Communication Theory, Communication Resourcefulness Theory, Episode Representation Theory, Expectations Theories, Anxiety/Uncertainty Management Theory (AUM), Cultural Identity Negotiation Theory, Communication Accommodation Theory (CAT), Ellingsworth's Adaptation Theory, and Network Theory. Each theory will be discussed and explained so as to remove some of the darkness that surrounds intercultural communications.

Communication Resourcefulness Theory: communication resourcefulness is the capability of applying cognitive, affective and behavioural resources effectively in diverse interactive situations (Spitzberg and Cupach, 1984). Cognitively it affects the way the intercultural communicators view their encounters; it can be either as an identity challenge opportunity or as a worrying event, but in both cases this may influence the way they interact with strangers. If the individuals express their identity security, they will evoke the sense of security in others. Intercultural communication's emotions can be ego focused, other focused or a combination of the two. Culture influences emotions and reactions during intercultural encounters; individualists practice ego-focused emotions, while collectivists experience other-focused emotions.

Dealing with diverse identity needs of different individuals in various situations requires intercultural communicators to develop a wide range of verbal and non-verbal choices and to be able to learn from others (Guirdham, 1999).

Episode Representation Theory: Forgas (1983) mentioned that intercultural communicators do not share the same cognitive representations about 'social episodes', i.e.

they think of them in different terms or images and the level of differences between communicator's representations can influence the understanding between communicators, an important element of differentiation is the cultural variation. Forgas provides a number of features that differ in the cognitive representations of interaction episodes, these include the degree of familiarity and friendliness that is needed in the interaction, the self-confidence, the positive or negative felt between the communicators, the type of orientation whether job or relationship, the anxiety, and the cultural values such as collectivism/individualism.

The level of social skill manifested by individuals is related to their episode representations, and individuals with high social skills see episodes in terms of the evaluation and intensity dimensions, whereas individuals with low society skills rely on the anxiety dimension (Guirdham 1999).

The Constructive Approach to Intercultural Communication Theory: this theory is based on developing a coherent theory of communication that concentrates on containing the historically emergent forms of group life of different forms and functions of the daily communications (Applegate and Sypher, 1988).

The constructive approach considers that in the interpersonal domain, interferences and behaviours are aimed at accomplishing personal or situation-induced goals rather than attempting to make sense of individuals' world, so when individuals are communicated with, they try to understand the immediate implications of what others say and do for their ability to achieve their goals. In high power-distance cultures, the most senior person attending a meeting will decide the date of the following meeting, while in more democratic cultures, everybody's schedule will be taken into consideration. When individuals enter into an intercultural dialogue, they must adapt their message to suit their encounters perspectives, feelings, communicators, they must also explain the reason behind their requests and seek to gain more information about their values, attitudes and beliefs (Guirdham, 1999).

Expectations Theory: this theory is based on the receiver's predicted response towards the received message (Miller and Steinberg, 1975). According to Guirdham (1999), there are three types of information that are used in making predictions: cultural, social and personal. Communicators are strongly influenced by what they expect of intercultural encounters will respond. During the first meeting with strangers, individuals possess wide range of expectations and as time passes by, strangers can become more familiar and expectations may decrease. Guirdham (1999) also adds that there are three strategies for obtaining information about groups: the first is the passive strategy, for instance, watching the television or direct observation without interaction, the second is the active strategy like asking individuals from their own group about the other groups or cultures, and the third is an interactive strategy where members of the other cultures are met and asked. This last strategy is the most appropriate one and can provide accurate information.

Anxiety/Uncertainty Management Theory (AUM): this theory's base is that individuals try to avoid and reduce uncertainty in their interactions with foreigners; the greater the individuals show warmth to each other and communicate more, the less the uncertainty is (Guirdham, 1999). Intercultural encounters can face high levels of uncertainty and anxiety; the greater the cultural variation the more uncertainty and anxiety. By managing anxiety and reducing uncertainty individuals can establish effective communication (Griffin, 2002).

Individuals may employ one of three strategies to reduce uncertainty; the first is the passive strategy where individuals don't do anything but wait till time clarifies things, the second is the active strategy where they collect information from outside sources, and the last strategy is the interactive strategy that takes place when individuals interact with strangers and collect information about whose uncertainty exists (Berger and Calabrese, 1975).

Moreover, Guirdham (1999) provides definitions to the words: strangers, uncertainty, anxiety and initial encounters to help understand this theory. He defined *Strangers* as 'people who come from different groups and different cultures; meeting such people can cause uncertainty and anxiety'. *Uncertainty* can be summarized as 'not being able to predict what stranger's attitudes, feelings, beliefs, values and behaviour will be, and not

being able to explain why they behave in the way they do'. It is important to point out here that high uncertainty may cause individuals to gather information in order to ease their uncertainty or end their interaction, whereas low levels of uncertainty may cause people to be bored to act effectively in the communication process. *Anxiety* is defined as when individuals feel tensed and nervous about what may occur, for example individuals may fear that they will be evaluated negatively because if anxiety is too high individuals may try to avoid encounters, while in the case of low anxiety individuals may not care about their interaction and miss important communication signals. As for *Initial encounters* in the initial stages of intercultural communications, individuals become aware of their differences in culture and understanding.

Cultural identity negotiation theory: this theory is concerned with the way cultural identities are formed and negotiated with others. During intercultural communications, individuals negotiate meanings such as the concept of time, rules and activities that are different between cultures and when the communicators reach agreement on the mentioned points the encounter can be described as successful. The extent of intercultural communications is decided by the level of differences between the communicators, when individuals' cultures are more similar the communications is less intercultural and vice-versa (Guridham, 1999).

Communication Accommodation Theory (CAT): this theory deals with verbal and non-verbal communication; it is concerned with communication moves that are made by speakers during encounters relative to the social and psychological context and are relative to each other's communication characteristics (Kim, 1988).

During formal meetings and high-threat situations, for instance work meetings, norms are strict and behaviours can be negatively evaluated, therefore individuals behave strictly in accordance with group norms and try to interpret the behaviours of the inter-group, while in low-status meetings and low-threat situations, individuals are less strict and pay less effort to interpret the behaviours of the inter-group (Guirdham, 1999).

Ellingsworth's adaptation theory: this theory is concerned with the conditions where individuals adapt to each other when encountering others from different cultures. Both parties involved in an intercultural encounter can adapt to a certain extent (Ellingsworth, 1988). Cross-cultural contacts expose individuals to different ideas and values from those they have been familiar with within their own culture (Evanoff, 2001). Adaptations are defined as *“the changes that individuals make in their affective and cognitive identity and in their behaviour as they interact in a new cultural environment”* (Guirdham, 1999, p.219). Furthermore, he adds that when people have a reason and a motive for communicating with others, they are more likely to adapt their communications in accordance with their encounters' culture; shared purposes can motivate both parties engaging in the intercultural communication to adapt, but if only one party's purpose is solved by the communication process this party needs to adapt alone.

Other researchers like Ellingsworth (1988) address several suggestions expressing the intercultural communication theory (Adaptation Communication Theory). They expressed that adaptation will speed up competing tasks, and that successful adaptation will prevent raising cultural differences by the other participant in an intercultural encounter. They also expressed that when one communicator obtains a protective advantage it will have limited effects on adaptation unless it is invoked, then the other communicator must increase his/her adaptation, and that as individuals increase their adaptation, their attitudes and perceptions of their and others' culture enhances.

Network theory: this theory concentrates on individuals that are embedded in networks of social relations which are created through the exchange of information rather than beliefs or norms; it also believes that explaining human behaviours can be achieved by analysing the relationships between individuals. This theory assumes that differences between cultural groups are greater than differences inside the same group. Therefore it provided that intercultural network patterns will be more radial compared to networks in the same group. (A radial network is where individuals interact with a set of partners who do not interact with each other), and that these intercultural networks have less direct links among members than those in the in-group communications. It also provided that intercultural networks are less complex than in-group networks, i.e. message flow between intercultural

encounters is less than in in-group communication, that relations are expected to be weaker in these intercultural networks, and that intercultural networks are more likely to contain liaisons and bridges where they play a greater role than intra-cultural networks.

4.6 Intercultural Communication Effectiveness

Success of communication is discussed by Guirdham (1999) who states that knowing whether a particular communication process was successful is a very important aspect of intercultural communications. Communication competence can be measured either as situational or dispositional, which is as an overall encounter or as a property of individuals. Competence can be defined as the mental processes required for achieving effective and efficient communication.

In order to achieve communication competence, Duran and Spitzberg (1995) list five mental processes, these include planning, modelling, presence, reflecting and consequence. The planning process occurs when individuals think about what they are going to talk about or when they are talking about a subject and thinking about a topic they will talk about next. The modelling process happens when individuals try to figure out their encounter's interests and concentrate on them. Presence occurs when communicators have the right time to change speech topics and recognize feedback. As for reflecting, this process occurs after conversations have ended when individuals think of what they said, how it could have been improved and what did the other person think of the communicator. And the consequence occurs when people think of how their encounters interpret their speech and how it may affect others.

In addition, Guirdham (1999) mentioned another view when he discussed that communication's competence does not depend on individuals' performance whether situational or dispositional, but on the relation itself. Some individuals might have the appropriate social skills that enable them to communicate competently but not all their relationships may be competent, for example one person can be competent during a communication process while the same person can be incompetent in another encounter.

As for Wiemann and Giles (1988), they provide a four-stage model to reach intercultural communication competence which is named as the face work approach, these stages start with the unconscious incompetence stage which means ignorance on the cognitive and behavioural levels, followed by conscious incompetence which means that the behaviour is understood but not synchronized, here, the communicator recognizes that there are pauses in the communication process, but he/she is not able to do anything to correct it. Then comes the conscious competence stage which means cognitively understanding communication differences between cultures, and therefore working on achieving communication competence. Finally comes the unconscious competence stage which is the effective stage where the communicator becomes spontaneous and natural; at this stage, individuals adapt their speech without conscious effort.

To achieve intercultural communication competence, successful Intercultural Communication model should be developed to overcome the communication barriers and avoid biased language. Three causes of biased language had been listed by Guirdham (1999) including using masculine words to refer to all persons, using terms and expressions that can create negative attitudes or reinforce them or making assumptions about people based on their age, gender, ethnicity, religion, etc. in addition to misusing stereotypes which in many cases represent a general opinion; stereotyping can be offensive when employed to make assumptions about the intellectual, moral, social or physical capabilities of individuals and groups (Kupka, et al., 2009).

In summary, cultural communication barriers can be avoided by evaluating the four-stage model of Wiemann and Giles (1988) through preparing the five mental processes by Duran and Spitzberg (1995) in communication strategy. Based on that a particular communication process can be examined whether it is successful or not in intercultural communications.

4.7 International Cultural Communication

In this context, Mesdag (2000) argues that the majority of international marketing approaches are still based predominantly on culture-sensitive adaptation as each new foreign market is entered. Individuals often tend to evaluate others' behaviours according to their own cultural standards. By doing this; it becomes more difficult to understand individuals coming from a different culture. No doubt that communicating with an unfamiliar culture can create several emotional reactions such as anxiety and stress, those emotions' levels may vary from one person to another. Solving this problem can be achieved by being flexible in adapting to the other culture and its behavioural trends, noting that there can be some behavioural variations (Guirdham, 1999).

In addition, the increasing development in communication and globalization is considered to lead to an increase in cross-cultural communication beyond country's borders. As explained earlier; the foreign culture is different from the local culture, and cultural knowledge is an important element for succeeding in the other culture (Guirdham, 1999). On the other side, going to different international cultures can create misunderstanding and can be stressful to individuals (Belay, 1993). Since language may affect communicating with other cultures, understanding a culture can become easier by studying the local language.

An earlier study that was conducted by Gudykunst (1988) had set "three behavioural dimensions to (*accomplish*) intercultural effectiveness. (*These include*) the (*ability*) to establish interpersonal relations with the other culture, (*communicating*) effectively and (*dealing*) with psychological stress".

A good example of adapting to new cultures is sojourners, who are individuals grown up in one culture and moved temporarily, for more than one month, and engaged in continuous experiences with the new culture. Guirdham (1999) proposes four stages for adapting a new culture effectively. The first stage starts with fascination, which involves avoiding real contact with the host culture and concentrating on arranging work and accommodation. Then comes the hostility and aggression in which the barriers are reduced and sojourners

start contacting individuals from the host culture. At this stage, hostility may develop against the host culture or it can become acceptable and adjustment occurs. The third stage is the acceptance stage where sojourners accept the host culture to the extent that makes life comfortable. Finally comes the adaptation stage during which persons adapt to the host culture.

Since this study is conducted to investigate the audiences acceptance of effective global marketing communication model, and considering the cultural factors as a moderating factors by which the audiences acceptance or rejection for such a model is strongly influenced, the organizational culture will be discussed in the following section, which will add a base upon which the banking organizational culture can be determined. This is expected to add a valuable explanation of how to investigate the cultural effects on the audiences' acceptance or rejection of the communication model that is developed by international banks operating in Jordan.

In this field, Chizzo (2002) pointed out that "researchers have concluded that individuals (*pass*) through the stages of adjustment in another culture at different rates and can ultimately combine elements of the psychological distance variables".

4.8 Organizational Culture

Organizational culture is defined by McNamara (1999) as *“the personality of the organization; culture is comprised of the assumptions, values, and norms, including those of the organization members and their behaviours. Organizations’ culture like individuals’ culture can be sensed and distinguished by looking at the arrangement of furniture, what they brag about, what members wear, etc.”*.

Additionally, organizational culture or corporate culture focuses on the values, norms and behaviour patterns shared by a group. The company’s culture reflects the national culture it belongs to, even though; it can be influenced by its employees' culture which in some cases can be from different backgrounds (Morrison, 2002; Butler et al., 2010).

One of the most valuable studies conducted in order to identify the basic dimension that help in analysing the differences between organizations' cultures was Greet Hofstede's (1994) study, in which six dimensions that helped in analysing the differences between organizations' cultures were identified. The first dimension of these is the process-oriented versus result-oriented; process-orientated cultures emphasize technical and bureaucratic routines, whereas result-oriented cultures emphasize outcomes. There is also the job-oriented versus employee-oriented where the job-oriented cultures have fewer responsibilities towards their employees and more responsibilities towards their jobs, while the employee-oriented cultures have more responsibility for employees. A third dimension is the professional versus parochial cultures; organizations belonging to parochial cultures are associated with dislike or distrust of foreigners, while professional cultures do not mind being cosmopolitan ones. The open system versus closed system dimension refer to the organizational style in its internal and external communications and to the level of accepting outsiders and newcomers; open system cultures accept newcomers and obtain open internal and external communications, where closed cultures appear to be less capable of gaining benefits from the diverse environment and tend not to accept minorities. As for the tight versus loose controlled cultures; the tight culture organizations obtain high levels of formality and punctuality in terms of their functions, on the other hand loose culture organizations are more loose regarding those issues. Banks, for example, are more tightly controlled than advertising agencies (McChesney, 2001). Also loose culture organizations are usually more diverse, while tight controlled organizations are more homogeneous. The last dimension suggested is the pragmatic versus normative cultures where pragmatic organizations deal with their environment in a flexible way and therefore obtain high levels of customer orientation, while normative organizations tend to be rigid and less customer-oriented.

4.9 Arab Culture

Culture "as the key to people's way of living, accepting changes and doing business is rapidly (*losing*) geographical borders. Management practices due to cultural changes (*become*) global norms leading to different values. Moreover, specific managerial values are losing their meaning and organizations are becoming global neighbours. The (*vague*

impression) of culture across the lines implies a great space to accept differences in culture and practice it in businesses" (Kanungo, 2005). Even though, culture is the most important concept that according to nations can be defined.

According to Smith et al. (2007), there are many processes or elements that must be integrated to shape and develop culture. Al-Olayan and Kiran (2000) point out that the "cultural reasons are based on the notion that Arab cultural values and norms are formed based on Islamic religious beliefs as well as other cultural factors such as the more collectivistic and high-context nature of Arab culture"; they add that Arab "culture is a complex matrix in which the social structure, language and economic philosophy are fully grounded in the Islamic religion". Arab people live in almost the same environment, face similar conditions, speak the same Arabic language, and embrace close believes in their religion thoughts. All of these factors are reasons for Arab to share the unique culture. To understand Arab culture, these factors must be fully investigated in order to form a model of Arab culture to be distinguished from any other culture.

There is much literature conducted on classifying culture as a broad concept in Europe, USA and South East Asia, but very rare studies have been conducted on Arab culture. Smith et al. (2007) mention that "Hofstede's (1980) pioneering study of national differences in culture originally omitted the whole of the Arab region, but later included a set of scores for the region as a whole that is based on an average of 141 responses obtained from seven different Arab nations".

In an attempt to discuss the impact of culture on business practices, Yasin and Zimmere (1995) have argued that with the globalization of business, researches addressing the impact of culture on business practices become increasingly important; they add that systematic studies dealing with the impact of the Arab culture, and its subcultures in business, managerial and organizational practices and realities, have not been forthcoming. But they pointed out that the similarities between Arab nations with standing remain, that the Arab world consists of two subcultures.

On one hand, the conservative culture of the Bedouin values and Islam dominating the Gulf States, while the rest of the Arab countries have a more liberal cultural orientation due to the extensive interaction with non-Arabs around the Mediterranean. On the other hand, Swaidan and Hayes (2005) also indicate that culture is recognized as one of the most important variables influencing ethical decision-making.

In terms of cultural and economic differences between Arab countries, Al-Olayan and Kiran (2000) state that "cultural and economic differences do exist but there is a similarity of thinking that most inhabitants share across the Arab world due to homogeneity in terms of their religious beliefs and language from an advertising perspective". Jordan is considered one of the liberal cultural orientations due to the extensive interaction with non-Arabs around the Mediterranean. At the same time it could be considered as a conservative culture of the Bedouin values and Islam that is because of the geographical position of the country, which is very close to the Mediterranean area, and the structure of its Bedouin values and Islam beliefs.

Thus, it is important to become familiar with the Islamic culture when addressing the Jordanian market. For Metwally (1997), he presents several characteristics describing the Muslim consumer; according to him, the Muslim consumer does not achieve satisfaction from the consumption of goods only, his/her economic trends revolve around the achievement of God's satisfaction. Also, the Muslim consumer has more limited choices of products and services as some of them are forbidden. In addition, the Muslim consumer cannot buy products and/or services by loans, and the budget of the Muslim consumer is his/her income after the payment of the almsgiving (Zakat).

Moreover, Yasin & Zimmere (1995) and El Alaoui, (2011) have discussed the impact of family on business practices; they argue that family in the Arab culture promotes mutual dependence rather than self-reliance. This notion, which is rooted in the pre-Islamic Arab society, may explain the fact that the Arab family tends to extend beyond the husband, the wife and the children to include the grandfathers and the grandmothers. The traditional loyalty to one's family and friends is a prevalent fact of life in the Arab world. Also, they add that the family in the Arab society has a profound impact on the atmosphere in which

business is conducted. Furthermore, they have discussed the impact of religion on business practices. Therefore, Islam is the dominant religion in nearly every Arab country. Central to the Islamic faith is the right of every individual, Muslim or otherwise, man or woman, to own property. Adding to that, they present the concept of equality in Islam which is transferred to the business organization.

As it is founded by Yasin & Zimmere (1995) and El Alaoui, (2011) family and religion tend to have a great deal of influence on business practices in the Arab world, an influence that adds distinct social dimensions to the business organization. This means that Arabs', whatever the role they are playing, activities are strongly influenced by their families and religion and this is one of the most important dimensions according to which Arab culture can be distinguished. On the other hand, Al-Olayan and Kiran (2000) seem to disagree with Yasin & Zimmere (1995) in their opinion; they argue that the "guidelines provided in the Qur'an might not be strictly followed in the contemporary Arab world". According to Al-Olayan and Kiran (2000), "from the cultural perspective of the Arab world, public expectations and restrictions on business and personal conduct are influenced by messages in the Shari'a". The Shari'a, as it is pointed out by Al-Olayan and Kiran (2000), "is a comprehensive code governing the duties, morals and behaviours of all Muslims, individually, and collectively in all areas of life, including commerce" that "describes the values that Muslims should hold, such as individual freedom, truth, justice, honesty, social obligations, collective responsibility, the roles of men and women and the rules of buying and selling".

In regard to the banking sector, it is considered as one of most important sectors in an economy and the importance of adequately measuring the performance of banks has been recognized since long time (Ramakrishnan, 2007). Other authors such as Alsadek and Worthington (2008) emphasize that Islamic finance/ financial institutions, products and services are designed to comply with the central tenets of Shari`a (or Islamic law); they also find out that "religious conviction is a key factor in employing Islamic finance, consumers also identify bank reputation, service quality and pricing as being of relevance". According to them, "Islamic finance is defined as a financial service or product principally implemented to comply with the main tenets of Shari'a (or Islamic law).

In turn, the main principles of Islamic finance (*include*) the prohibition of Riba (usually interpreted as usury or interest) and the removal of debt-based financing, the prohibition of Gharar encompassing the full disclosure of information removal of asymmetric information in contracts and the avoidance of risk taking, the exclusion of financing and dealing in activities and commodities (*which are considered*) as sins or socially irresponsible (such as gambling, alcohol and pork)". Shari'a also emphasize "on risk-sharing, the provider of financial funds and the entrepreneur share business risk in return for a pre-determined share of profits and losses; the desirability of materiality, a financial transaction needs to have (*material finality*), that is a direct or indirect link to a real economic transaction; and consideration of justice, a financial transaction should not lead to the exploitation of any party to the transaction" (Iqbal and Lewis, 2009; Chong and Liu, 2009).

In his contribution, Almosawi (2001) points out "that studies related to bank selection criteria have been mainly conducted in the USA and some European countries. Although such studies have contributed substantially to the literature on bank selection, findings may not be applicable to (*Arab*) countries due to differences in cultural, economic and legal environments". Understanding the elements of the family and religion within Arab culture influences business practices across cultural boundaries is a difficult and challenging task (Almosawi, 2001; El Alaoui, 2011)

Generally speaking, "business relations in the Arab world are not governed by the general principles of law and of (*contact*) in a world apart from home and family, they are a segment of the whole web of friendship, kinship obligations, and personal relations that support a particular way of life" (El Alaoui, 2011). "Despite the rapid social and cultural changes wrought by modernization, the cultural profiles of Arab-Islamic societies still differ profoundly from those of Western societies" (Al-Ramahi 2008).

In terms of social factors influence on bank selection Almosawi (2001) argue that in today's competitive retail banking market, where most banks offer equally good packages of services, consumers may find it difficult to differentiate between banks. Consequently, social influences like advice from family members and recommendations from friends and neighbours etc. could be important factors in bank selection. They clarify that social factors

are found to have a stronger influence on bank selection. Moreover, Tiong-Tan and Chua (1986) most concerns are the criteria consumers apply in choosing banks and how attitudes as a cultural dimensions influence bank selection. In terms of foreign countries, banks are very diverse in their social and cultural environments, and often consumers of various countries differ in their selection processes.

In this context, they discuss the factors influencing bank selection decisions in an oriental culture where family and social relationships are still highly valued by examining both the traditional attitudinal attributes in explaining intention to deposit with a certain bank, such as convenient location, courteous personnel and high interest rates, together with the social influences such as advices from friends, neighbours and family members. Their results indicate that the social factors have a stronger influence than the other criteria in bank selection. To explain that, they declare that the degree to which the bank is perceived is the rate of the bank selection criterion (attribute), and the importance or weight of the particular selection criterion. So they address that the influence of family members depends on the degree that family members or friends expect one to select a bank and the likelihood that one would follow the advice.

As summarized by Almassawi (2001), the important factors of selecting a bank within the Arab culture include bank convenient, ATM locations, distribution and availability, bank's reputation, and availability of parking spaces nearby.

There are many variables according to which the cultural differences could be considered. According to Huang (1993), these are important variables affecting person's behaviour and belief system. These are the values and the norms embedded in language, religion, philosophy, custom, and social organization forms, such as family. Singh (2004) shows that colours also have their influence in developing a perception toward things and they are considered as an important factor that affect person's behaviour and belief system; and different cultures ascribe symbolic meaning to different colours. He adds that other variables include socio-culturally determined symbols, taboos, rules, rituals, ceremonies and different forms of semiotic structures which according to individuals make their choice.

As for language, Al-Olayan and Kiran (2000) have an important contribution in Arabic language with regard to culture; they argue that the "best speech is considered to have few words that carry a full meaning. Brevity of expression is considered a literary virtue; compressing great meaning into a few words that are easily understood is desired. (Moreover, they add that the Arab) culture is a high context culture where the interpretation of a message is based not only on words, but on the context in which the message takes place. (They also describe Arab culture as having a) collectivistic nature of (*its*) society, (*where*) people use other sources such as friends and relatives to find information about a product, thus reducing dependence on ads as a source of information". Furthermore, Al-Ramahi (2008) argues that the Middle East is influenced by the textual language and interpretation of both the Quran and the *Sunna* (the Prophetic traditions). This is because Islam is not just a religion; it is a way of life.

The culture concept has been discussed in order to develop full understanding of the culture concept definition, and the elements according to which several cultures can be classified. Generally speaking, it is well known that there are different dimensions that distinguish a given culture from another, in different settings. Keeping known that cultural settings are hardly measured, according to several authors the elements of culture are values, beliefs and perception reflecting the given cultural settings, such as Language, Religion, Education, Aesthetics, Social organization (family), Attitudes toward achievement, Material culture and Myths Rituals. Even though, there are shared characteristics between several cultures such as invisibility, satisfying the needs of society by providing order and guidance in problem-solving, providing solutions for several questions that arise in a moment, culture also is learned and characterized as dynamic; it is not rigid but evolves with time in order to provide the best for individuals in a society.

For people to be able to communicate in different cultures, there are barriers that may be faced during the communication process, the same issue is found in marketing communications when marketers go to communicate with different cultures where they innovate new ways to communicate with their target audiences according to the cultural settings. Further aspects that may have a strong impact on the marketing communication process include the organizational culture itself. However, different organizational culture

models have been developed by several authors like Hofstede's organizational culture framework in particular. Regarding the Arab culture, it is a complex matrix in which the social structure, language and economic philosophy are fully grounded in the Islamic religion. Basically, Arab people often live in the same environment, face similar conditions, speak the same Arabic language, and embrace close beliefs in their religious thoughts. All of these factors are reasons for Arabs to share the unique culture. To understand Arab culture, these factors must be fully investigated in order to form a model of Arab culture that distinguishes it from any other culture. Moreover, the Jordanian population can be divided into two sectors in reference to their religion. The first sector consists of 95% of the Jordanians who are Muslims; the other sector consists of 5% who are Christians. In this sense, religion is an important part of life when dealing with Jordanians, but on the business level it is better to avoid religious discussions. It is widely recommended to respect religion as people may be offended by negative remarks concerning God and the Holy Books. All of these cultural factors are being considered as the decision of a preferable bank in Jordanian culture is made.

4.10 Chapter summary

In Arab countries, people are keen on their tradition and religion and Jordan is one of Arab countries so it shares the same characteristics (El Alaoui, 2011). Global business and global banks should be keener to identify the Arab market in order to survive and maintain their competitive position. cultural characteristics were reviewed in the relevant literature and found to include: language, religion, education, aesthetics, social organisation (family), attitudes toward achievement, material culture, rituals, and myths all of these are important to identify when communicating with customers and trying to gain their interests (Reynolds and Simintiras 2000). This chapter has reviewed the previous literature of culture, and cultural elements, in the Arab culture needed to be identified in order to conduct an integrated marketing communication strategy by different industries including global banks wishing to target the Jordanian market. The cultural knowledge allows pinpointing at the cultural areas that need to be researched for the aim of knowing the cultural sensitivity of the Jordanian market.

Table (4.1) and figure (4.2) describe the sections in Chapter Four with citations in each section

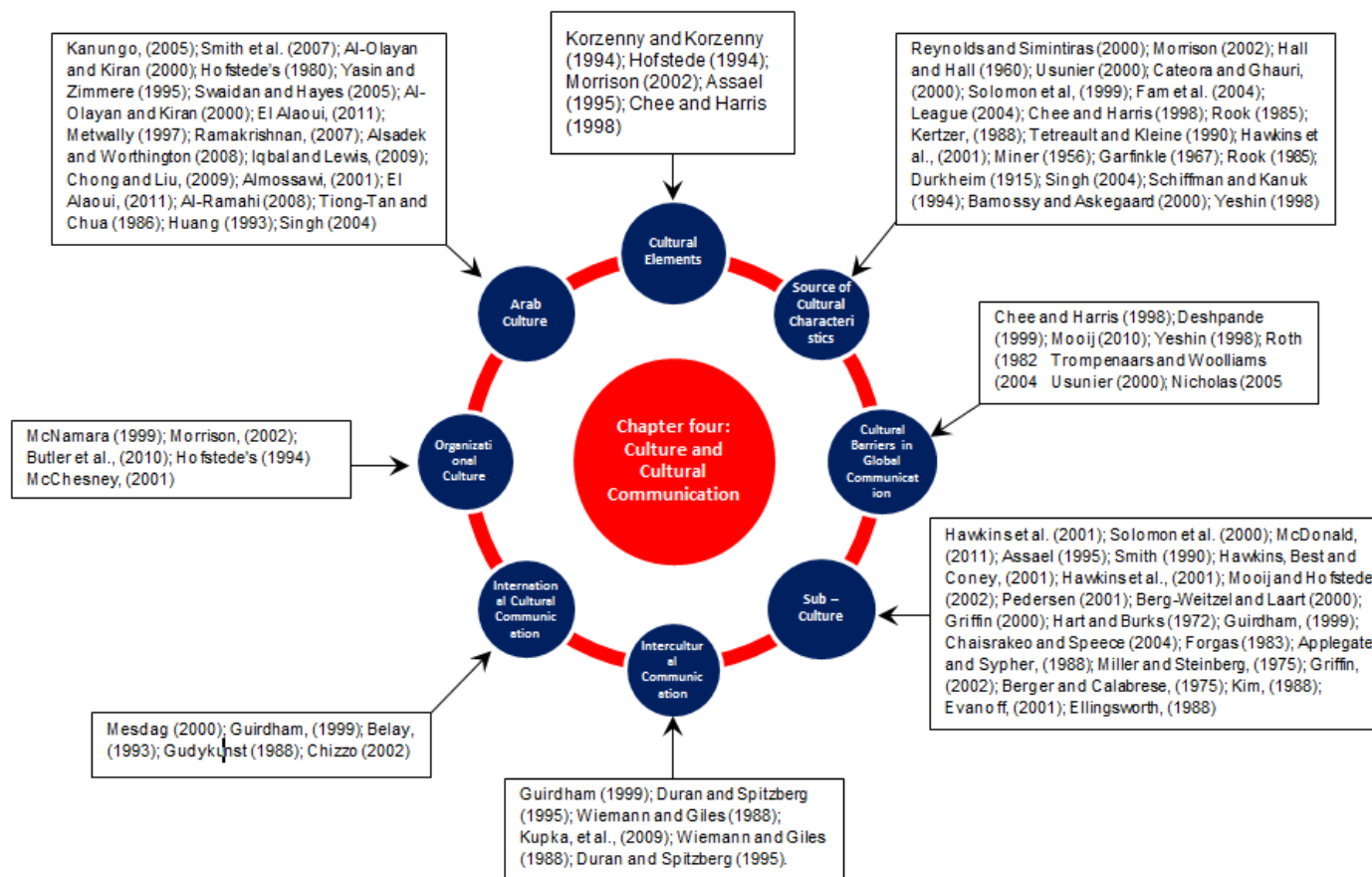


Figure (4.2): chapter map, citations and references

Chapter Four: Culture and Cultural Communication			
Chapter / sub head	citation		why
Introduction	De Mooij	1998	Explain culture and its definition as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Terpstra and David	1991	
	Hofstede	1991	
	McCort and Malhotra	1993	
	Schiffman and Kanuk	1994	
	Yeshin	1998	
	Guirdham	1999	
	Cateora and Graham	2002	
	McSweeney	2002	
4.1 Cultural Elements	Korzenny and Korzenny	1994	Provide a clearer picture of cultural elements as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Hofstede	1994	
	Morrison	2002	
	Assael	1995	
	Chee and Harris	1998	
4.2 Cultural Variations (Cultural Diversity)	Makus and Kitiyama	1991	Identify cultural differences and different types of culture as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Kluckhohn and Strodtbeck	1961	
	Cannon and Newman	2001	
4.3 Source of Cultural Characteristics	Reynolds and Simintiras	2000	Provide detailed literature about the source of cultural characteristics to study the characteristics and their acceptance by the Jordan audience as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Morrison	2002	
	Hall and Hall	1960	
	Usunier	2000	
	Cateora and Ghauri	2000	
	Solomon et al	1999	
	Fam et al.	2004	
	League	2004	
	Chee and Harris	1998	
	Rook	1985	
	Kertzer	1988	
	Tetreault and Kleine	1990	
	Hawkins et al.	2001	
	Miner	1956	
	Garfinkle	1967	
Durkheim	1915		

	Dr. Singh	2004	
	Schiffman and Kanuk	1994	
	Bamossy and Askegaard	2000	
	Yeshin	1998	
4.4 Cultural Barriers Facing Global Marketing Communication	Chee and Harris	1998	Explain the barriers that already face global banks from a cultural perspective as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Deshpande	1999	
	Mooij	2010	
	Yeshin	1998	
	Roth	1982	
	Trompenaars and Woolliams	2004	
	Usunier	2000	
	Nicholas	2005	
4.5 Sub –Culture	Hawkins et al	2001	Provide insight about types of sub-cultures and their characteristics to shed light on the presence of sub-cultures in a society. Sub-cultures may need adaptation in the marketing communication in order to become effective, as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Solomon et al.	2000	
	McDonald	2011	
	Assael	1995	
	Smith	1990	
	Hawkins, Best and Coney	2001	
	Hawkins et al.	2001	
	Mooij and Hofstede	2002	
	Pedersen	2001	
	Berg-Weitzel and Laart	2000	
	Griffin	2000	
	Hart and Burks	1972	
	Guirdham	1999	
	Chairsraeko and Speece	2004	
	Forgas	1983	
	Applegate and Sypher	1988	
	Miller and Steinberg	1975	
	Griffin	2002	
	Berger and Calabrese	1975	
	Kim	1988	
Evanoff	2001		
Ellingsworth	1988		
4.6 Intercultural Communication Effectiveness	Guirdham	1999	Describe the communication types between two cultures, global banks and local customers as this research is concerned with studying cultural
	Duran and Spitzberg	1995	
	Wiemann and Giles	1988	
	Kupka, et al.	2009	
	Wiemann and Giles	1988	

	Duran and Spitzberg	1995	adaptation in marketing communication addressed by global banks
4.7 International Cultural Communication	Mesdag	2000	Identify the global cultural communications to be used by global banks and the local market, as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Guirdham	1999	
	Belay	1993	
	Gudykunst	1988	
	Chizzo	2002	
4.8 Organizational Culture	McNamara	1999	Explain how culture can influence the organisational performance, as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Morrison	2002	
	Hofstede	1994	
	Butler et al.	2010	
	McChesney	2001	
4.9 Arab Culture	Kanungo	2005	Identify the Arab culture as it will allow more understanding of the culture of the local audience that will be targeted by global banks, as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Smith et al.	2007	
	Chong and Liu	2009	
	El Alaoui	2011	
	Hofstede	1980	
	Yasin and Zimmere	1995	
	Swaidan and Hayes	2005	
	Al-Olayan and Kiran	2000	
	Yasin & Zimmere	1995	
	Metwally	1997	
	Ramakrishnan	2007	
	Alsadek and Worthington	2008	
	Iqbal and Lewis	2009	
	Almossawi	2001	
	Al-Ramahi	2008	
	Tiong-Tan and Chua	1986	
	Huang	1993	
Singh	2004		

Table (4.1): table of references used in Chapter Four

Chapter Five

Global Marketing Communications

5.1 Introduction

This chapter examines global communications, global marketing communications and the barriers facing global communications.

5.2 Global Organizations

In order to understand the global marketing communication process at an organisational level, it is necessary to consider different types of organizations working in the global market (Kotler, 2009). As this research is conducted to describe global marketing communication that includes several types of global organizations; Bartlett and Ghoshal (1991) point out these organizations, they can be international, multinational, trans-national or global organizations that function in different areas of the world, and each part or country reports to a world head office are called Global Organizations. Trans-national organizations are an extension to Global Organizations where their strategies are based on serving global customers using technology based strategies to respond to local markets needs and requirements. Multinational companies develop individual marketing mix and marketing communication schemes for each market, therefore they operate through subsidiaries that function in each market (Fill, 2002 and 2009).

It is important to understand the basis on which these cross-national comparisons were made as recognized by Smith et al. (2007). The Global Organizations try to standardize their products and services when possible, while adapting towards the local market when changes in the marketing mix and communication are needed in order to suit the targeted culture. Earlier authors such as Bartlett and Ghoshal (1991), Yashin (1998) and Cateora

and Graham (2002), argue that global organizations extend their activities to cover the world.

While global organizations evolve from national organizations which slightly extend their operating area abroad, either by accident or by designs. The first step is to develop their marketing mix, later they adapt it to the needs of the new overseas market producing the multinational strategy. Organization's operations in the international or multinational markets are different from those operating in domestic markets, those organizations are aware of how business is done at home, but the farther they get away from home, the more the risk and the less the local knowledge (Kotabe and Helsen 2011)

For the Multinational Companies, they usually develop individual marketing mix and marketing communication schemes for each market, therefore they operate through subsidiaries that function in each market.

One of the well-known frameworks for examining culture is provided by Merchant (2002) who suggests that "understanding a culture's basic (*assumption*) is important for understanding the culture itself. These frameworks are averages or norms of the value systems that compose a culture rather than exact descriptions". On the other hand, Merk (2003) recognizes that "many elements that constitute culture (values, norms, attitudes, behaviours, means of communication, etc.) become global, and consequently there is a growing need for understanding different types and forms of interaction between people in (*different global*) environments. (And) this implies that people refer more and more to various values, norms and communication models and practices to fully master communication (*globally*). These models ultimately lead to applying best practices in (*global marketing*) communication".

According to Merk (2003) one of the most popular practices in global communication is to apply a three-step approach, known as the 3 R's: recognition, respect and reconciliation. *Recognition* involves developing cultural awareness, the intercultural world map, to what culture you belong, and of which culture you are a product. Besides, it is also the stage in which one must recognize and become aware of the fact that there are cultural differences

in the world of international cooperation. *Respect* for the otherness is another factor which involves showing tolerance and respect for the other party and the other culture. The third factor is the *reconciliation* of differences which means reconciliation of the extremes and of the dilemmas managers face in their work but not imitation of the host culture's norms, values and attitudes.

5.3 Global Marketing Communication

According to Roth (1982, p.2), international marketing communication is defined as '*the implementation of advertising, sales promotion, and public relations activities that support the sales of goods or services in more than one country*'. Kwok and Uncles (2003) recognize that "culture has an impact on many aspects of consumer (behaviour), from service expectations to consumer innovativeness. It also has been suggested that an understanding of culture can assist in making marketing decisions, such as whether to pursue (standardised) or (localised) strategies. (They add) that culture encompasses all the norms and beliefs of a society – it is the total way of life in a society. These societal norms and beliefs will ultimately have an impact upon the dispositions and behaviours of society members".

Basically, intercultural communication is a contact between two parties who come from different cultural backgrounds (Collier and Thoms, 1988). There is an increasing number of organizations practicing their marketing operations abroad, driven by a rise in the percentage of sales beyond the home country market, in fact most of their profit is abroad. Organizations have become involved in the global market where there are new rules and boundaries, therefore, the global marketing techniques must be employed (Engel, Warshaw and Kinnear, 1994; Pickton and Broderick, 2005).

In general, the wide spread of communications and the tremendous development of transportation has facilitated the distribution of products and broadcasting of promotions across the globe; global networks such as MTV and CNN reach many countries and create a global audience base (Assael, 1995).

Global marketing can be identified according to Kotabe and Helsen (2001) as the marketing activity emphasizing the reduction of costs and increasing efforts by transferring brands, products, services and ideas across countries, and therefore, creating global customers.

5.4 Barriers Facing International Marketing Communication

Correct interpretations of communication are important to everyone (Porter, 2002). Fundamentally, there are many factors that can affect international marketing communications. According to Yeshin (1998), culture and media have direct impact on organizations communications. Chee and Harris (1998) add several barriers and limitations that hinder the marketing communication process in the global market like language, stages of economic development, social factors, competition and the legal factors.

It is useful to mention Deshpande's (1999) contribution in this field. He argues that the marketing problems are global and not local; the local culture must be understood during all the marketing operations. There are at least two dimensions of marketing. The functional dimension that is concerned with product planning, pricing, distribution and promotion, and the philosophical dimension which proposes that the needs, wants and values of consumers should be the common focus of all marketing decisions.

Additionally, Baker (1993) argues that even though banks follow a superficial approach, they do not get an accurate insight into consumer motivation/ behaviour. As services marketing reflects that the adoption of the marketing concept and its application to service industries with the corollary that whatever has passed for "bank marketing", Baker (1993) highlights "Ten Commandments of Services marketing". These include focusing on quality, turning marketing into a line function, marketing to existing customers, i.e. building on existing relationships, marketing for employees, i.e. recruiting the right people, the employees *are* the service, marketing to employees, i.e. internal marketing, managing the evidence, i.e. presenting the tangibles in the most effective way, tangibilising the service, manage the details – (Baker, 1993) adds that it is these that provide differentiation, and therefore improve the service architecture – i.e. the systems concerned with the creation and delivery of the service and branding the company.

5.4.1 Cultural Barriers

According to Yeshin (1998) one of the most important issues facing global organizations is culture, Cultural divergence between different markets makes the communication

operations complicated when targeting customers coming from cultures with organization kinds that are is not familiar. Yeshin (1998) added that cultural elements must be taken into consideration when providing marketing communications to targeted audience in order that these communications can be accepted and effective. In this manner, the cultural barriers which may stand against global promotions may include religion, aesthetics, education and social organization. Earlier (Pol and Tymkiw, 1991) emphasized on the important of studying the demographic factors in comparing markets and choosing the right media.

As the internet allows companies to access foreign markets having cultural, legal, and social differences, new barriers may arise from the diversity of markets (Eid, 2005).

It is noticed that culture influences norms, values and consumer behaviours of the individuals belonging to this particular culture. The local culture must be considered when preparing the global promotion plan, for instance advertisers might need to avoid some colours that might symbolize unpleasant issues e.g. white is associated with mourning in many Asian countries. Cultural similarity between nations creates a similar segment that can be targeted via standardized messages (Chee and Harris 1998).

Culture provides individuals with identity because they learn culture from their surroundings, therefore and because different environments exist in different places, there are different cultures all around the world and those differences can be regarded as boundaries facing international communications (Fill, 2002).

For example, symbols can represent a cultural barrier facing international marketing communications, such as the fox for example which represents cunning whilst the owl which represents wisdom. Therefore symbols must be recognized by marketers in order to use them in the right way (Pickton and Broderick 2005).

5.4.2 Social Factors and Cultural Values Barriers

People may possess negative attitudes towards advertising or any promotional tools; this requires that the organization needs to change their marketing communication tools and use more acceptable ones to the targeted audience (Chee and Harris 1998).

It is so important to pay attention to the social norms when communicating with the local audience. For example, the majority of UK couples buy engagement diamond rings but in Germany this social tradition does not exist, cultural values are also vital when developing marketing communication campaigns for a local audience, German advertising tends to be more effective if they are rational, French advertisements must be emotional to succeed and British should be humorous to be efficient (Pickton and Broderick 2005). A study conducted by Niu et al (2012) on several international companies operating in china indicated that the cultural, political and social system are considered a market entry barrier; local market entry can become easier by establishing good relations with key local officials, and hence gain a differential advantage.

5.4.3 Media Selection Barriers

Media can be defined as *'the channels of communication that serve many diverse functions such as offering a variety of entertainment with either mass or specialized appeal, communicating news and information or displaying advertising messages. The media carry the advertisers' messages and serve as the vital link between the seller of a product or service and the customer'* (Imber and Toffler, 2000, p.353).

Global Organizations prefer to use global media channels because they are usually unfamiliar with local markets, such as publishing advertisements in international newspapers and using satellite channels to broadcast their marketing communication messages (Monye, 2000). There are also legal barriers such as laws and regulations that might hinder the promotional process (Chee and Harris, 1998).

Many factors should be recognized according to Hawkins et al. (2001) when targeting an audience from a different culture; the organization should investigate the available media,

the needs that are satisfied by the product, the values associated with the product, and the verbal and nonverbal communication system in the country. On the other side, individuals can access different types of media in different places, because the availability varies from one country to another or it can even vary from one place to another in the same country. This is a clear result of the technological development; newspapers, television channels and satellite broadcasting that have increased due to some countries' deregulation of their control over the media (Fill, 2002).

Smith and Taylor (2004) identify several elements that affect the process of choosing the media depending on the audience size, type and state of mind, media costs, and the type of message that needs to be transmitted.

5.4.4 Language Barriers

The choice of the appropriate language is very important in communicating with the local audience, the advertising messages, brand name or sales promotion materials; translation can lose the meaning that is intended by the global promoter (Chee and Harris, 1998). A study conducted by Marcella and Davies (2004) concluded that the knowledge of the foreign language provides a competitive advantage. According to Lohmann (2011) the language barriers are significantly negatively effecting bilateral trade.

5.4.5 Competition Barriers

All global companies compete with both national and other international companies in the market; Chee and Harris (1998) argue that the size and type of the promotional activities depends on those of the competitors. According to Dawar and Frost (1999) global companies face strong local competition in the new markets.

5.4.6 Legal Factors

In addition to the lack of local media knowledge explained earlier in this chapter, Chee and Harris (1998) identify that laws and regulations can also limit the promotional process, for instance, weight loss advertising is banned in Finland. Another obstacle facing the

promotional activity is the government taxes, in some countries advertisers need to pay taxes for their advertisements; this will increase the advertisements costs and may cause the global firm to discard a particular promotional tool.

For the reason that organizations cannot restrict their own practices, the governments tend to regulate the promotional activities of the organizations in order to suit the country's local culture and manners (Pickton and Broderick, 2005). Patent and intellectual property laws are not yet strongly applied in China, and therefore new companies entering the new market can copy new technology from market pioneers (Niu et al, 2012)

5.5 Global Marketing Communication Strategy

One needs to study two interrelated aspects of global bank marketing strategy. The first issue is whether the bank can provide the needed/required banking services to its varying target markets. Second, whether the bank's available resources can match the current needs and expectations of its clients (target markets). Hence, "it becomes of paramount importance for global banks (*that are*) interested in serving their customers on a world scale to structure their marketing decision variables in (*an effective*) way to their global operations and bank-client relationships" (Kaynak, 1986). The essential element of this "match making" process between the needs of bank clients and the offerings of global banks, as highlighted by Kaynak (1986), is the development of a positioning strategy.

It is found in literature that there are three different communication strategies that can be implemented in global marketing communication; the first is the standardization strategy, the second is adaptation strategy, and the third one is to develop a mix between these two strategies. Global communications face a common problem which is whether to send the same messages to different countries (standardized communications) or modify messages in order to meet the needs of the local markets (adapted communications). Several arguments exist for and against standardization and adaptation.

Table 5.1 Marketing Communications Strategies versus Standardization Strategy versus Adaptation Strategy

Standardization Strategy	Adaptation Strategy
---------------------------------	----------------------------

Using similar or identical marketing communications across countries.	Marketing communication messages are changed from one country to another to better suit the requirements of individual markets.
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**Source: adapted from Pickton and Broderick (2005).*

It can be seen through Kaynak's (1986) that different societies require different banking practices which demand various forms of services. Countries or even areas of countries at different levels of development with regard to the monetary system will lead to different banking systems and practices. Banks may follow different routes in their globalization efforts.

Arguments for Marketing Adaptation

Focusing on variation and assuming that each market is unique by its system, regulations and character is the base of adaptation proponents' argument. Therefore each market needs a different and unique marketing strategy with which to be targeted (Clark, 1990). A study conducted by Hite and Fraser (1998) on a sample of five hundred business companies revealed that only eight percent of the respondents transmit standardized marketing communication messages. Cateora and Graham (2002) agree that adaptation is a primary issue in international marketing, and that it should be employed in each and every aspect of international marketing regardless of the size or importance of the issue. Such process needs to be conducted by marketers who possess local knowledge and ability to contain differences that may cause misunderstanding.

However, Fill (2002) recognizes many arguments supporting the adaptation process in international marketing communications. One example lies in customer needs which may differ and vary in intensity, as a result, a standardized message in a universal advertising campaign that is targeted at potential customers with different experiences, abilities, and learning levels may not suit the local markets. Another example is the needed infrastructure to support the delivery of standardized international messages which can vary across countries, and the issue of management of marketing communications in a certain market which depends heavily on the local economy, culture and political conditions, which can be accepted in one country but not in another. Also, messages can be modified by local craftsmen to become more suitable for local customers, but on the other hand, standardized

messages can endanger the local management due to its lack of ownership, therefore modified messages can be more effective and motivating.

Arguments for Marketing Standardization

Standardization proponents such as Levitt (1989), argue that many markets, especially those in industrialized countries, become homogenized segments and they expect that this will continue to happen around the world by adopting a single marketing strategy. The organization can benefit from economies of scale by cutting expenses and saving time of developing a strategy for each targeted market.

Standardization supporters list some of their counter adaptation arguments. One of these arguments is that buyers have several similar characteristics in many product categories, the psychographic typologies that are developed by advertising agencies for their clients prove this thought, and brand images have universal meaning. Another argument is that local campaigns are often described as weak and include poor quality because of lack of experience and financial resources, standardized campaigns provide control over the messages and allow the exploitation of opportunities for competitive advantage through shared competencies. Another issue is the impact of media and technologies on people which is increasing, therefore standardized messages provide strong brand image for some products. Also, standardized messages can eliminate the responsibility placed on local managers where they should produce creative marketing communication ideas, and thus concentrate on managing the promotion campaign. In addition to the costs of packaging, media, and advertising messages which can be huge; standard messages can help in dividing the costs to several markets, in addition to that, adapted messages may not provide consistent and harmonized messages through different markets (Fill, 2002). Global organizations were also able to market standardized products in many countries, so why can't they use standardized marketing communications in different countries (Monye, 2000).

Pickton and Broderick (2005) listed some of the advantages and disadvantages of standardized marketing communications. These are listed in the following table (table 5.2).

Table 5.2 Advantages and Disadvantages of Standardized Marketing Communications

Advantages	Disadvantages
<ul style="list-style-type: none"> - Economies of Scale in production and distribution - Lower costs as a result of reduction in planning and control - Abilities to exploit good ideas on a worldwide basis and introduce products quickly into various world markets - A consistent international brand and/or company image - Simplification of coordination and control of marketing communications programs 	<ul style="list-style-type: none"> - Few products lend themselves to global marketing communications - Differences in culture, market, economic development; consumer needs and usage patterns; media availabilities; legal restrictions; language, traditions, values, beliefs, lifestyle, music, etc. - Increasing cultural diversity - Potential of alienating consumers

**Source: Pickton and Broderick (2005)*

Pickton and Broderick (2005) enumerate four strategies for companies operating globally. The first is the global strategy which is based on cultural similarities rather than cultural differences; organizations use this strategy if the cultures are similar between countries. The second is the global niche strategy which is based on targeting culturally similar groups in different countries, for example students in different countries may have similar needs and values. As for the third strategy, it's the multinational strategy in which organizations are based on adapting the marketing communication strategy based on cultural differences. And the fourth strategy is the customization strategy in which organizations develop the marketing communication strategy based on recognizing the differences between cultures and also taking into account the differences between individuals in the same culture; this strategy goes further in adaptation as marketing communications may be adapted on individual bases.

Mixed Global Communication Strategy

A compromise strategy between global and local marketing communication strategies, which is known as a flexible globalization strategy, has been increasingly adopted by global companies. The flexible approach requires the establishment of a global overall strategy and allows the local executives to implement it according to their local knowledge and experience (Assael, 1995).

In an attempt to highlight the characteristics of the global market, Hornik (1980) suggests that these characteristics include standardized communications that must be considered in the case where markets are similar. Another suggestion was that cross-culture communication requires special attention and added skills to be able to adjust to the foreign markets. Also, cultural characteristics must be examined carefully in order to avoid any receivers' misconception of the promotional messages, and socio-economic, ethnic and other subcultures can exist in many different countries; here a standardized message can be suitable for targeting those segments in the global market (O'Leary, 2007).

Although there are supporters of both the standardization and adaptation approaches, Monye (1997) recognizes that organizations must not take one of those approaches for granted, instead, using any approach should be based on the needed promotional activities in each individual case. Moreover, Duncan and Ramaprasad (1995) explain that the use of standardized campaigns depend on the degree of differences between cultures, where cultural differences are smaller standardization is used, while little cultural differences allow huge standardization of marketing communications.

5.6 Global Marketing Research

It is well known that marketing research is concerned with collecting information about markets and their reaction towards the marketing mix elements. Jobber (2001) classifies two kinds of data sources; the data can be secondary when it comes to the researcher second handed i.e. it is gathered by someone else, or primary data when information is collected by the researcher through the employment of data collection methods.

Generally speaking, international market research is more complex than local market research; Roth (1982) explains that the cause of the difference is the environment-cultural, political, economic or heterogeneous. Therefore, each market should be considered a special case. Global markets are becoming more complex, cultural and environmental factors which make it more difficult to conduct market research in global markets. Organizations should conduct market research in all marketing stages to make sure they are on the right track.

Cateora and Graham (2002) provide several considerations when depending on secondary data regarding overseas markets. Among these considerations is that international market secondary data may be unavailable in some countries, whereas they might exist in other countries but can be inaccurate or out of date. The collected data can be also influenced by the body which conducted the research; governmental research can provide different results from research made by commercial organizations. Furthermore, the time in which the data is collected is a very important issue; the data must be updated in order to be reliable.

It is important to point out that many problems may arise during collecting primary data in global marketing research. Here, Yeshin (1998) points out four problems in this regard; the expenses which can be very high depending on the foreign market, the fact that different markets have different values, attitudes, languages and literacy levels, which means that all must be taken into consideration when conducting the research, the researched markets can lack the needed skills to conduct the research, and the infrastructure can be a problem in collecting data like for example when a researcher faces difficulties when needing to use the telephone or the Internet to contact respondents, or when transportation to reach rural areas is extremely difficult which is the case in some countries.

Regarding the tools of data collection, questionnaires is one of the most used tools. According to Cateora and Graham (2002), translating questionnaires data from the foreign markets can cause several problems, thus questionnaires must be written perfectly. To overcome difficulties in collecting data by using questionnaires, marketers use three techniques for translating questionnaires. The first technique is the back translation in which the questionnaire is translated from one language to another, afterwards it is retranslated to the original language, and this technique identifies misinterpretation before the questionnaire is sent to the public. The second technique is the parallel translation in which the mistakes that may arise in back translation, due to commonly used phrases in each language, can be avoided by using parallel translation where more than two translators are used for the back translation; the results are discussed and the most suitable translation is selected. The last technique is the decentring technique; this translation technique depends on translating the original questionnaire to the foreign language, and the translated copy is retranslated to the original language by another translator, when any

dissimilarity occurs the original copy is modified and the process is repeated until the original copy and its retranslated copy are the same.

Global researchers must take into account the linguistic variations when developing questionnaires to be conducted in the foreign market; they must try to use the common language that is used in the daily communications between individuals. In some cultures, questionnaires are familiar and people are protected from any misuse of the gathered data, while in other cultures it is unique and people do not accept providing personal information to others (Trompenaars and Wooliams, 2004).

5.7 Building The Integrated Global Marketing Communication Model

The aim of this study is to develop a global integrated marketing communication model for global banks operating in Jordan to be used by global organisations wishing to target the Jordanian audience (third research objective); however to build this model, the marketing department in those banks should be investigated by in-depth interviews to identify the cultural aspect in the Jordanian market in order to recognize the cultural influence on the client acceptance or rejection of the standardised marketing communication, and clarify what are the provided marketing communication tools, questionnaires will be sent to global banks customers in order to identify their preference regarding cultural adaptation, marketing communication tools and channels, and message characteristics (see chapters three, four and five) Following is the framework on which the research process will be developed:

Regarding this IMC model, the marketing communication process should be explored, the tools and channels to be used should be chosen, and the impact of culture on the marketing communication process should be investigated (see chapters three, four and five).

The Integrated marketing communication model will be implemented on the simple linear communication model as global banks operating in Jordan will be the sender, local media channels will be the communication channel, the marketing communication messages will be the message and global banks' customers in Jordan will be the receiver; the steps of forming this model are discussed as follows (see chapter three):

The *first* step that will be examined is the source of the message, in this research, the source of the message are global banks operating in Jordan, these banks according to the central bank bulletin include HSBC, City Bank, Standard Chartered and Societe Generale Bank (see appendix 10). The characteristics of the global marketing message source will be identified in terms of whether this source, meaning global banks image, plays a role in the effectiveness of the marketing communication message, in the IMC model global banks will be listed vertically under the heading (Global Banks Operating in Jordan) but not based on any preference category, as the effectiveness of each global bank by itself was not examined throughout the research.

The characteristics that provide strong image to global banks in Jordan will also be mentioned vertically in the model, under the heading (Source Characteristics), in-depth interviews will provide the needed data to provide a clearer vision about the elements that provide the strong image for global banks.

The *second* step of the communication process is to create the message, the message in this research is the service integrated marketing communication message sent by global banks and received by their audience, the message will be classified according to the tools that are used in sending messages in the marketing communication process. Depending on the literature review, these tools are international (sales force, advertising, Sales Promotion, Publicity, Direct Marketing, Sponsorship, Trade Fairs (Exhibitions), and packaging, (see chapters three, four, and five).

Thirdly, the research will identify whether the adaptation of the marketing communication message delivered by the marketing communication tools, will make it more effective for local audience, or by standardising the marketing communication tools there will be the same level of effectiveness, the areas of cultural adaptation will be discussed and cultural characteristics will be listed vertically in the IMC model under the heading (Adaptation) based on the cultural sensitivity and need for adaptation from most sensitive having the highest need of adaptation (upwards) to least sensitive having the lowest need of adaptation (downwards) (see chapter five).

The *fourth* step is to identify, if the choice of the marketing communication channel, plays a role in the effectiveness of global banks marketing communication, if so then marketing communication channels will be examined in order to identify their degree of effectiveness, and for that reason they will be added in the final IMC model under the heading (Marketing Communication Channel) vertically based on their effectiveness from most effective (upwards) to least effective (downwards) (see chapters three and five).

The *fifth* step is to examine all IMC tools in order to identify their needed level of adaptation, and preference by customers this will allow the researcher to identify if there is a need for adaptation when implementing those tools by global banks in Jordan, in addition to identify which are the tools that are mostly appreciated by customers, as they will be listed vertically in the model under the heading (Marketing Communication Tools) from most effective (upwards) to less effective (downwards), in the banking marketing communication packaging is not used as it's a service industry so the package tool will be discussed as a tool in general but will not be tested in the research. Table 5.3 represents the implementation of the IMC model with the simple linear communication model, each linear communication element is represented with the IMC element in adjacent column (see chapter five).

Table 5.3 Linear communication model and global banks marketing communication

Linear communication model	Integrated Marketing Communication Model
Source	Global Banks in Jordan
Message Delivered by IMC tools	Integrated Marketing Communication Message
Channel	Marketing Communication Channel
Receiver	Global Banks Customer

Each global marketing communication tool will be explained in the following literature;

5.8 International marketing communication tools

In chapter three of the research the marketing communication process and the marketing communication tools were examined, in chapter four culture and cultural differences were explained, in section (5.8) the marketing communication tools will be addressed from an international perspective and the influence of local culture i.e. the implementation of global marketing communication tools, hence the international (Personal Selling, Advertising, Sales Promotion, Publicity, Direct Marketing, sponsorship, Trade Fairs (Exhibitions), packaging, word of mouth, E-marketing, and corporate identity) will be explained in section (5.8).

International Personal Selling

Chee and Harris (1998) have identified three types of personal sellers which can be employed in global organizations; the nationals who are citizens or residents living in the country where the personal selling activities take place such as UK residents selling for the Swiss company Hoffman La Roche. This approach can benefit companies from the local knowledge possessed by the residents. The second type is the expatriates who are employed in countries other than their own, for example a British citizens working for the British company ICI in Denmark. And the third type is the cosmopolitan personnel; these sales forces are from one country hired by firms based in another and working in a third country, such as a UK engineer working for a French company in Spain.

International Advertising

It can be defined as the transmission of advertising messages in foreign markets. Culture, economy, language and governmental regulations differ between countries; international advertising therefore must be modified in order to suit the new environment. Multinational corporations' activities have exceeded national markets by creating the need to communicate with various groups of customers (Imber and Toffler 2000).

A very early work by (Brown 1923, as cited by Agrawal 1995) has supported standardized international advertising by concluding the following quote:

“Just as green is green in Buenos Aires as well as in Batavia, just as two and two are four in Cape Town as well as in Copenhagen, just as the main purpose of advertising is to sell goods, in Singapore as well as in Sydney or Santiago, so all the primary purpose of advertising are identical in all countries, and all fundamentals of good advertising are essentially the same north and south of the Equator and east and west of Greenwich”.

Another expert in this field, Rijkens et al. (1971), mentioned conclusions regarding the development of standardized international ads. He mentioned that developing a standardized international campaign can be possible if markets and consumers are similar. Also, the standardized campaigns depend on the countries concerned, the advertiser and the advertising agency, and the standardized campaigns need experienced advertising agencies and country knowledge.

The work of Klippel and Boewadt (1974) provides a framework for determining the extent to which advertisements could be standardised. They provide three factors that should be examined before using international standardised advertisements. The first factor is the socioeconomic and demographic characteristics of the foreign market. The second is the cultural and behavioural factors and their impact on the foreign market. And the third is the target market perception of the use characteristics of the product or service, and the importance of the product attributes. Later on, Kahler and Kramer (1977) explained that

advertising standardization could be possible if the purchase motives are similar between countries.

Whether organizations are advertising a new product or a modified one to a foreign market, cultural attitudes should be considered. Thus, organizations must not assume that the foreign markets are similar to their markets and overseas advertising must take into account the technical (the availability of media), thematic (the most suitable theme for the foreign market) and cultural (the values and norms) issues before developing an advertising campaign to the foreign market (Roth, 1982).

In this vein, Cateora and Graham (2002) explain the self-reference criterion (SRC), where marketers apply their own cultural values and personal knowledge in making a decision. This can be a primary obstacle facing the international marketing process by designing a marketing mix which may be suitable for the marketers' countries but will not be for the foreign markets. They provide an example for cross-cultural advertising adaptation where travel advertising campaigns are aimed at the Canadian audience (English and French); the advertisement aimed at the English audience has pictured a wife alone, while the ad targeting the French has pictured a man and a wife together because the French have closer family ties. According to Cateora and Graham (2002), the cultural variation between countries is very important in developing advertisements for the foreign market, for example sex and decency level may be acceptable in one culture and may be considered offensive in another. A study conducted by Fastoso and Whitelock (2005) concluded that companies that do not implement international advertising standardisation due to the lack of similarity between markets.

An earlier study conducted by Mueller (1987) explained the cultural influence on advertising strategies in the Japanese market. The study concluded that each country has sensitive cultural issues that influence advertisements and consumer behaviour in the market.

During the 1970s, Polaroid has introduced its cameras in Europe. It has used the same advertising strategy as the one used in the United States, these television and print

advertisements did not achieve much in promoting Polaroid in Europe. Later on, the company has developed a new successful strategy in Switzerland by promoting its functional uses of instant photography in communicating with friends and family; then, this strategy has been employed in several European countries (Kashani, 1989).

Going back to Chee and Harris (1998), they believe that standardized advertising can reduce advertising costs and achieve consistent product image and corporate objectives; on the other hand, standardized advertising encounters several obstacles as the language obstacles where translation may cause several linguistic problems in terms of meanings (language is discussed in details in chapter four), and perception problems where – although there is a particular need to be global – a consumer perception of products may vary in various markets, for instance, in the United Kingdom and the United States *Kentucky Fried Chicken* is an ordinary meal, but in Japan it is considered a special meal and can be consumed in special occasions. Advertising messages must take into account both local taste and life-style in developing the local advertising campaign. Another problem is the multiple objectives; advertising objectives may vary in various markets due to environmental factors such as the level of literacy and per capital income; *Volkswagen* advertises its *Golf* car model in the medium to high price range in the United Kingdom targeting the upwardly segments, while in Germany it is promoted as an efficient vehicle. The legislative obstacles should be also considered; here governments may have tight or weak regulations regarding advertising language, content, product types and sexism; therefore some advertisements won't be acceptable in certain markets, and others may need to be altered to suit local regulations. Also, the literacy levels in a market drives advertisers to adapt the advertisements to match the local literacy levels, and the lack of media choice may affect the standardization level, for example the wide spread of magazines and television sets in Europe may not be the same case in different regions of the world; advertising must be changed according to the media availability in each country. And last but not least, the availability of different market segments for the same product; some advertisements are targeted at certain market segments in markets in order to target other market segments, while in other markets, advertisers may need to change their advertisements to reach those segments.

Effective international advertising must be part of the local culture, language and values (De Mooij, 1994). *Renault*, for example, has promoted its *Clio* differently to various European countries, because the company knows that consumers vary in their perception of features' importance between those countries. In Portugal the advertisement has emphasized road performance, safety in France, self-esteem in Spain, style in Italy, and "new" in Belgium (Assael, 1995).

Understanding the advertising message depends on the advertising literacy of the receiving audience, in developed countries consumers are aware of advertisements and they become more difficult to be satisfied and demand more entertainment and information, while in developing countries the audience awareness is not so high so they can be satisfied with advertisements that explain the functions and features of the advertised product (Goodyear, 1994; Yeshin, 1998).

Twenty years ago, Kaynak (1998) has suggested that international advertising strategy requires an international brand with global appeal, promotion on general appeal to attract customers from different cultures, and knowledge of national regulations. Kaynak also identifies three common mistakes that international advertisers usually commit; they hire non-native speakers to translate the advertising message, they assume that what can be effective in one culture can have the same effectiveness in other cultures, and they do not conduct any market research in the local targeted market.

Furthermore in this topic, Agrawal's (1995) study indicates that international advertising has been using both standardization and adaptation approaches during the era between the 1950s and the 1980s. Agrawal adds that localization or adaptation approach has been commonly used in the 1950s due to the unfamiliarity with the international consumers and markets. During the 1960s, there has been a shift towards knowing and dealing with international markets so advertisers have begun to use standardized advertisements. The standardization of advertising level declines allowing more adaptation; this trend could be a result of the nationalistic forces which have spread during that era. The 1980s have witnessed a reversal move towards standardization, and there is an increasing number and growth of multinational advertising agencies.

As explained earlier in this chapter, there have been increasing voices supporting the global advertising standardization, according to advertising definition by Imber and Toffler (2000), mentioned in chapter three advertising is designed to stimulate the audience to act in a particular way. People process advertising messages in their cultural background and then respond and standardized global advertisements expect a similar respond; this can happen in only one case and that is when the sender and the audience have the same culture, this is not the case with the global market where cultural paradoxes exist (De Mooij, 1998). Jordanians share some cultural values with other Arab cultures, however they have their own cultural values that makes it inaccurate to generalise studies conducted on other Arab cultures on them (Allialani et al, 2012).

Advertising depends heavily on language and images; therefore it is influenced by culture. Global marketing communication and world-wide advertising face the barrier of cross-national differences and local perception variation, where it becomes difficult to describe consumer benefits and convince them to buy the advertised product. In order to do so, advertisers must use local words, for example advertising for life insurance is considered taboo in some cultures because it implies the evocation of death. So standardized global advertising is never standardized (Usunier, 2000).

In addition to linguistic and cultural barriers that face standardized international advertising, there are the country's' regulations that ban specific ads; for example the Arabian state of Kuwait bans advertising pharmaceutical products because it increases the prices of those drugs and thus reduces the chances of the poor people buying them. The availability of the media channel may vary between cultures reflecting on the possibility of broadcasting advertisements in particular countries (Usunier, 2000). An example is the absence of cinemas in Saudi Arabia due to the governmental regulations banning public gatherings for watching movies (Tuncalp, 1994; Taki, 2004).

More examples, Australian laws have banned tobacco advertising completely since 1995. Advertising is allowed on Indonesian television as long as cigarette packs and smoking scenes are not shown. In Vietnam there are strict regulations on the amount of western material allowed in the country. In Venezuela, cigarette advertising is currently banned

from television and radio, Brazil has banned ads whereas tobacco is associated with healthful activities such as sports (Burbury, 1996).

International advertising allows organizations to deploy tangible and intangible resources in an effective way by conducting market research managers who are more aware of the market and provide fitted messages which are suitable for the targeted audience and by developing market-sensitive campaigns bridging the gap between the message and audience perception and understanding (Money, 2000).

It can be detected from Cateora and Graham's (2002) that it may be possible to develop a standardized global product but due to cultural differences, an adapted advertisement is needed in different markets.

It is said that the international message must be determined for the target market so that it can be encoded in a way to suit the audience perception; the final step is to send the encoded message to the targeted audience through the appropriate media channel. Each of the above steps can be faced with cultural barriers resulting in miscommunication between the sender and the receiver (Douglas and Craig, 2002).

International Sales Promotion

The purpose of this study is to investigate cultural differences and to gauge the impact on the framework of sales promotion effectiveness.

Sales promotion can offer many consumer benefits such as monetary and utilitarian benefits. Uncles (2003) mentioned that past studies have concentrated on monetary saving as the primary benefit. Consumers are motivated by several other benefits including the desire for savings, quality, convenience, value expression, exploration and entertainment. On the other side, utilitarian benefits are primarily functional and relatively tangible. They enable consumers to maximize their shopping utility, efficiency and economy.

Regarding sales promotion techniques, Chee and Harris (1998) identify several factors affecting the choice of the sales promotion technique when targeting a foreign market so as

to suit the local perceptions and regulations. These factors include the values and norms, the cost factor, the channel members' affinity, the channel power and the legal restrictions. In the first factor sales promotion must be consistent with the cultural values and norms of the local market; according to Lyons (1989), the culture in the United Kingdom does not reject on-pack price reduction, but it is not acceptable in Italy where permission is required from the Finance Ministry before making such reductions. As for the cost factor; in the global markets marketers must estimate which is the most suitable economical method for employing the sales promotion technique; giving coupons is usually less expensive than giving samples, however some products such as food and drink productions need to be sampled to customers in order to be more effective in terms of achieving profit. The channel members' affinity on the other hand involves channel members such as retailers and wholesalers who must be able to provide storage and shelf space for bonus packs that are used in the promotion campaign, in Northern Europe point-of-purchase display and coupons are unpopular between retailers because they require much effort and time to process. Then there is the channel power which is very important in cases where retailers have a high degree of channel power in the foreign market, they may need more allowance from the manufacturer; for example Marks & Spencer in the United Kingdom and Heijin in Holland have a strong power over their suppliers. If the manufacturer has a high degree of power then the rest of channel doesn't obtain many trade allowances. And the last factor is the legal restrictions factor according to which some sales promotions are restricted in many markets, for example discounts on the next purchase is valid in Belgium but it's illegal in Denmark, global organizations must consult the local authorities to be aware of the allowed technique in the country before launching a campaign.

For the variation of cultures, it means that different sales promotion tools have different effectiveness levels. Offering bonus packs with free products and free gifts are considered wasteful in Japan. The legal system in the country can have limitations on the sales promotion tools, for example in Italy promoters have to pay 55% tax in advance for any price they intend to give in a competition, but in Germany banded offers are banned and customers cash discounts are limited to 3% from the original price (Yeshin, 1998). According to DeLorme, Mennicken and Aleff (2000), the sales promotion technique

depends on local adaptation and cultures. Foreign markets with low level of media availability ought to be targeted using sales promotion.

International Publicity and Public Relation

Consumers and commercial publications seek information regarding international trade; therefore multinational organizations must execute international press releases to provide information about their products and services around the world (Miller, 1995). Earlier in Jenkins (1992) has suggested that successful publicity should be based on identifying the target audience, selecting the appropriate media, preparing the publicity messages in an effective form, and establishing priorities within the scope of the organization's resources.

Again, our experts, Chee and Harris (1998), propose that global publicity can result in negative or positive image of the company. Moreover, Monye (2000) concludes that the global environment has a strong effect on the organization's publicity where cultural and lingual barriers, media's availability and government regulations exist. Cultural knowledge allows organizations to be aware of the foreign audience respond towards their publicity messages. Language is another important issue that should be considered that local audiences prefer to be communicated with by their own language, using translated product news releases and published information or even providing the foreign market with market-specific materials.

In addition, Money (2000) says that international newspapers, such as the *International Herald Tribune*, provide exposure to international audience, local media communications are different in each country where newspaper availability and TV set ownership levels vary depending on several factors in the country. The media has their own values that decide whether to broadcast the message or not, therefore the organization must build a strong media strategy by sending consistent messages towards particular channels. Some countries' governments prohibit specific products from being promoted such as alcohol and cigarettes, while some countries media channels are limited or unavailable. This is based on the available barriers and limitations. The publicity firm must maintain good relations

with the host government; this can be achieved by providing the government with positive information about the organization's contribution in investment and employment.

Public relation is an important issue for new market entry, international firms executives should establish good relations with key officials in order to obtain differential advantage (Niu et al, 2012).

International Direct Marketing

The globalization of brands and the availability of media have increased the growth of the direct marketing in addition to the Internet which has created new opportunities for targeting prospects without worrying about time zone differences (Yeshin, 1998).

The global direct marketing, according to Chee and Harris (1998), has witnessed a huge growth during the last decade, especially in developed countries such as the United Kingdom, the United States, Belgium and France...etc.; they add that this growth has been a result of several factors as the high costs of the traditional promotional tools, such as advertising and sales promotion, the huge development in the information technology, where databases and desktop publishing have facilitated the whole direct marketing process, the development in mail technologies that makes it easier and less costly to distribute direct mail, and the database technologies which make it easier to obtain customer lists, and made them available to different companies. Other factors that affected the growth of this sector is the tremendous growth of the Internet, allowing interactive facilities, where customers can interact with online promotions and order online, and the growth in direct marketing which has benefited organizations in many ways; direct marketing is measurable, names and addresses are stored for future use, consumer profile can be built from the organization's files, and finally direct marketing is a convenient and an effective marketing communication tool.

Multinational direct marketing (MDM) can be used for several objectives. According to Miller (1995), it can be employed to identify plant location sites, find distributors, support the sales force, it also allows testing a product in the foreign market before engaging in large deals which may reflect negatively on the exporting company. Miller adds that

language and culture should be studied well before conducting global direct marketing. When using telemarketing in a foreign market and the audiences don't speak the organization's language, they must be addressed in their mother tongue. While telephones may be used regularly in some countries, in others its use is limited and for specific reasons.

Global direct marketing faces some problems which can be mainly summarized in the logistic issues where postal and shipment costs can increase when posting products by mail (Desmet and Xardel, 1996). Also postal regulations may exist; customers might not be comfortable with sending their data and private information to overseas companies (Rawwas et al, 1996). Additionally, some products are supposed to reach customers at specific times, for example Christmas presents, but they may be delayed by customs or procedures, and the problem of mailing lists availability and reliability may also arise, such lists if available must be updated regularly which can be very difficult in global markets (Usunier, 2000).

In this vein, Hengst (2000, p.50) has supported international direct marketing adaptation by giving the following quote *'just because your DM campaigns succeeded in Dallas, Denver and Detroit, you're not guaranteed success in Delhi, Düsseldorf or Dublin'*. Hengst adds several areas where international direct marketers must adapt to local markets, for example organizations must use the local language in their promotions. But in case of translation, translators ought to be locals not just language speakers, for example if the organization is targeting France, the text should be translated by French translators not Quebec ones although they both speak French because the French translators may be more effective. In using direct mail, adaptation is needed in the size of an envelope, for example the North American number 10 envelope is too long for the European automation mail. The use of local indicia when posting direct mail can be more successful in generating responses, for example a German receiving a letter stamped "Berlin" may respond to the letter rather than receiving one stamped "Boston".

As a result, Hengst (2000) summarizes 10 key points to be remembered in international direct marketing. These are targeting one country at a time, going local in the mail piece

design, translating in-country when possible, knowing standards 'one envelope doesn't fit all', using local indicia, buying quality lists & practice address hygiene, having a "local" response mechanism ready, utilizing postal discounts for maximum savings, knowing holidays to time mailings carefully and getting return mail fast & update frequently. Additionally, Hengst (2000) thinks that organizations should be smart about postage discounts regarding their right size, right language, right look and feeling for target audience.

There are some similarities between local and global direct marketing. Fill (2002) illustrates that four factors should be taken into consideration when employing a global direct marketing campaign. The first consideration is the language; since most people prefer to receive and send their communication in their first language, the organizations must consider translation and means of communicating with the target international market. The second consideration is the media availability which means the quality and effectiveness of the available media in the country, and which is the most favourite media tool that should be clear to the global organization. Another consideration is the availability of assisting services such as databases, mailing lists, telephone directories and agencies that must be reviewed before targeting international customers through direct marketing. And the last consideration listed by Fill is the management control which is an important issue that should be examined carefully; organizations prefer to have high levels of control over global campaigns' costs, messages and data management. Here, the centralized approach is the most favourable approach but the decentralization one can be employed by hiring local management to plan and execute the campaign. It is similar to other communication tools where communicating with a foreign market the communication process must be in the local language, but the global company chooses the message to be sent to potential customers in different countries, the message then is translated to local languages and adaptation is necessary when translation doesn't provide the actual meaning of the translated message. Sometimes English can be used where the promoted product requires familiarity with English (publications and seminars) or when English speakers are identified and form a large segment (Monye, 2000).

International Sponsorship

International sponsorship is described, according to Nally (1991), as '*The international calling card, which can be used within the global promotion campaign*'. Here, the global image is associated with the company. The sponsored events hardly ever need translation; by sponsoring sports and music, the global company can bypass the existing language barriers. Also, obtaining the title rights of a global sponsored event provides an excellent promotional vehicle, client hospitality and entertainment of opinion formers. International sponsorship gives the organization as well a profile enhancement that assists in communicating with the organization's publics, and the choice of the sponsored event allows the reach of specific segments, which may be interested in the sponsored product.

Regarding the importance of sponsorship, Fahy et al. (2004) defines sponsorship as an investment in cash of a kind in an event, team or person in order to secure sponsors' access to the commercial potential associated with that event, team or person. Sponsorship has been viewed as an appealing communications tool as Fahy et al. (2004) adds that implementation is a critical factor in determining sponsorship success or failure.

Moreover, sponsorship plays a great role in creating customer awareness, and has a great influence in the organization-stakeholders relations by demonstrating the organization's social responsibilities and its ethical behaviours. Global brands need international sponsorship where the size of the audience and the event are huge so as to enhance their global image and assist different international marketing communications that promote their brand (Fill, 2002). For example, Tobacco companies were successful in sponsoring sports events and avoiding foreign countries advertising regulations (Cateora and Graham, 2002).

Furthermore, sponsorship has a strong advantage as it is associated with global events. It overcomes some linguistic and cultural barriers, possesses high exposure levels and provides a strong global image. Global brands often employ sponsorship communications to guarantee the highest levels of universal communications.

In order to take advantage of the global events, the sponsoring organization must have a logo or a brand name that is worth going global. Generally speaking, the globally recognized brands generally sponsor huge global events such as the World Cup and the Olympic games, hence, they improve the organization's reputation and image and enhance the brands promotions (Monye, 2000).

Therefore, the global sponsorship might not be suitable in all the countries, for instance bull fighting and camel wrestling may be acceptable in some countries but unacceptable in many others for the reason that sponsoring such events and broadcasting them in those countries may create negative attitudes towards the sponsoring organization and/or its products. As a result, organizations must carefully consider the events they sponsor and the regions they may be broadcasted to (Smith and Taylor, 2004).

International Trade Fairs (Exhibitions)

In general, trade shows or fairs are an important marketing communication tool in the international marketing communications promotions. International exhibitions are considered as an expensive and time consuming promotional tool, but they provide the exhibiting organizations with great opportunities. Cultural differences affect the operations of the international trade show. The discussions, the number of sales persons, the area of the fair, and the catering service are examples of the effect of the cultural variation on overseas trade shows (Roth, 1982).

Usually, companies make use of international trade fairs to launch new products, find agents and distributors, and make news by taking advantage of the high journalist attendance. Thus, providing a translated press copy can be very beneficial to global organizations, contacting the journalists in their native language before the exhibition may increase the published information about the organization. During the trade fairs, global organizations must use local public relations practitioners to arrange the exhibition. It is for the organization's benefit to conduct local market research to identify the local interests in order to be aware of what is required and who should attend (Nally, 1991).

Miller (1995) suggests that organizations should send invitations in advance so as to give them suitable time to arrange their contribution; incentives as well may be a good idea, but local regulations must be considered because some countries have strict rules regarding premium incentives.

Chee and Harris (1998) recognized some of the benefits the global organizations may gain from participation in international trade shows. For example they offer ideal opportunities for introducing new products and services, they provide customers with the opportunity to see the demonstration of the products, they are a great source of market intelligence, where feedback can be obtained about the organizations products and those produced by the competitors and they promote firms products at modest costs to huge numbers of prospects. These trade shows also provide the opportunity to find intermediaries, contact government officials which increases the organization's relations, and they boost the morale of employees and intermediates.

As revealed by Fill (2002), it is extremely important to achieve high levels of compatible hospitality with the local culture when the cultural backgrounds of the exhibitors and visitors are different.

Recently, there has been a new type of exhibitions which are known as the virtual exhibitions. Those exhibitions are built in cyberspace that visitors may explore the exhibited products and explore new organizations with no need to physically attend to the exhibition; this type of exhibitions costs less, can be accessed from anywhere, visited at any time of the day and any day of the week, plus it does not need human presence at the stand (Smith and Taylor, 2004).

International Packaging

When global organizations design their product packs, with which they pack their global products, they take into consideration its size, shape, symbol, etc., so as to harmonize with the local culture of each market (Chee and Harris 1998). Chee and Harris (1998) also provide two clusters of functions for the global packages under which they can be

categorized. These include the protective functions and the promotional functions which are explained next.

In an attempt to discuss the protective functions, Chee and Harris (1998) summarize climate, handling and safety functions as part of them. The climate function considers the package which can be designed according to the climate; e.g. humid and hot weather need special packs. The handling function considers that products can move between several intermediates, therefore they require stronger packs. And the safety function considers that packages must take into account the safe use of the product; this is implemented heavily in the developed countries.

On the other side, Chee and Harris (1998) discuss several promotional functions. For example in the developed countries, the visual aesthetics are more appreciated, while less developed economies value the physical product. Cultural differences also have an influence on the success of the pack, for instance in the USA, floral designs on soap packages are associated with femininity, while the same type of packs is associated with low value in Hong Kong. It is also important to note that the per capital income can be linked to the size of the package, the greater the income is the bigger the pack can be. Different countries may favour different colours as well; therefore global companies ought to take the favourable colours into account when designing the local pack. Furthermore, numbers may also have some influence on product success. An American golf company has tried to sell its products in Japan, their packs have been formed of four golf balls, pronouncing the word “four” in Japanese sounds like the word for “death”, and therefore the product didn’t succeed.

Related to the issue of packaging, the same question arises when packaging a global product that is whether to standardize or adapt the product package when targeting a foreign market (Cateora and Graham, 2002), indicating that shape, colours, pictures of the package, can determine success or failure. In the countries that have low literacy levels; language used on packaging can be a major problem where companies tend to use signs to communicate with the target audience.

Moreover, Cateora and Graham (2002) add that the size of a package can be also a vital issue and should be taken into consideration when targeting a foreign country. On the other hand, countries having low capital income might need affordable small packs. Also, the environment should be considered when preparing the product's package since environment friendly packaging preserves life and health. In addition to that, it can be used to target environment friendly customers (Monye, 2000). For example the British chocolate biscuits *McVitie's* are packaged differently in Japan where they are wrapped individually and packed in cardboard boxes and used as gifts; thus, they must be packed in a more special way.

Never the less, using the same standardized package on global basis can provide the product with consistency and a strong image, as it is argued by Usunier (2000). *Coca-Cola* uses the same red and white logo in each country, *McDonald's* always uses its yellow arches in every restaurant around the world.

As different colours have different meanings and are perceived differently in various countries, the international pack must take into account what the package colour may symbolize. "*Scott* entered the *Taiwanese* market with light-colour toilet tissues but the product failed, then the American company had to change the product colour into light red, yellow and gold, eventually the company was successful in boosting sales" (Smyth and Taylor, 2004).

International Word of Mouth

Repeatedly, "research has shown the importance of word of mouth (WOM) in the formation of attitudes, in the purchase decision-making context and in the reduction of risk associated with buying decisions. Scholars agree that WOM is especially critical for the success of the service providers". Introducing a new product into a new culture positive word-of-mouth is very important (Lam et al, 2009).

Earlier, It has often been suggested by Wangenheim and Bayon (2004) that interpersonal or social influence can be categorized as either informational influence which occurs when information is accepted as evidence of reality, or normative influence that operates through

compliance, which means that the individual conforms to the verbalized expectations of referent others.

A study conducted by Posey et al (2009) indicated that Word-of-mouth has significant influence on choosing which international adoption agency to deal with, hence allowing WOM to continue to play a role in marketing.

Cultural differences between different cities require choosing different strategies in order to spread word-of-mouth in each city, this process can be made through identifying the cultural dimensions and building the WOM accordingly (Lam et al, 2009).

International E-Marketing Communication

As for e-marketing, according to Brown (2003) e- marketing communications objective of most organizations was to provide information about the organization to the visitor or to generate awareness of the organization. Very little emphasis was placed on interactive marketing. According to Eid et al (2006) The main challenge for companies is to conduct business and improve performance, especially in terms of internet marketing.

International Corporate Identity

The corporate identity is a very important issue. The banks identity according to Almassawi (2001) is the factor that determines the basis upon which customers choose between providers of financial services.

Organizations seeking to go global can either standardize the marketing mix or adjust the name and/or the product to fit local needs. Using the name worldwide is a global strategy that can position the product in different markets. *McDonald's* has started operating in India in 1996, to cope with local customs, the global company has not included beef in its meals, but it has included mutton served in the famous *McDonald's* bun.

Briefly, Al-Olayan and Kiran (2000) argue that advertising standardisation depends on the cultural similarities and difference, similarity in cultural values and norms of the target market allows standardisation, on the other hand cultural dissimilarity between markets can

create negative attitudes within the target market if standardised advertisements were used. Al-Olayan and Kiran (2000) mention that "cultural and economic differences between Arab countries do exist but there is a similarity of thinking that most inhabitants share across the Arab world due to homogeneity in terms of their religious beliefs and language from an advertising perspective". Mooij and Hofstede (2002) argue, there are large differences among the value systems of consumers in different countries, these differences are the advent of cross-border media.

In Arab "culture, the best speech is considered to have few words that carry full meaning, Brevity of expression is considered a literary virtue; compressing great meaning into a few words that are easily understood is desired. (*Adding to that*), the Arab culture is a high context culture where the interpretation of a message is based not only on words, but on the context in which the message takes place. Therefore, advertising to Arabic audience does not require a great deal of information and explicit details". In collectivistic culture, customers tend to gather data from friends and relatives rather than depending on advertisements (Al-Olayan and Kiran, 2000).

The next step is to choose the channel, through which the marketing communication message will be transferred, which is affected by cultural values. The final stage in the marketing communication model is the receiver of the marketing message. In this research, the receiver will be the client themselves and will be classified according to the demographic variables such as education, occupation, gender and age (Mooij and Hofstede, 2002).

5.9 International Branding

The term 'brand' can be identified as '*an identified mark, symbol, word(s), or combination of same that separates one company's products or services from another firm's*' (Imber and Toffler, 2000, p.68). According to Hawkins, Best and Coney (2001), the brand image is the target market interpretation of the product's functions and attributes .A global brand is the global use of a name, term, sign, symbol, design, or a combination of them in order

to distinguish the products and services of a company from those of the competitors (Cateora and Graham, 2002).

Furthermore, there are several dimensions of international branding that are linked to the country of origin; some products are strongly associated with particular countries such as pasta and pizza in Italy, perfume in France. This provides the brand coming from those countries and linked to the associated product with a strong image derived from the image of the country. The second dimension is the reputation of imported brands, this can be negative or positive depending on the product itself, the country and the country of origin, and for example France has the reputation of being bias towards consuming domestic products. The third dimension is the national image of the manufacturing company, for example Waterford Glass is seen as an Irish product, although some of its production process is made in Poland (Yeshin, 1998).

Regarding developing strategies for global marketing, global branding strategy can be implemented by using different languages and customs in different countries (Monye, 2000). Besides, De Mooij (1998) suggests six strategies for global branding. The first is cultivating established local brands; foreign nations may have the same needs and desires as those of the local market, therefore, transferring the local brand to the global market will generate high purchase levels within those similar segments. Then there is the global platform, local adaptations; this strategy is based on building a global policy, by satisfying the local values with local products and with respect to the product formula. This strategy is used by *McDonald's* and *Coca-Cola*. The third strategy is to create new brands by identifying a global need and developing new products to satisfy this need worldwide. Also, purchasing local brands and globalizing; global organizations merge with and acquire local brands; afterwards they add international brands or harmonize local brands with global ranges. Examples of organization employing this strategy are *Nestle'* and *Kraft*. Companies could also develop line Extensions; this strategy is used in order to generate benefits of global promotion; by sponsoring global events the organization's brand will be advertised and all products carrying the same brand are promoted. *Coca-Cola Light* and *Pepsi Max* employ this strategy. The last suggested strategy is employing a multi-local strategy in which different strategies for different markets are developed so as to be

acceptable by locals. The global brand is also used in order to enhance the quality of the product.

The majority of global brands were originally national brands, but there were some brands which have been developed in order to be launched for global markets. Usunier (2000) points out that the brand *Toyota* was first used by the car manufacturer in the 1960s to suit the international market, but *Toyota* manufacturers discovered that the name (Toyoda) that was used for the Japanese car before they named it. *Toyota* was not suitable for international markets, while *Toyota* is easy to pronounce in many languages.

5.10 chapter summary

In chapter three the initial marketing communication process, marketing communication tools, and IMC were explained, chapter four examined culture, cultural elements and variations, in chapter five the global marketing communication and its marketing communication tools were discussed in order to complete the picture concerning the integration of global IMC tools, and therefore create a clearer picture about the integrated global IMC model that needs to be found in order to fulfil the research third objective.

The barriers facing global marketing communication were described, this was conducted in order to identify those barriers and research ways to overcome them when implementing global IMC. The needed steps for Building the integrated global marketing communication model were mentioned and each step was explained.

An important comparison between the long debated theories standardisation vs. adaptation were clarified so as to identify the bases of each theory and become familiar with the fact that Jordanians accept standardised marketing communication or rather be addressed in an adapted approach. A mixed compromise theory was also explained in which a mixed strategy was adopted. Figure 5.1 illustrates the research conceptual model, it includes global banks operating in Jordan (chapter five), the marketing communication tools (chapters three and five), cultural adaptation (chapter four), standardisation or adaptation strategies and the Jordanian audience, and the integrated marketing communication tools (chapter three and five), the linear communication model (chapter three). The *first*

objective is to investigate and explain the global marketing communication tools used by global banks, the *second* objective is to examine the Jordanian culture in accepting or rejecting standardised global marketing communication tools used by global banks, and the *third* objective is to develop an effective IMC model, which can be applied when targeting the Jordanian audience by global banks operating in Jordan, depending on the Jordanian audience preference (sender, channel, tools, message, colour, noise, receiver) to be used in the IMC model.

Table (5.4) and figure (5.1) describe the sections in Chapter Five with citations in each section

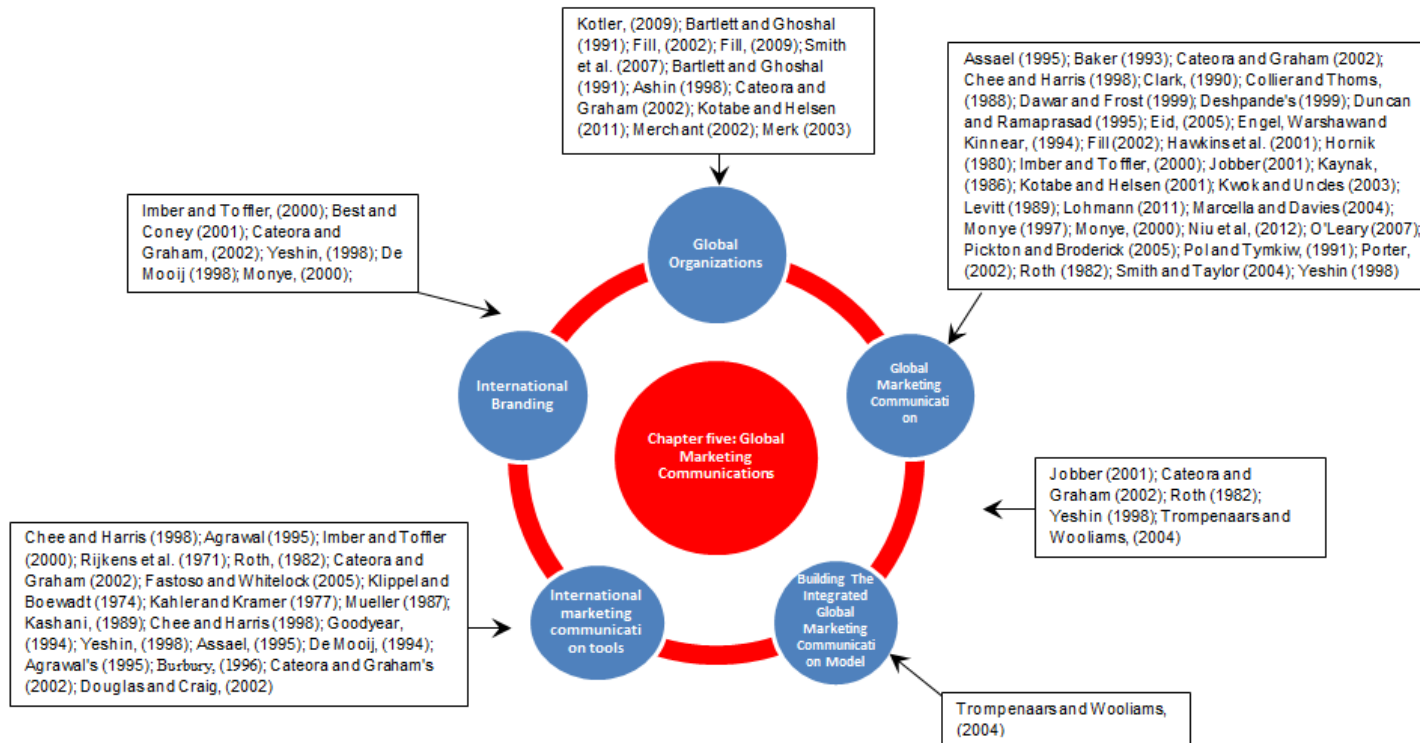


Figure (5.1): chapter map, citations and reference

Chapter Five: Global marketing communications			
Chapter / sub head	citation		why
5.2 Global Organizations	Kotler	2009	Explain types of organisations that operate in the global market as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Bartlett and Ghoshal	1991	
	Fill	2002	
	Fill	2009	
	Smith et al.	2007	
	Bartlett and Ghoshal	1991	
	Ashin	1998	
	Cateora and Graham	2002	
	Kotabe and Helsen	2011	
	Merchant	2002	
	Merk	2003	
5.3 Global Marketing Communication	Assael	1995	Identify marketing communication that are used by global organisations as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Baker	1993	
	Cateora and Graham	2002	
	Chee and Harris	1998	
	Clark	1990	
	Collier and Thoms	1988	
	Dawar and Frost	1999	
	Deshpande's	1999	
	Duncan and Ramaprasad	1995	
	Eid,	2005	
	Engel, Warshaw and Kinnear	1994	
	Fill	2002	
	Hawkins et al.	2001	
	Hornik	1980	
	Imber and Toffler	2000	
	Jobber	2001	
	Kaynak	1986	
	Kotabe and Helsen	2001	
	Kwok and Uncles	2003	
	Levitt	1989	
Lohmann	2011		
Marcella and Davies	2004		
Monye	1997		
Monye,	2000		

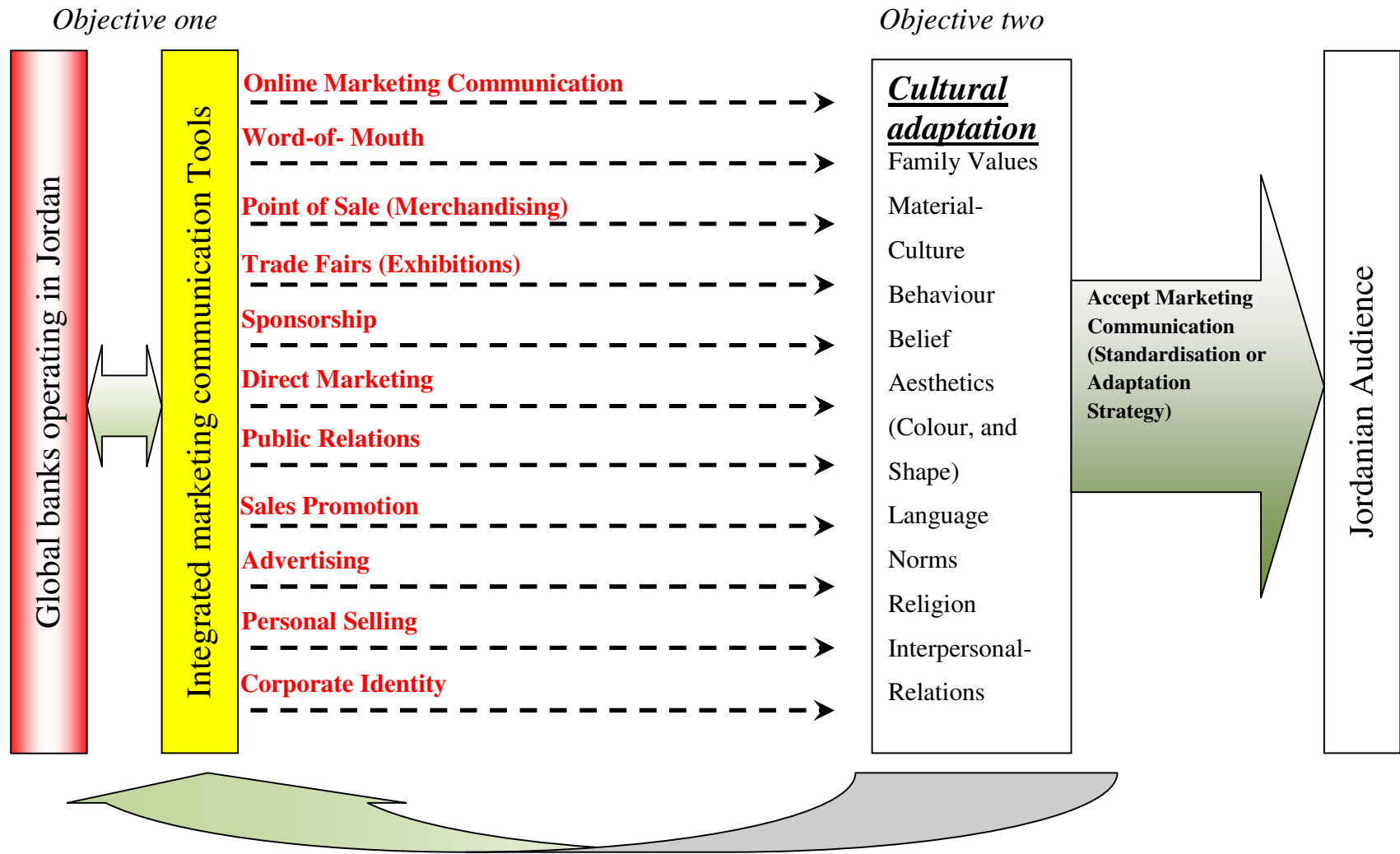
	Niu et al	2012	
	O'Leary	2007	
	Pickton and Broderick	2005	
	Pol and Tymkiw	1991	
	Porter	2002	
	Roth	1982	
	Smith and Taylor	2004	
	Yeshin	1998	
5.6 Global Marketing Research	Jobber	2001	Describe how global organisations implement their market research in local markets as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Cateora and Graham	2002	
	Roth	1982	
	Yeshin	1998	
	Trompenaars and Wooliams	2004	
5.7 Building The Integrated Global Marketing Communication Model	Trompenaars and Wooliams	2004	Shed light on the IMC model from a global marketing communication perspective, as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
5.8 International marketing communication tools	Chee and Harris	1998	Explain each marketing communication tool from an International perspective as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Agrawal	1995	
	Imber and Toffler	2000	
	Rijkens et al.	1971	
	Roth	1982	
	Cateora and Graham	2002	
	Fastoso and Whitelock	2005	
	Klippel and Boewadt	1974	
	Kahler and Kramer	1977	
	Mueller	1987	
	Kashani	1989	
	Chee and Harris	1998	
	Goodyear,	1994	
	Assael	1995	
	De Mooij	1994	
Agrawal	1995		

	Burbury	1996
	Money	2000
	Cateora and Graham	2002
	Douglas and Craig	2002
	Allialani et al,	2012
	De Mooij	1998
	by Imber and Toffler	2000
	Usunier	2000
	Taki	2004
	Tuncalp	1994
	Uncles	2003
	Chee and Harris	1998
	Lyons	1989
	DeLorme, Mennicken and Aleff	2000
	Yeshin	1998
	Chee and Harris	1998
	Monye	2000
	Miller	1995
	Jefkins	1992
	Money	2000
	Chee and Harris	1998
	Hengst	2000
	Rawwas et al	1996
	Desmet and Xardel	1996
	Hengst	2000
	Miller	1995
	Hengst	2000
	Fill	2002
	Cateora and Graham	2002
	Fahy et al.	2004
	Nally	1991
	Monye	2000
	Smith and Taylor	2004
	Chee and Harris	1998
	Miller	1995
	Roth	1982
	Nally	1991

	Chee and Harris	1998	
	Cateora and Graham	2002	
	Lam et al,	2009	
	Posey et al	2009	
	Lam et al	2009	
	Brown	2003	
	Eid et al	2006	
	Almossawi	2001	
	Mooij and Hofstede	2002	
	Al-Olayan and Kiran	2000	
5.9 International Branding	Imber and Toffler	2000	Identify international branding and how global brands are created as this research is concerned with studying cultural adaptation in marketing communication addressed by global banks
	Best and Coney	2001	
	Cateora and Graham	2002	
	Yeshin	1998	
	De Mooij	1998	
	Monye	2000	
	Usunier	2000	

Table (5.4): table of references used in Chapter Five

Figure (5.2): the literature review map, citations and references used to research conceptual framework



Linear Communication Model

Objective Three

Figure (5.3): the research conceptual framework

Chapter Six

Methodology

6.1 Introduction

The primary aim of this chapter is to provide an explanation for building the research framework and developing its hypotheses. This provision is based on key findings from the literature review of the marketing communication research. Some researchers have criticized the rate of progress in marketing science; Armstrong et al. (2001) state that "people often have difficulty in making valid generalizations from data. (According to (Armstrong et al., 2001), the value of the different approaches would depend upon the focus of the study and the amount of prior knowledge. To examine the focus, Armstrong et al. (2001) have classified research into three categories: studies of phenomena (e.g., X is related to Y), models (e.g., model A accurately describes a situation), and methods (e.g., method K will provide efficient and unbiased results)".

Some reasons for the difficulty in determining the focus in marketing research lie in how the phenomena can be identified, how the model can be formulized, and what will be the method to be applied in model formulation. All should be done in accordance to the phenomena to be identified in order to confirm the research hypothesis. The objective of this chapter is to explain the research design and methodology that was followed in order to satisfy the research objectives. A number of hypotheses will be formulated based on the research framework to be tested; Armstrong et al. (2001) add that although there is a "considerable diversity of opinions among marketing scientists, the typical responses are consistent with the findings from research on the most effective ways to formulate scientific hypotheses. There is a strong preference that the field should move toward competing hypotheses as knowledge (*develops*)".

Qualitative and quantitative research instruments were used to obtain research data, thirteen in-depth interviews were conducted with global bank staff; four marketing managers, two general manager's assistants for marketing, and seven marketing employees, as for the quantitative instrument, four hundred questionnaires were distributed to the four global

banks' customers, a high questionnaire response rate amounting ninety two percent (92%) was achieved due to the help of a courier whom distributed and collected the questionnaire.

6.2 The Research Design

The research design philosophy is a very important step that should be made in order to facilitate the research methodology (Creswell, 2003). Regarding the importance of understanding the philosophical issues of the research design, Easterby-Smith et al. (2002) identify three reasons; first the research design philosophy knowledge allows the researcher to identify the needed data and how to collect it. Secondly, this knowledge can help the researchers recognize the feasible or unfeasible research designs. And thirdly the knowledge of the research design philosophy can help researchers create new research designs with which that they were not familiar.

Earlier, Oppenheim (1992) has explained that the research design or strategy is the basic plan of the research that will lead to the intended results conclusions. This can be achieved by solving the research problem through forming the research questions and finding their answers. By developing an effective research design Chisnall (2001) and Creswell (2003) argue that researchers may be able to reach the research objectives. Hussey and Hussey (1997), Easterby-Smith et al. (2002) and Creswell (2003) seem to share the same opinion; they argue that researchers must choose the research design at the beginning stages of a research project. The research design involves determining the research methodology, the primary data collection methods, and the data analysis and interpretation methods.

Moreover, research design is based on organizing the research process so as to achieve the research objectives (Hussey and Hussey 1997; Easterby-Smith et al., 2002). Each research is considered as a unique case, therefore there is no design that is superior to other designs, but Malhotra and Birks (2000) state that one design may be more appropriate than others in a particular case.

In addition, Easterby-Smith et al. (2002) and Creswell (2003) mention two philosophical paradigms of research designs which are; positivism and phenomenological. They can be also identified as quantitative and qualitative according to other authors such as Hussey and

Hussey (1997). Remenyi et al. (1998, p. 287) identify Positivism as “*a theory of nature, omni competence and unity of science as understood in the physical world*”. On the other hand, the phenomenological approach is based on the science of the phenomena. Furthermore, there is continuous debate between philosophers regarding which paradigm should be used, Easterby-Smith et al. (2002) mention that there was a trend away from the positivism philosophy towards phenomenological philosophy since the early 1980s, and researchers in the management field are increasingly adopting combined research methods that include both philosophies.

Also, the positivistic (quantitative) paradigm is called the traditional, the experimental, or the empiricist paradigm (Creswell, 2003). The primary idea of the positivism philosophy, according to (Easterby-Smith et al., 2002), is that the social world exists externally, and that its properties should be measured by using objective methods by using observation, reflection or intuition rather than being inferred subjectively. In investigating a phenomenon, the positivism philosophy takes an ontological assumption which perceives reality as external and objective throughout studying a social phenomenon. This paradigm considers that studying the human behaviour should be conducted in the same method as studying the natural sciences. Hussey and Hussey (1997) add that the positivistic (quantitative) paradigm is the dominant paradigm in business research.

As for the phenomenological (qualitative) paradigm, which is also known as the naturalist or interpretative approach, it has surfaced mainly during the last four decades as a result of the intensive criticisms directed towards the quantitative paradigm by the pro-qualitative philosophers (Creswell, 2003). The phenomenological philosophy views reality not as objective and exterior, but it is socially constructed and given meaning by people. The fundamental idea of the phenomenological philosophy lies in the fact that it focuses on the ways in which people make sense of things and view the world especially through sharing their experiences. Therefore, this view perceives reality as determined by people rather than by objective and external factors. Consequently, it does not focus on gathering facts and measuring how certain patterns occur, but rather on appreciating the different constructions and meanings that people place upon their experience. People’s feelings, thinking, and interpretations of the phenomenon being investigated are fundamental issues in the

phenomenological paradigm. This involves thoroughly explaining why and how people see different experiences rather than searching for external causes and fundamental laws to explain their behaviour (Easterby-Smith et al., 2002). Table 6.9 shows the main characteristics of the two paradigms.

Table 6.1 Main characteristics of the two paradigms (Positivistic, Phenomenological)

Positivistic paradigm	Phenomenological paradigm
Tends to produce quantitative data	Tends to produce qualitative data
Uses large sample	Uses small sample
Concerned with hypotheses testing	Concerned with generating theories
Data is highly specific and precise	Data is rich and subjective
The location is artificial	The location is natural
Reliability is high	Reliability is low
Validity is low	Validity is high
Generalises from sample to population	Generalises from one setting to another

Source: Hussey and Hussey (1997, p.54)

As it can be identified from Table 6.1, the positivistic research provides quantitative data that is derived from a large sample, whilst the phenomenological research provides rich qualitative data that is derived from a small sample with in-depth understanding. Therefore, it is important to understand the philosophical issues of the research design paradigms so as to choose a certain research paradigm that leads the researcher to adopt a specific research design and research methodology for the research topic. Hussey & Hussey (1997) and Creswell (2003) summarize the differences between adopting quantitative and qualitative research methodologies. Adopting the quantitative (positivists) paradigm results in

adopting the methodologies of experimental, longitudinal, cross-sectional studies and surveys. On the other hand, adopting the qualitative (phenomenological) paradigm leads the researcher to employ the methodologies of action research, case studies, and grounded theory approaches. Creswell (2003) adds that another major difference between the positivists (quantitative) paradigm and the phenomenological (qualitative) paradigm is that the first aims at generalizing from a sample to a population but the second aims at generating theory and exploring new ideas. Table 6.2 shows the positivism and constructionism (phenomenological) philosophies and the implications of each philosophy.

Table 6.2: Contrasting Implications of Positivism and Social Constructionism.

	Positivism (quantitative)	Social Constructionism
The observer	Must be independent	Is part of what is being observed
Human interests	Should be irrelevant	Are the main drivers of science
Explanations	Must demonstrate causality	Aim to increase general understanding of the situation
Research progress through	Hypotheses and deductions	Gathering rich data from what ideas are induced
Concepts	Need to be operationalized so that they can be measured terms	Should incorporate stakeholder perspectives
Units of analysis	Should be reduced to simplest	May include the complexity of “whole” situations
Generalisation through	Statistical probability	Theoretical abstraction
Sampling requires	Large numbers selected randomly	Small numbers of cases chosen for specific reasons

* Source Easterby-Smith et al. (2002, p.30).

In reality, there are very few pure quantitative or qualitative research projects that adopt one single paradigm and neglect the other. As Easterby-Smith et al. (2002) and Creswell (2003) indicate that most of the research projects use a blend of both paradigms. The reason for adopting a combined philosophy is that each philosophy has its points of strength and weakness. So the researchers can choose which methods are helpful in a given research and by doing this, they can minimize the weaknesses and maximize the strengths of each method.

For instance, the points of strength of the positivism philosophy and quantitative methods are that they have a wider range of situations, are faster and more economic than the phenomenological philosophy. On the other hand, the qualitative methods have some weaknesses in the positivism philosophy, such as being inflexible and artificial in understanding processes or the significance that people attach to actions, and they do not help in producing theories. Qualitative methods are also more time consuming, costly, and result in data that might be difficult to analyse and interpret (Hussey and Hussey 1997; Easterby-Smith et al. 2002). The strengths of the phenomenological philosophy and qualitative methods are that they provide the ability to understand people's interpretations, produce new theories, and provide more depth to the research being investigated compared to their quantitative counterparts.

In an attempt to have a full understanding of the combinations between the two methodologies, Creswell (2003) pointed out that the combination of the two paradigms is described as the "triangulation" between paradigms, methodologies and methods of data collection in the study of the same phenomenon. The triangulation between paradigms is based on the assumption that it would reduce any bias inherent in particular data collection sources and methods by combining them with other data collection sources and methods. Triangulation must be used as an integral part of a good research design, and must not be used to rectify a poor research design. Hussey and Hussey (1997) emphasized that using triangulation in one study has a number of advantages such as providing a type of convergence of results. In this field, Creswell (2003) comments that mixing methods can

add scope and breathe to a study. Accordingly, this research has drawn its design and primary data collection methods based on triangulating methods. These involved primary data collection in which this research has predominantly employed the quantitative paradigm by conducting a survey (using a questionnaire) on all global banks customers in Jordan, and a less dominantly employed qualitative paradigm by conducting a number of in-depth interviews with marketing managers and as a second primary data collection method.

Generally speaking, in using a combination of quantitative and qualitative approaches, the model of the combination must be determined. Creswell (1994) has conceptualized three models or approaches on combining a research design. *First*, the two-phases design approach. According to this approach, the researcher conducts a qualitative phase of the study and a separate quantitative phase of the study. *Second*, the dominant-less dominant design approach which means that the study is presented within a single, dominant paradigm with one small component of the overall study drawn from the alternative paradigm. *Third*, the mixed-methodology design approach. This approach represents the highest degree of mixing paradigms of the three designs. In this research the two phase design was employed.

For more illustration, by using this approach, the researcher may mix some aspects of the qualitative and quantitative paradigms or many methodological steps in the design. It is revealed by examining these three combined research design approaches that this research represents a dominant quantitative approach with less-dominant qualitative designs and data collection procedures. Consequently, for the design of this research, it was decided to employ both quantitative and qualitative paradigms which would utilize the best advantages of each paradigm and neutralize the disadvantages of each at the same time (Creswell 2003).

Therefore, once the research design has been chosen the choice of the research methodology is largely determined as well as the type of methodology that is chosen by the researcher which should reflect the assumptions of the research paradigm (Hussey and Hussey 1997).

In the field of business research methodology, there is no wrong or right methodology in conducting a research project. "There are factors that affect the choice of a research methodology which lead to the adoption of a specific research methodology according to the research aims and objectives". As been said earlier, although there is no right or wrong methodology, there are methodologies which are more or less useful which can be employed in the research project to achieve its aims and objectives (Oppenheim 1992; Silverman 2001; Easterby-Smith et al 2002; Creswell 2003).

6.3 Types of the Research

The type of this research can be defined as a cross-sectional research survey in which all global banks functioning in the Jordanian market are included. It is a single cross-sectional design in which the collection of information from the research population and respondents (marketing managers) was carried out only once as stated by Oppenheim (1992), Hussey and Hussey (1997), Sekaran (2000), Malhotra and Birks (2000) and Churchill (2001). The aim of the cross sectional research survey in this study is to investigate the integrated global marketing communication mix and its degree of acceptance by the Jordanian market (the acceptance or rejection of the existing standardised global marketing communication tools by global banks` audience in Jordan).

Again, the rationale for using the survey approach in this research is supported by the facts that this approach has been extensively used in the field of marketing strategy research, it is consistent with the research design or paradigm philosophy and with its aim, objectives and questions, this approach is also by far the most common approach to primary data collection in addition to being the overwhelming choice for collecting primary data in marketing research (Hussey and Hussey; Malhotra and Birks 2000; Sekaran 2000; Aaker et al 2001; Creswell 2003).

6.4 The Research Population

It is well known that any research population must be accurately specified in order to collect the required data concerning the research problem. According to (Sekaran 2000, P. 266), research population is "*the entire group of people, events, or things of interest that*

the researcher wishes to investigate". However, the quantitative population of this research is defined as clients of all the global banks operating in the Jordanian market, therefore, clients of other local banks (banks having their main branches and head offices in Jordan, for instance, The Arab Bank), are not included in this research. In addition, for the interviews purpose all marketing managers and a number of marketing employees in global banks operating in the Jordanian market were interviewed. The Ministries of Industry and Commerce and the Central Bank of Jordan have been contacted, via formal letters directed to the Ministers of Industry and Commerce and the Governor of and Central Bank of Jordan, to provide us with the names of the four global banks in Jordan:

- HSBC
- Societe General SGBJ
- Standard Chartered
- City Bank

The Research Interview Respondents

The interview respondents of this research were specified as all the marketing departments' managers, general managers assistants for marketing, and a number of marketing employees working for the above global banks in Jordan. The rationale for choosing the interviewees is that they have the required knowledge to provide answers and so they should be able to provide useful information during interviews. Contacting research interviewees has been acknowledged by a number of researchers such as De Brentani (1989); Kohli et al. (1993); Martin Jr. & Horne (1993); Cooper et al. (1994); Doyle & Wong (1998); Menon et al. (1999); Conant & White (1999) and Noble & Mokwa (1999).

It was decided at an early stage of the research, that several interviewees in each global bank will be interviewed. Using multiple respondents from each company (bank) has been supported by a number of researchers in the field of marketing such as Kohli et al. (1993); Deshpande et al. (1993); Jaworski & Kohli (1993); Slater & Narver (1994); Morgan & Piercy (1996); Doyle & Wong (1998); and Noble & Mokwa (1999). The approach used for choosing these research interview respondents was by contacting each global banks`

marketing managers and asking them to recommend a number of respondents from their marketing department.

With regards to the questionnaire respondents, all of the 400 questionnaires were distributed to clients of the four global banks operating in Jordan, each bank's clients received 100 questionnaires, and 368 questionnaires were collected with a response rate of (92%). All of the collected questionnaires were used in the statistical analysis.

In this dissertation, communication and marketing communication was discussed in Chapter 3; the global marketing communications was discussed in Chapter 5, and marketing communications tools or the promotional tools were also discussed in Chapter 3. The data that is owned by the interviewees of this research, which are represented by the marketing managers and employees of the global banks, can enrich this research with fruitful information about the cultural barriers that face standardized marketing communications which are targeted towards the Jordanian audience. On the other hand, we can receive excellent feedback from global bank customers on the way they were attracted by global bank's marketing communications and about the best ways to target them.

It has been revealed after contacting the global banks and investigating their structures that not all these banks had well established marketing departments. Some of them lacked experienced marketing staff, and in one global bank only two employees were working in the marketing department. Furthermore, two out of the four banks had, in addition to the marketing manager, a job described as the Director General Assistant for marketing; they were also interviewed in order to collect richer information.

After conducting the interviews, all banks have agreed to participate in the research survey and were very much interested in the research topic. They also requested a copy of the research results.

As for the global banks operating in Jordan, they were extremely cautious with their customer lists. One requested a confidentiality agreement to be signed before providing the list, and the other three requested that they contact the respondents on behalf of the researcher, both to mail the questionnaire and to re-contact the respondents, they ended up

signing a confidentiality agreement with the courier that distributed and collected the questionnaire.

6.5 The Methods of Data Collection

In general, there are two types of data collection methods that can be used in marketing research; secondary and the primary data collection methods. These two methods are commonly used in marketing research, and are applied in this research. Moreover, Silverman (2001) and Aaker et al. (2001) argue that there are no methods that are suitable for all situations or specific types of research but judgment is utilized to employ methods which will best achieve the research objectives.

6.5.1 Secondary Data Collection Methods

These resources are those available to a researcher in order to obtain the necessary information for a marketing research problem. The secondary data collection resources referred to in this research included library sources as recent and previous related journal articles, books and archives, electronic sources over the Webs and the Internet, conference papers and any related materials in other libraries, annual reports and publications of global banks in Jordan, and the Central Bank of Jordan publications and annual reports.

6.5.2 Primary Data Collection Methods

Understanding both quantitative and qualitative paradigms is seen as one of the most important things to understand regarding primary data collection methods. The rationale is that each primary data collection method, in both paradigms, has advantages and disadvantages, as well as strengths and weaknesses. However, it is valuable for the researcher to employ multiple methods in order to give the research an additional scientific credibility (Hussey and Hussey 1997; Sekaran 2000; Malhotra and Brinks 2000; Creswell 2003).

In this context, the qualitative and quantitative methods of data collection include methods of questionnaires, telephone surveys and structured interviews. Each one of these methods

may include multi-methods, which can be used alongside other methods, for example structured and unstructured in-depth interviews can be used alongside questionnaires. The research should be pragmatic while using these methods according to (Oppenheim 1992; Hussey and Hussey 1997; Sekaran 2000; Malhotra and Birks 2000; Aaker et al 2001; Churchill 2001; Chisnall 2001; Creswell 2003).

Consequently, it was decided to use self-completion questionnaires and in-depth interviews as data collection methods. The questionnaire used in this research was highly structured where and most questions provided for a fixed-response alternative questions that required the respondents to select from pre-set responses which were allocated by using five point *Likert* scales.

According to Aaker et al. (2001), the qualitative data collection methods were used to supplement the survey methods. The types of interviews used in this research were structured in-depth interviews in which a set of predetermined open-ended questions about specific variables was posted to the respondents. The interviews are used to obtain more in-depth information about specific variables of interest.

Consequently, it was thought that this combination of methods would be the best for the research primary data collection, and would maximize the advantages and strengths of each method while minimizing its disadvantages and weaknesses. This would give the research more scientific rigor.

The rationale of using the questionnaire method is that it has been extensively used in previous marketing research, and according to Sekaran (2000) it is the most commonly applied method of primary data collection in marketing research. Furthermore, it is the most effective and efficient method to collect primary data from a large number of respondents (Jordanian global bank customers), in addition to being cost effective and time saving.

Despite the previous advantages of questionnaires, they still have some disadvantages as they deprive the researcher of any control while the respondents are answering the questionnaire. Moreover, there is a limit to how many open-ended questions can be used

relative to close-ended questions. Another disadvantage is that the response rate could be low sometimes. However, in this case we achieved a response rate of 92%

The other method applied in this research for collection of primary data is the in-depth interviews. The rationale behind using this method is to gain great in-depth insights and rich data for this research which is only possible through in-depth interviews (Oppenheim, 1992; Hussey and Hussey, 1997; Sekaran, 2000; Malhotra and Birks, 2000; Aaker et al., 2001; Churchill, 2001; Chisnall, 2001). In-depth interviews also guarantee a free exchange of information between the researcher and the interviewee, are relatively easy to be arranged and managed, and have the highest degree of flexibility among the qualitative methods. Finally, in-depth interviews allow collecting the responses of the marketing managers and employees efficiently and effectively.

Nevertheless, in-depth interviews also have disadvantages since they are time consuming and rather costly when a wide geographic region is covered. The respondents may be concerned about confidentiality and they may terminate the interview at any time, which makes it important to have trained interviewers. Furthermore, the data obtained using this method may be difficult to analyse and interpret in some cases.

In this research, both questionnaires and in-depth interviews have been applied in order to enrich the kind and quality of the data obtained by both methods. This was expected to have a strong impact on the accuracy of results concluded from this research.

Developing and Designing the Research In-depth Interview Questions:

To have a full understanding of the implemented marketing communication model in global banks operating in Jordan, there was a strong need to conduct in-depth interviews with marketing managers and employees working for global banks to provide the data needed to help achieve the research objectives, and to benefit from their experience as a guide for the questionnaire design, the interviews helped in designing the questionnaire as the interviewees' opinions were taken into consideration in its design. Following are the questions asked in these interviews:

- *Would you please explain to which extent does the marketing strategy set in your home country involve the marketing strategy for cross-border countries?* The rationale of this question is to measure the extent to which the adaptation in marketing communication is designed at the bank headquarters, and to which extent it could be considered as a headline for developing the strategic marketing plans at other countries
- *Would you please mention if you need to make any adjustments to your integrated marketing communication program to be adopted effectively in Jordan?* In this question, the researcher aimed at measuring the need for making adjustments to the available integrated marketing communication models that are developed at the bank's headquarters overseas.

The above two questions are related to Chapter Five where global marketing strategies were discussed, as there are three strategies: standardisation where the marketing strategy is shaped at global organisations overseas headquarters; adaptation, where global organisations allow local branches initiate the strategy allowing adaptation to local culture; and a mixed strategy of both, local branches involvement and participation means that the local culture is taken into consideration in the formation of the marketing strategy, in which the marketing communication plan is considered a part of it and vice-versa.

- *According to your experience in bank X, can you kindly explain what are the marketing communication tools that are used in your integrated marketing communication process? If available.* In this question, the existing implemented tools in the marketing communication plans at global banks were going to be clarified according to the marketing department's point of view, and to know if integrated marketing communication is implanted.
- *Which are the most preferable effective communication tools adopted at your Bank, and why? And kindly name them based on their effectiveness?* By answering this question, the preferable and most effectively used tools employed by global banks were clarified from the marketing department's point view.
- *Would you please describe your integrated marketing communication plan? If available.* In this question, the existing integrated communication plans were

described by the marketing department at the global banks (if integration was implemented in Jordan).

The above three questions are based on the literature review of the marketing communication tools that were explored individually, additional literature concerning the integration of those tools and its benefits was conducted in Chapter Three, in Chapter Five the literature review focused on global marketing communication tools and their means of implementation overseas. The above three questions will provide insight about the marketing communication tools used at global banks in Jordan. What are the local audience preferred marketing communication tools and which are the most effective, whether global banks are actually implementing an integrated marketing communication plan or are they using individualised or multiple tools? Obtaining the answers to these questions will help us accomplish the first objective of the research which is concerned with investigating and explaining the global marketing communication tools. The last question in this group provides data about the implementation of IMC plan in Jordan, and a description of the plan, this will help in forming the IMC model to be implemented by global banks and organisations wanting to address the Jordanian audience, and hence provide fruitful data that can assist in achieving the third research objective.

- *Kindly explain the impact of culture on your integrated marketing communication plan?* From this question, the impact of culture on the integrated communication plan at the Jordanian market is defined and will help us to know the desired degree of adaptation based upon the cultural settings in Jordan.

In Chapter Four culture and cultural communication is discussed, with emphasis on the cultural elements and barriers facing global marketing communication, by discovering the impact of culture on the IMC plan, fulfilling the second objective of the research would be possible, in addition to the quantitative data that focuses on the impact of culture on each marketing communication tool.

- *In your opinion, kindly explain why is your marketing communication plan is considered as an effective one?* This question helped in clarifying the effectiveness

of the existing marketing communication plans on actual and potential clients, and to determine whether this model has an impact on the clients' banking behaviours.

In order to develop the effective IMC model (third research objective) there is a need to recognise the effectiveness of the marketing communication plan in order to copy the effective aspects and use them in forming the model.

- *Kindly explain if you came across any issues that are not accepted by the Jordanian audience when presented within the marketing communication? This question will help us identify the barriers and obstacles facing the marketing communication in Jordan.*

To create an effective integrated marketing communication model (third research objective), it is crucial to avoid any unacceptable issues by Jordanians. Not only issues that contradict their culture need to be avoided, but maybe certain issues that whilst in harmony with their culture but when addressed by global marketing communication, it could be found as unacceptable. In Chapter Five there were examples of brand names that needed to be changed to go global, some allegories that are symbolic, and linguistic problems generated by difference in language. Fulfilling the third research objective by developing an IMC model must avoid any unacceptable issues by the Jordanian audience.

Developing and Designing the Research Questionnaire

After revising the integrated global marketing communication and culture related literature, there was not a comprehensive extent questionnaire that covers the subject of integrated global marketing communication. Therefore, it became necessary to develop a comprehensive questionnaire to accomplish the research objectives.

The questions included in the questionnaire used in this study were mainly derived from the examination of conceptualizations and previous empirical studies in literature that are related to: marketing communication, global marketing communication; integrated marketing communication; marketing communication mix; cross-cultural adaptation and

communication; and audience responses measurement. All of these were considered in the questionnaire formulation process.

In general, the most critical point in developing and designing a questionnaire is visiting and revisiting the research objectives since a good research questionnaire is one that accomplishes its objectives (Sekaran 2000; Churchill 2001; Aaker et al 2001).

The appropriateness of the questionnaire was supported by respondents who checked the questionnaire during in-depth interviews with them. These respondents provided some important comments regarding the research questionnaire and its design as shown in the following comments received from some of the respondents, the idea of asking for the interviewees opinions was that they are involved in marketing, and could provide fruitful insight that could enhance the effectiveness of the questionnaire.

A managing director's assistant for marketing issues in a global bank commented:

"The overall design of the research is clear and straight to the point. It may be easy and understandable for marketing managers and employees but it needs a follow up question to clarify issues to the ordinary respondents (who do not have marketing background)". This is one of the reasons behind deciding to contact respondents via telephone to make sure they do understand the survey questions.

A marketing manager in a global bank who checked the questionnaire commented:

"This is an excellent questionnaire in terms of contents and translation".

A marketing manager deputy in a global bank commented:

"Excellent job Mr Samawi, I believe you will receive very good feedback".

A marketing manager's assistant and public relations manager commented:

"The research questionnaire is very comprehensive and it includes questions about all the marketing communication tools".

The marketing manager of the biggest global bank in Jordan commented:

“I think you know what you are doing, this is crystal clear questionnaire as it covers every aspect of marketing communication and culture”.

The Questionnaire Development and Design:

Aaker et al. (2001) provided a guideline for the process of questionnaire design. This process is shown in figure (6.3).

Figure (6.3): The Process of questionnaire design

<p>Planning What to Measure Revise the research objectives Decide on the research issue of your questionnaire Get additional information about the research issue from secondary data sources and exploratory research Decide on what is to be asked under the research issue</p>
<p>Formatting the Questionnaire In each issue, determine the content of each question Decide on the format of each question</p>
<p>Question Wording Determine how the question is to be worded Evaluate each research question on the basis of comprehensibility, knowledge and ability, willingness/ inclination of a typical respondent to answer the question</p>
<p>Sequencing and Layout Decisions Lay out the questions in a proper sequence Group all questions in each subtopic to get single questionnaire</p>
<p>Pre-testing and Correcting Problems Read through the whole questionnaire to check whether it makes sense and it measures what it is supposed to measure Check the questionnaire for error Pre-test the questionnaire Correct the problems</p>

* Source: Aaker, Kumar and Day (2001, p.304).

Phase One: Planning What to Measure

Planning what to measure in the research questionnaire is considered the most critical point in its design. In other words, identifying the information needed is the first and the most

critical step in designing a questionnaire (Malhotra and Birks, 2000; Aaker et al., 2001; Churchill, 2001). Therefore, before designing this research questionnaire four main steps have been taken. *First*, three clear objectives were set in order to be achieved. *Second*, in-depth interviews were conducted at an early stage of the research in which suggestions were provided about adding or removing variables. *Third*, a thorough examination of both marketing communication literatures was carried out. *Finally*, the preliminary versions of the questionnaire were pre-tested.

Phase Two: Formatting the Questions: Types of Questions Used

The information to be included in the questionnaires according to (Malhotra and Birks, 2000) are classified into three types; basic information which is related to the research problem, classification information which is related to the respondents, and socio-economic and demographic characteristics.

As for the identification information, it is concerned with the respondents' name and address. For the sequence or order of these types of information, it is advised that the basic information should be set and obtained first because it's of greatest importance. Then the classification and identification information can be obtained subsequently. This sequence was typically followed in the design of this research questionnaire.

Generally speaking, there are two types of questions that can be used in designing a questionnaire. These are open-ended questions or unstructured questions, and close-ended questions or structured questions. However, each type of these questions has its own advantages and disadvantages. The best way to cope with these types is to understand the advantages and disadvantages of each so as to try to minimize the disadvantages and maximise the advantages. Some of the advantages of open-ended questions include freedom and spontaneity of the answers and opportunity to probe respondents. Some disadvantages on the other hand include that open questions are very time-consuming and demand more efforts from respondents. Regarding advantages of closed-ended questions, these questions require little time and low costs, but still have some disadvantages as

providing less spontaneous responses and some biases in answering categories, they may also sometimes sound crude and irritating to respondents (Oppenheim 1992).

Accordingly, examining the advantages and disadvantages of both question types has revealed that it is preferable to use both of them to maximize their advantages and minimize their disadvantages. Researchers like Sekaran (2000) and Malhotra and Birks (2000) have recommended the use of the closed-ended or structured questions whenever possible especially in self-completion questionnaires. Adding to that, they reveal that the reason behind this is that closed-ended questions have a number of well-known advantages that would suit the kind of respondents targeted in this research which involves global bank's customers who are busy. Therefore, using many open-ended questions would minimize the response rate of the survey. Nevertheless, a number of in-depth interviews were conducted, these interviews aimed at capturing any ideas that were captured in the questionnaire.

The development and Design of the Research Questionnaire:

Phase Three: Questions Wording

Questionnaire design is a creative process emerging from brainstorming, listening to types of in-depth interviews and thoroughly executed guide work. Every question should be linked to the conceptual framework of the study (Oppenheim, 1992; Malhotra and Birks, 2000). Question wording is one of the most critical aspects of questionnaire design in which a clear and unambiguous language of "communication" must be established with the respondents to collect the data. Researchers believe that it is essential to word questions in such a way that is understood by respondents (Sekaran, 2000). For Aaker et al. (2001) they argue that the wording of a particular question can have a large influence on how a research respondent interprets it. This clearly emphasizes that the way in which each question is worded has crucial implications on the way the respondent receive, interpret, and understand the questions.

There are no specific principles or established procedures for wording the questions in a questionnaire but there are critical issues. In designing this research questionnaire, careful

attention was paid to a number of basic rules which must be taken into consideration when wording questions for inclusion in a questionnaire, which are recommended by people in business and marketing research (Moser and Kalton, 1971; Oppenheim, 1992; Sekaran, 2000; Malhotra and Birks, 2000; Aaker et al. 2001; Churchill, 2001; Easterby-Smith et al., 2002). The following describes the basic rules of the questionnaire wording process.

The process of questionnaire wording should involve simple, direct and familiar language to all the respondents; all jargons, abbreviations, and technical terms were avoided, as well as any vague and ambiguous words and meanings. The length of each question was also kept as short as possible in a way that did not affect the content and the intended meaning of the question. The questionnaires avoided any double-barrelled questions, leading and loading questions, double negative questions, as well as questions that would investigate the respondents or overload their memories. Additionally, clear instructions and directions for answering and completing the questions in each section of the questionnaire were given, and efforts were invested in order to make all the questionnaire questions applicable to all respondents.

Phase Four: Sequencing and Layout Decisions

It is worth mentioning that the question layout is of paramount importance, especially when dealing with a self-completion questionnaire. The layout should be convenient to the respondents and for the data processor who will enter the data to the computer (Oppenheim, 1992). The sequence of questions in the questionnaire should transfer the respondents from general to more specific questions.

Concerning designing the questionnaire, it is of central significance to carefully consider the sequence of questions in a way which can gain and maintain the respondent's co-operation and make the questionnaire as easy as possible for him/her. A great deal of attention was paid to the sequence, order, layout, and appearance of the questionnaire to make it look more professional and to get the respondents co-operation. In addition, special care was paid to make the questionnaire interesting and motivating for the respondents, and

to have the sequence and layout of the questionnaire designed to make logical and smooth moves from one section to another without making major shifts or gaps for the respondents.

Actually, this research questionnaire has provided the respondents with full details in its covering letter about the research (Appendix 1). Moreover, particular interest was given to emphasize the confidentiality of the data provided by the respondents and that it will not be disclosed to a third party under any circumstances. Another covering letter was provided by the *Jordanian Central Bank* signed by its Chairman asking global bank managers and marketing managers to co-operate with this research survey.

The research questionnaire included six variables. The first is concerned with clarifying the demographic variables of the respondents, Chapter Three addresses the receiver of the marketing communication in the linear communication model, this variable allowed us to categorise the respondents based on their demographic factors. This enabled us to identify if the demographic factors of the receivers play a role in the needed level of adaptation, if so then the receivers could be segmented based on their demographic variables. Then recommendations can be made on the needed level of adaptation to be included in the IMC model explanation. Testing the third hypothesis (H0-3) is another outcome of the demographic variable since by identifying the demographic variables, the research result will allow us to test if the characteristics of the respondents (receiver) have a statically significant effect on the effectiveness of global banks marketing communication.

The second variable is concerned with investigating the characteristics of the Marketing Communication Message source (global banks), this variable was based on the linear communication model and marketing communication model literature (Chapter Three), testing the first hypothesis of the research (H0-1) which is based on studying the characteristics of the marketing communication message source (global banks) in terms of having a statically significant effect on the effectiveness of global banks marketing communication.

The third variable on the other hand is concerned with investigating marketing communication channels, in Chapter Three the communication channel was explained and

the marketing communication channel was discussed in Chapter Five in terms of implementing the marketing communication channels on the channel element in the linear communication channel, this variable allowed testing the second hypotheses (H0-2).

Also by identifying the preferred marketing communication channel it was possible to determine what channels are most effective and what are least effective, and hence add them to the effective IMC model that would be implemented by global banks and organisations when targeting the Jordanian market (third research objective). While the fourth variable is concerned with investigating the characteristics of the marketing communication message receiver meaning global banks' clients, this variable allowed us to form understandable picture about the influence of the receivers' personal characteristics on the effectiveness of the marketing communication (Chapter Two and Three) in order to be able to identify if the Jordanian audience personal characteristic play a role in the effectiveness of the marketing communication. If so then they should be taken into account in forming the IMC model, and listed as recommendations of the research.

As for the fifth variable, it is concerned with investigating if the adaptation of integrated marketing communication tools, discussed in Chapters Three and Five, has a statistically significant effect on the effectiveness of global banks marketing communication message, this variable allowed us to test the fourth hypothesis (H0-4), in addition to permitting the knowledge of the most effective tools from the respondent (global banks customers) point of view, so that they could be listed in the IMC model (third research objective) from most effective (upwards to least effective downwards).

The sixth and last variable is concerned with investigating the respondents' perception of the needed level of cultural adaptation made by their banks in their marketing communication tools or they rather receive standardised marketing communication , adaptation, culture, and marketing communication tools are discussed in Chapters (Three, Four and Five). This variable allowed the determining if the marketing communication tools needs to be adapted and how (research second objective), shapes colours and specific characteristics are gathered from respondents to help in providing recommendations for

global organisations wishing to target the Jordanian audience, and therefore helping in fulfilling the (research third objective).

Phase Five: Pre-testing and Correcting Problems

After conducting the first four phases, the design of the questionnaire was pre-tested and redesigned in an interactive process to achieve the most suitable design. Aaker et al (2001) strongly support conducting a number of personal interviews for pre-testing design and correcting problems. Pre-testing the design of the questionnaire should include every aspect of it including; flow of the questionnaire; its length; its questions; and the respondent's interest and attention.

One of the most recommended methods of pre-testing the design of the questionnaire is undertaking the pilot/guide study work (Oppenheim, 1992; Malhotra and Birks, 2000; Aaker, 2001; Churchill, 2001; Chisnall, 2001). In order to pre-test the design of this research questionnaire a number of procedures were undertaken. For example, critical examinations were conducted on the marketing communication, culture, integrated marketing communication, global marketing communication literature (Chapters Three, Four, and Five), and interviews to seek advice from academics and marketing managers and employees in the fields of marketing and marketing communication industry in Jordan were carried out. Furthermore, two pilot studies were conducted for pre-testing the questionnaire. The first was carried out on global bank's customers through conducting interviews with marketing managers in those global banks, the questionnaire was handed to marketing staff before the in-depth interviews so as to allow the staff to receive feedback from global bank clients and provide it to the researcher during the interview. In this pilot study, considerable refinements were carried out on the first draft of the research questionnaire, which led to changes in its design, format and layout by addition and deletion of some questions, for example a question asking about the residence location was deleted as it was unfeasible. Questions about the most favourable colours and shapes were added to identify Jordanian clients favourite colours and shapes to include the result in the integrated marketing communication model. This first pilot study was insightful for testing the questionnaire and useful suggestions were provided by marketing managers who made

suggestions about adding and deleting some questions from the first draft. Every suggestion was taken into consideration. In the second pilot study. A few further refinements were made on the second draft of the questionnaire. After conducting those two pilot studies, the final copy of the research questionnaire was ready for conducting the main survey of the research.

The Scales Used in the Research Questionnaire

In this vein, business and marketing research literature has shown that there are four types of scales being used in these research contexts. These types are nominal, ordinal, interval and ratio scales. Each scale has its features, specifications, assumptions and constraints. However, choosing or using one or more scales depends on several factors that specify the rationale of the choice. Some of these factors are the nature of the marketing research problem, research objectives and design, the judgment of the researcher, the research population, the nature of the required data, the nature of the research constructs, the research hypotheses and the required statistical analysis (Moser and Kalton, 1971; Oppenheim, 1992; Hussey and Hussey, 1997; Sekaran, 2000; Malhotra and Birks, 2000; Churchill, 2001; Chisnall, 2001; Aaker et al., 2001; Easterby-Smith et al., 2002). Yet, scales, definitions, advantages, disadvantages and the statistical techniques that are suitable for each scale are discussed in the aforementioned sources.

More specifically, two types of scales have been applied in this research; the nominal scale and the interval scale (Likert scale). The nominal scale has been used to obtain information such as the gender of the research respondents. The aim of using the nominal scale is to categorize the respondents according to the questions in the questionnaires which are related to demographic data. On the other hand, the interval scale was employed to measure the research constructs. A five-point Likert scale has been applied in the research which aimed to obtain detailed information about all the research constructs of marketing communication and its preference when employed by global banks, in addition to the most suitable way to target Jordanians by global banks. Also, a Likert scale can locate a respondent on its continuum based on five response categories. As for the marketing communication acceptance by the respondents, the respondents were asked to indicate how

they prefer to receive their marketing communications. Five response categories were given to the respondents ranging from “Strongly agree” (5), “Agree” (4), “Neutral ” (3), “Disagree” (2), to “Strongly disagree” (1).

Furthermore, the Likert scale has been used in this research for a number of reasons. The Likert scale is the most commonly and widely used attitude-scaling techniques in marketing research. It is also a widely used scaling technique that has a high reliability in marketing research and that allows for a variety of statistical techniques to conduct powerful statistical analysis e.g., using correlation. Furthermore, the five-point Likert scale does not confuse the respondents with many choices on the continuum scale, and the research statement on the scale can be classified as unfavourable on the left side of the scales midpoint and favourable on the right side of it. This makes it very easy for the respondents to respond on the Likert scale where the response categories allow the expression of the intensity of the feeling. Last but not least, the Likert scale is relatively easy to construct, administer and understand (Moser and Kalton, 1971; Oppenheim, 1992; Hussey and Hussey, 1997; Sekaran, 2000; Malhotra and Birks, 2000; Churchill, 2001; Chisnall, 2001; Aaker et al., 2001; Easterby-Smith et al., 2002).

Nevertheless, the Likert scale has some limitations; the most common limitation of the Likert scale is that the location of the zero point is fixed arbitrarily which in turn may require a great deal of attention for the interpretation of its results, and it is relatively more time consuming. Besides, the Likert scale may limit respondents’ choice and force them to choose a response, which may not completely reflect their attitudes. There is some dispute over it being used as an interval scale, especially from a statistical point of view.

Translation of the Research Questionnaire

Basically, the research was carried out on all global banks operating in Jordan. Although English can be considered a wide spread language in Jordan, it was decided to translate the questionnaire into Arabic so as to make it clearer for respondents, especially that it contained some specialized words that are not well known in Arabic (but can be contextualised with some care and thought).

It can be seen through Malhotra and Birks (2000) who have suggested two alternatives for translating a research questionnaire when conducted in an international research context. First, 'back translation', it is concerned with translating the questionnaire from its original "language by a bilingual whose native language is the language into which the questionnaire is being translated. This version is then retranslated back into the original language by a bilingual speaker whose native language is the initial language" (Malhotra and Birks, 2000). This process may be repeated several times in order to remove any errors or misinterpretation. Back translation has some disadvantages such as it is very time consuming and cumbersome.

The second alternative is 'parallel translation'. It is a committee of translators, who are fluent in both languages in which the questionnaire is being translated and administered. This committee translates the questionnaire and discusses alternative versions and modifications until consensus on the translated versions is reached. The second alternative of 'parallel translation' was adopted for translating this research questionnaire since it is a highly professional and quite long questionnaire, which makes this approach more suitable than the 'back translation' one.

To translate the questionnaire administered in this research; the questionnaire was initially developed in English language. It was then translated by experts in both languages: Arabic and English. The original English version and the Arabic translated version were then sent to experts that involved experts from both the academic and professional fields to check out the translation or suggest any fruitful ideas. On the academic side, two experienced professors at the University of Jordan checked the translation of the questionnaire, while on

the professional side four marketing managers working for all of the chosen global banks checked the translation of the questionnaire. It's worth pointing out here that working with global banks in Jordan requires employees to be fluent in both languages especially for those working at management level positions, therefore the chosen professional marketing managers were fluent in both languages and well experienced in the Jordanian market. Six translation modifications were introduced on the Arabic version to make them clearer and easier to understand by respondents, for example at first the phrase marketing communication was wrongly translated to Arabic but marketing managers recommended that the researcher must use a different word that is more accurate.

6.6 The Final Structure of the Questionnaire: Sections and Variables

The research questionnaire was divided into three main sections. The *first* was regarding the demographic and socio-economic factors (Chapter Seven) . The *second* was concerned with the marketing communication tools dimensions (Chapter Three). And the *third* part aimed at the clients' preferences of the received marketing communication messages (Chapters Three and Four).

Section one: Demographic data

This section was concerned with obtaining some demographic data about the respondents in order to present the research respondent characteristics. Question one focused on examining the respondents' *age* in order to distinguish each age category's acceptance or rejection of the standardized global marketing communication and their preference of the marketing communication tools (Chapters Three and Five). Question two aimed to examine the *gender* of the respondents in order to reveal whether there is any difference in the respondent's response according to their gender (Chapters Four and Seven). And the third question meant to study the marital status since it was revealed that the client's acceptance or the bank's selection is highly affected by the social organization (family) (Chapter Four), therefore this question was developed to make sure that the findings of the research are harmonized with the findings of the previous studies. The fourth question was developed to examine the effect of education on accepting or rejecting standardized global marketing

communications and identifying the effect of education on the preferable marketing communication tools (Chapter Four). The fifth question was about income; it aimed at investigating whether there are any differences in the respondents' acceptance or rejection based on their level of income (chapter four). The sixth question aimed at confirming that the respondents are clients of global banks operating in Jordan to make sure that the questionnaire was not sent to the wrong person (explained in Chapter Seven). In the seventh question, any dealing with global banks outside Jordan was indicated in order to know if the clients were dealing with global banks due to previous positive experience in dealing with global banks outside Jordan (explained in Chapter Seven) .

Section two: Marketing Communication Tools Dimensions

In this section, the responses of clients were used to formulate the preferable communication model with respect to the linear communication model which merged with the marketing tools that were used in developing an integrated communication model. Within each element, complete instructions and guidance were provided to the respondents on how to answer each question. Also, the respondents were asked to tick their agreement or disagreement on each statement regarding the level of their acceptance to each marketing communication tool. The Likert scale was adopted in this section, this section is composed of seven subsections that examined differed dimensions as explained next.

The first part was concerned with investigating the characteristics of the marketing communication message source (global banks) and was covered in questions (1-4). More specifically, this part aimed to investigate the expertise of banks as a source of marketing messages in understanding the clients' needs and the abilities of sending understandable messages to the clients. The second part was concerned with investigating marketing communication channels and was covered in questions (5-10). This part aimed to describe the suitable channel being conducted by global banks to target their clients and the attractiveness of each channel. Questions (11-14) covered the third part of the questionnaire that was concerned with investigating the characteristics of the marketing communication message receivers who are the global banks' clients, while questions (15-16) covered the fourth part concerned with investigating the services integrated marketing communication

tools which aimed to examine the ability of bank's officers (sales persons) to deal with their clients. Questions (17-19) aimed to explore the main attributes of advertising activities that are adopted by global banks. This brings us to part six covered in questions (20-22) which aimed at investigating the sales promotion effectiveness in promoting new offers and their impact on clients' needed banking behaviours. The seventh part of the questionnaire covered in questions (23-25) aimed at investigating publicity and public relations, their relation to other departments in the same bank, their consequential impact on building the bank's image, and their effect on banking behaviours. This was followed by the eighth part of the questionnaire covered in questions (26-28) to investigate the direct marketing activities and their relation to clients' experiences and level of adaptation, then questions (29-32) were designed to investigate the sponsorship activities and their impact on clients' attitudes. Questions (30-34) investigated the bank's participation in trade fairs and exhibitions; in these two questions the indications of clients' responses clarified the participation effectiveness by which a bank's participation is valued by its clients. Questions (35-37) aimed at investigating the point of service delivery to the client as well as its relation to the experience gained at that moment and its impact on the clients' behaviour. The twelfth part of the questionnaire was covered in questions (38-40) which aimed to investigate the word of mouth exchanged between people regarding global banks and the effect of this word of mouth on the clients' bank selection. Questions (41-44) investigated online marketing activities and the preferable settings on online marketing communication according to the clients. Finally, the last part of the questionnaire covered in questions (45-46) aimed at investigating the bank identity (image) and its impact on the clients' banking behaviours. Questions (58-68) were designed to investigate respondents preference of the marketing communication tools, and the smoothness of clients feedback delivery to global banks.

Section Three: Audience Perception of Bank Adaptation

The third part was concerned with investigating the respondents' perceptions of the level of adaptation made by their banks, and was covered in questions (47-57). Following clarifying preferences to the total tools applied in the marketing communication plan in the previous

part, this part was designed to investigate clients' attitudes toward the integrated marketing communication plan that is implemented at global banks.

6.6.1 Administering the Questionnaire

There has been much debate concerning the best way to approach the research respondents. According to Hussey and Hussey (1997); Sekaran (2000); Malhotra and Birks (2000) and Aaker et al. (2001), there are a number of approaches by which the research questionnaires can be administered. One approach is the personally administered questionnaires that may include face-to-face interviews (in-home, in-office, or street interviews), telephone interviews and computer assisted personal interviews. A second way of administering questionnaires is using the telephone approach that may include traditional and computer assisted telephone interviewing. Using the mail approach can also be utilized where the traditional mail surveys, electronic mail surveys and mail panels may be utilized. Aaker et al. (2001) add that the fax survey approach to these approaches which is especially applied in business related surveys.

Each of the above mentioned approaches has its own advantages and disadvantages (Oppenheim, 1992; Hussey and Hussey, 1997; Sekaran, 2000; Malhotra and Birks, 2000; Aaker et al., 2001; Chisnall, 2001). Each approach was critically examined and evaluated in terms of its strengths and weaknesses to be used in the research. However, based on the research design, its objectives and the nature of the research population, it was decided that the mail approach questionnaire would be the most suitable for this research.

The mail approach was chosen for a number of reasons which mainly included the great number of respondents in the research sample, who resided in different parts of the country, which made the possibility of approaching them by mail the best. Furthermore, this approach did not involve high costs to administer the questionnaire personally, and required a relatively short time by respondents to answer the questionnaires which were mailed to them to give them the opportunity to study and answer them at their own convenience, especially that there were more than (68) questions to be answered in the questionnaire.

In order to overcome the weakness of low communication between the researcher and the respondents in mail surveys, each respondent was contacted via telephone or cell phone a week after the questionnaires were sent to them by the courier and under the supervision of the chosen banks. This telephone contact was done in order to ensure that the respondents have received the questionnaires, in addition to clarifying some issues with the respondents working to increase the response rates. The questionnaires were resent to all respondent who confirmed that they did not receive the questionnaire previously sent by mail. This process was carried out entirely by Aramex Courier Service Company, in coordination with global banks. Thus the researcher maintained confidentiality by being "at arms length".

Global banks customers were chosen based on a stratified geographic random sampling method under the supervision of the researcher, that was obtained from customers lists, based on dividing Jordan into four areas (Amman, the Northern Provinces, the Southern Provinces, and the Central Provinces), and choosing a number of respondents from each area. Each bank's customer received 100 questionnaire totalling 400 questionnaires, Aramex carrier managed the distribution of the research questionnaire and also carried out the questionnaire collection process, an important result of involving a courier the response rate was high (92%), an so it provided credibility to the research.

A week after resending the questionnaire a pre-printed postcard was sent to all of the respondents thanking those who returned the questionnaire and reminding those who did not send them back. According to this approach, the questionnaires were sent to each respondent by mail with an additional stamp so that the respondents would not need to pay the return stamping fees.

For the reason of bank customer lists confidentiality, the researcher signed one confidentiality agreement with one bank to access customers lists and was able to choose the sample form the customers list, as for the other three banks they choose the sample form lists under the researcher's supervision and provided the names and contact details of the sample to Aramex courier.

In this context, Cooper and Schinler (2003) advised against certain issues that must be avoided in order to maximize the response rates from the mail survey approach. One thing is to avoid sending questionnaires to the wrong address and Zip codes, and ensuring that the envelope containing the questionnaire and the covering letter does not look like junk mail that will most probably be discarded. Additionally, the instructions associated with the questionnaire may sometimes be unclear leading the respondent to throw the questionnaire. Sometimes the mail may go to the wrong person who may open it and fail to deliver it to the right person (respondent) this was one of the reasons why the researcher made a phone call after mailing the questionnaire. And even when respondents receive the mail, they sometimes may not find any explanation for continuing the survey, or may fail to complete it if it was put aside. Last but not least, the return address may sometimes be lost leading to failure to return the questionnaire to its sender.

Pilot Studies

It has been suggested by Oppenheim (1992) that every aspect of the research survey should be piloted in order to make sure it would work as intended. Malhotra and Birks (2000) also argued that even the best questionnaires should be piloted and can be improved by pilot testing. Generally speaking, conducting the pilot work has been recommended by a number of researchers like Oppenheim (1992); Sekaran (2000); Malhotra and Birks (2000); Aaker et al. (2001); and Churchill (2001). Oppenheim (1992) and Malhotra and Birks (2000) suggested that the pilot work should continue until no further modifications are suggested. Consequently, two separate pilot studies were undertaken for this research purposes as explained below.

Conducting the First Pilot Study

This was carried out using a judgmental sample according to Oppenheim (1992). It was done with a number of customers of global bank in Jordan. In-depth interviews were helpful in assessing the questionnaire as they were conducted with marketing managers and employees who had good experience in questionnaire design. In addition, semi-structured questionnaire interviews were held with the pilot sample of global bank's customers where

every aspect of the questionnaire was piloted alongside most aspects of the research variables, this was done by marketing staff who were interviewed in person later, the questionnaire was sent to the staff between one to two weeks before the interview. Different suggestions were made by the marketing managers who provided fruitful insights into the questionnaire's design, sequence, questions, and the respondents' reactions toward it, the information obtained by the interviewees were based on their personal and customer opinions.

The average time for each interview was around 60 minutes and notes were taken whilst the respondents were answering each question.

Conducting the Second Pilot Study

In this vein, a critical examination was carried out on the first pilot study questionnaires in order to consider insights and thoughts provided in the design of the research questionnaire.

When combining the pilot study with examining the marketing communication, culture, integrated marketing communication, global marketing communication literature (Chapters Three, Four, and Five) a better improvement to the questionnaire was achieved. Consequently, significant changes were introduced to the first draft of the questionnaire which consequently required conducting the second pilot study. Oppenheim (1992) and Malhotra and Birks (2000) provided guidance for this 'good practice'. This was important in order to make sure that the questionnaire was clear, understood and capable of achieving the research objectives.

In general, the second pilot study sample was the same one used in the first pilot study. The questionnaires were handed over to the marketing managers and all of them were returned. There were no additional amendments on the questionnaire as all of them expressed their approval on the refined questionnaire.

In brief, the pilot studies were conducted to test the questionnaire structure, content, clarity, and the respondents' reactions toward it. They also helped in examining the research questions' capability to investigate the research problem.

6.6.2 Administering the Fieldwork

Administering the Research Questionnaire

A covering letter signed by the governor of the Jordanian Central Bank was sent to global banks in Jordan. This letter demanded global banks to cooperate with the researcher to conduct the survey. A customer list was provided by one global bank, this was achieved after signing a secrecy agreement which contained provisions prohibiting revealing customers' names or details to a third party, and that customers should be contacted by the banks and not the researcher (unless agreed by the banks). Aramex courier also signed a confidentiality agreement with the banks in order to be able to receive the sample list from the bank to contact them and deliver the research questionnaire after the company.

Administering the research Interviews

The actual in-depth interviews were carried out after conducting two research survey pilot studies so as to fill some gaps that arose during the formation of the questionnaire, in this aspect the knowledge held by marketing managers, employees, and academics was exploited in order to craft the questionnaire into a better shape. Interview questions are provided in Appendix (2). The interviewees (marketing managers and marketing employees in global banks) were chosen because they have the appropriate knowledge in the marketing communication field and their experience would be fruitful for the research. Given there were only four banks, and the actual number of marketing personnel in each bank, all the persons working in the marketing departments in the chosen global banks were contacted so as to have the best possible number of interviewees.

As for the in-depth interviews, these were made with four marketing managers and eight marketing employees in addition to one director's marketing assistant. Four interviews were tape-recorded (after seeking the interviewee's permission) and the rest were not because the interviewees did not give the permission to record them.

The interviews were held during the year 2008 in the marketing departments at the banks for the convenience of the interviewees, and each interview lasted between 50-70 minutes.

The methodology used for conducting the interviews

Every interviewee was contacted by telephone in order to arrange a meeting upon his/her convenience. Informing the interviewees in advance was supported by a number of researchers as, for example, Oppenheim (1992); Sekaran (2000); and Malhotra and Birks (2000). Great attention was paid to punctuality especially that the interviewees have busy schedules.

Moreover, the interviews started by a five-minute courtesy dialogue followed by a general question about the research topic in order to shorten the research gap by a step-by-step approach. They were similar to a discussion dialogue rather than a question-answer interview. All the interviewees were asked the same questions so that the questions would be identical in all interviews and the interviewees were given the time they needed to answer the questions and express their views and ideas.

6.7 Research Data Analysis

The analysis of research data was concerned with using an analysis strategy that was appropriate to achieve the research objectives. It was critical to point out at the outset that in determining the research problem and formulating the research objectives also, it was proposed to build up a comprehensive framework for the integrated marketing communication model for global banks operating in Jordan through using a systematic approach.

Unit of the Analysis

The unit of the analysis in the research was marketing managers of global banks in Jordan that were registered in the Jordanian Central Bank's list for the years 2006-2008. By examining the marketing departments in global banks, it was found that not all of them had marketing departments and one of them actually employed only two employees in its marketing department. Furthermore, from the interview results the researcher could conclude that not all of them paid attention to integrated marketing communication, and

some marketing employees did not really know what the words adaptation and standardization meant.

Research Data Preparation Procedures

Research data preparation procedures are crucial steps that can substantially enhance the quality of statistical results (Hair et al., 1998; Sekaran, 2000; Malhotra and Birks, 2000 and Aaker et al., 2001). In order to get the research data prepared for conducting a proper analysis, a number of procedures were taken. These procedures have been recommended by a number of authors such as Hair et al. (1998); Malhotra and Birks (2000); Sekaran (2000); Norusis (2000); Bryman and Cramer (2001) and Churchill (2001).

These procedure for preparing data started with preparing a plan at an early stage of the research design for data analysis. This was followed by checking the questionnaires for completeness and quality, and edit them when needed. The data was then transcribed directly into a computer using the Statistical Package for Social Sciences (SPSS) program version 13. After transcribing the data into a computer a complete verification was carried out in which the data were checked twice to make sure that no errors had occurred during the process of data entry. Following this verification the data cleaning process was initiated the data were checked thoroughly in order to specify any missing values In this statistical adjustment, it was necessary to generate an aggregate score for each construct which is originally measured by multiple-items since the variables were measured using the Likert scale. Then, the aggregate multiple-items were summated to arrive at an overall measure of each variable (Moser and Kalton, 1971; Churchill, 1979; Oppenheim, 1992 and Chisnall, 2001). Finally, the appropriate data analysis strategy was selected. Choosing the appropriate data analysis strategy was completely based on a critical examination of a number of fundamental criteria to set up such strategy. The appropriate analysis strategy was chosen based upon examining and meeting the assumptions of each statistical test, examining the characteristics of the data; i.e. parametric or non-parametric methods, examining the ability of a statistical test to examine a research objective, and the ability to make meaningful interpretations of an analytical strategy.

Purification of the Scale Items

As all the scale items were specifically developed for the research purposes, it is of crucial importance to make purification of the scale items which were used to measure the research variables. In order to carry out this process, a number of procedures were followed as recommended by some authors such as Moser and Kaltin (1971); Nunnally (1978); Sekaran (2000); and Churchill (2001). This process of purification of the scale items was necessary in order to ensure internal consistency or homogeneity of the scale items included in the measuring instrument and to establish the validity of that instrument. This process was mainly concerned with examining two important aspects; the item-to-total correlation and the alpha coefficient as explained below.

Examining the item-to-total correlation involved examining the correlation of the item with the total score of the items which constitute the components (variables). The items that had relatively low correlation with the total score of the items were eliminated from the scale, the criterion is that the items with correlations approaching zero were eliminated. According to this process, only highly correlated items were retained in the scale. After eliminating the low correlation items, the alpha coefficients were recalculated and then the data analysis was conducted. Examining the alpha coefficient for all the items and variables included in the measuring instrument has revealed that they were fairly highly correlated and all alpha coefficients were also high.

The research results mean was calculated by carrying out the following steps; placing the total sum of responses for each question in a specific section, separating each rating responses from other ratings, multiplying each rating by the number of responses, adding the total numbers of all of the results generated by multiplied ratings by their responses, and dividing the total number with the number of responses for all the ratings. Strongly agree rating responses were multiplied by five, agree was multiplied by four, neutral was multiplied by three, disagree was multiplied by two, and strongly disagree was multiplied by one. As there was some debate regarding the calculation of the neutral midpoint in the Likert scale as mentioned by Raaijmakers et al (2000), both results one including the neutral midpoint and the other excluding it in the calculation were conducted, however as

the consideration of the mean to be sound and accepted by the research, it needed to be over three and hence, the calculation of the midpoint will not affect the result.

6.8 Validity and Reliability

The validity and reliability of the research measures are crucial parts of any research survey, which must be examined and assessed in order to ensure the rightness of the measures used in the research. The rationale for examining the research measures reliability and validity is that the research measures must be valid and reliable (Moser and Kalton, 1971; Nunnally, 1978; Oppenheim, 1992; Creswell, 1994; Sekaran, 2000; Malhotra and Birks, 2000; Churchill, 2001; Aaker et al., 2001; Chisnall, 2001 and Easterby-Smith et al., 2002). This is necessary when a positivistic or quantitative paradigm is employed in the research. A reliable research instrument may not be necessarily valid since reliability is necessary but not a sufficient condition for validity. The reason for this is that a reliable measure may be reliable but it can be measuring something else other than what it is originally designed to measure. This suggests that assessing the validity of a research instrument is more difficult than assessing its reliability. However, both validity and reliability are crucial aspects for measures that are interconnected and overlap to some degree (Moser and Kalton, 1971; Oppenheim, 1992; Sekaran, 2000; Churchill, 2001 and Chisnall, 2001).

After formulating an accurate operation definition for the research variables and the scales were chosen, the next critical step was to ensure that the instruments developed to measure the research constructs are accurate and consistent in measuring what the research is designed to measure. The means of assessing the goodness of the measures are concerned with assessing the validity and reliability of the instrument.

6.8.1 Assessing Reliability

Reliability indicates consistency and purity of a measure and the probability of obtaining the same results again if the measures were duplicated (Oppenheim, 1992). According to Leong and Austin (1996, p. 78), reliability *refers “to the extent to which instrument scores are free from measurement errors”*.

Tull and Hawkins (1993) have identified two methods to assessing reliability, the first being the test-retest reliability which involves applying the same measure to the same objects a second time, and the alternative-forms reliability. The reliability of a measuring instrument indicates the extent to which the measure is without bias (error free) and therefore provides consistent measurements across time and across the various items in the research instrument. Its indication is concerned with the stability and consistency with which the instrument measures the concept and helps to assess the goodness of fit of a measure (Sekaran, 2000). Broadly, the research instrument reliability was assessed and examined by examining the internal reliability through examining the interterm consistency reliability: Cronbach's Alpha Coefficient.

Interterm Consistency Reliability Approach

This is an internal consistency measure, which indicates the homogeneity of the items in the measure(s) that formulate the construct(s) (Moser and Kalton, 1971; Sekaran, 2000). In other words, the items should be as a set, and capable of independently measuring the same concept such that the respondents attach the same overall measuring to each of the items (Sekaran 2000). An instrument is consistent if the items are highly correlated with each other; therefore, they are likely to measure the same homogenous variable (Moser and Kalton, 1971; Oppenheim, 1992; Churchill, 2001).

The test, which can reveal this consistency in the instrument, is examining the Cronbach's alpha coefficient. "It examines the degree to which measuring items are independent measures of the same concept where they (*would be*) correlated with one another. It is (*a perfectly*) adequate index of (*the interterm*) consistency reliability" (Sekaran, 2000). The values of Cronbach's alpha ranging from zero to one. The closer the Cronbach's alpha coefficient (reliability) gets to one the better the scale and instrument. Nunnaly (1978) argues that if the alpha coefficients are above 0.70 they indicate sound and reliable measures. On the other hand, Sekaran (2000) argues that when alpha coefficients scores (reliabilities) are less than 0.60, they are considered to be poor. If the reliabilities are over 0.80 they are considered to be of good reliability (Sekaran, 2000). Bryman and Cramer (2001) argue that the reliability should be 0.80 or above.

The criterion that is used in this research to examine the reliability of each variable is that if the variable reliability is less than 0.60 it is considered to be poor reliability. If the variable reliability is over 0.70, it is considered as a sound and is a reliable measure.

Using the SPSS programme, the reliability coefficient test-Cronbach's alpha was calculated for all the variables that are included in the research framework. All the research's constructs or variables are measured by using multiple-items for each construct or variable. The rationale for using multiple-item scale for each variable is that they are more reliable than using single opinion items and can capture the whole domain of the construct (Moser and Kalton, 1971; Oppenheim, 1992; Sekaran, 2000; Churchill, 2001). Furthermore, no single items are likely to provide a perfect representation of the concept. Each item is expected to have certain distinctiveness even though it relates to the concept. The result shows the reliability coefficients for the marketing communications model variables. The Cronbach's Alpha values for study variables are shown in the following table.

Table 6.4: Cronbach's Alpha for study variables

Variable	No. of Items	Cases		Cronbach's Alpha
		Valid	Excluded*	
Source Characteristics	4	363	5	0.746
Marketing Communication Channel	6	363	5	0.784
Audience Characteristics	4	368	0	0.760
Marketing Tools	32	355	13	0.883
Sales person	2	368	0	0.701
Advertising	3	367	1	0.888
Sales Promotion	3	366	2	0.898
Publicity	3	366	2	0.798
Direct Marketing	3	368	0	0.656
Events and Sponsorship	4	368	0	0.657
Trade Fairs	2	366	2	0.775
Point of Purchase Merchandizing	3	363	5	0.770
Word of Mouth	3	367	1	0.705
Online Marketing Communication	4	365	3	0.728
Corporate Identity	2	367	1	0.712
Adaptation	11	365	3	0.785

*Listwise deletion based on all variables in the procedure.

6.5.2 Assessing Validity

This crucial aspect is concerned with answering the important question of “does the research instrument measure what is supposed to be measured?” as mentioned by Moser and Kalton (1997); Churchill (1974); Sekaran (2000); Chisnall (2001) and Easterby-Smith et al. (2002). One of the first insights to be established for the validity of the research instrument is the alpha coefficient values which were all high and therefore reliable, and their items were fairly highly correlated. This strongly suggests that the items and variables are all related to underlying constructs. Another evidence is that the questionnaire was piloted twice through personal interviews with marketing managers within global banks in Jordan. At the end and when they completed the questionnaire, marketing managers were asked about the validity of the measures for addressing the variables, ambiguity and difficulty in responding (Greenley and Foxall, 1998). Furthermore, the validity of the research instrument was assessed through content validity and construct validity as detailed next.

Content Validity

Content validity can be defined as the appropriateness of the research measures used to capture the full range of attributes of a specific construct or variable (Chisnall, 2001). Content validity can be said to exist if the measurement instrument adequately covers the most important attributes of the construct that is being measured. There is no easy way by which the content validity can be assessed because assessing content validity is a matter of judgment (Moser and Kalton, 1971; Oppenheim, 1992; Churchill, 2001). However, the "fundamental issue in content validity lies in the procedures that are used to develop the research instrument" (Churchill, 2001).

Consequently, the research instrument was developed by following a number of systematic procedures that were designed to provide evidence for the content validity. These procedures included conducting a thorough examination of the previous empirical and theoretical work of the subjects of marketing communication, culture, global marketing communication, and integrated marketing communication (Chapters Three, Four, and

Five). Based upon which the operational definition for each variable or construct was comprehensively conducted using multiple items to capture all its attributes. Also, each scale employed in the research was pre-tested using personal interviews with marketing managers and senior marketing employees in global banks operating in Jordan in addition to two marketing professors from the marketing department at the University of Jordan who checked the scales of the instrument and gave their guidance. Furthermore, attention was paid to the selection process of the research respondents and two pilot studies, one for each research instrument were conducted before starting the fieldwork. At the beginning of each section in the research instrument, complete instructions were also provided to the respondents on how to complete the questionnaire. The respondents were told about the purpose of the research and that it was concerned with integrated marketing communication in global banks functioning in Jordan. All the respondents were assured of complete confidentiality.

Construct Validity

Construct validity requires a considerable understanding of the theoretical underpinnings based upon which the measurements are derived for a specific research. It depends on theory and associations between constructs on a specific scale (Moser and Kalton, 1971; Chisnall, 2001). Actually, this kind of validity is concerned with questioning whether the instrument is an accurate measure of reality (Easterby-Smith et al., 2002). The instrument must be internally consistent and measure what it is expected to measure. Each item in the measuring instrument must reflect the construct and must show a correlation with the other items in the instrument. Assessing the construct validity of a measure can be conducted through assessing whether the measure confirms or denies the hypotheses from the theory based on which the constructs are constructed (Churchill, 2001).

The construct validity was discussed by Moser and Kalton (1971); Cronbach (1970, p. 143); Kerlinger (1973, p. 463) and Sekaran (2000) who argued that evidence of construct validity is present when the pattern of correlations among variables confirms what is predicted by theory. Convergent validity was used to examine the construct validity of the research measures to see if there was a strong simple correlation between the integrated

global marketing communication tools and their acceptance by the Jordanian market. This examination was carried out using the simple correlation matrix between all components (variables) that formulated the integrated marketing communication model. Based upon the evidence provided by examining both content validity and construct validity, it can be claimed that the research instrument is valid and can be relied upon to conduct the research data analysis.

Generalizability

Generalizability can be summarized as the application of the research findings to other populations and situations, according to Remenyi et al. (1998) the research sampling design has to take into consideration many scrupulous details in the data collection methods to achieve wider generalizability

There are different research methodologies, Hussey and Hussey (1997) joined the key methodologies together under two main paradigms. Table (6.5) illustrates the methodological assumptions of the main paradigm.

Table (6.5): The Methodological Assumption of the two Main Paradigms

positivistic	Approach to social science	Phenomenological
Associated methodologies		Associated methodologies
Cross- sectional studies		Action research
Experimental studies		Case studies
Longitudinal studies		Ethnography
Surveys		Feminist perspective
		Grounded theory
		Hermeneutics
		Participative enquiry

- Source: Hussey and Hussey (1997, p. 59)

Statistical Methods

The data analysis is not the end of the metaphor itself (Malhotra and Birks, 2000; Aaker et al., 2001). It is the means by which productive information can be produced which will assist in addressing a marketing research problem at hand. In general, there are two major statistical methods that can be used to conduct the data analysis; *parametric statistical methods* and *non-parametric statistical methods* (Siegel and Castellan, 1988; Oppenheim, 1992; Hussey and Hussey, 1997; Hair et al., 1998; Yaffee, 1999; Field, 2000; Sekaran, 2000; Malhotra and Birks, 2000; Aaker et al., 2001; Churchill, 2001 and Bryman and Cramer 2001).

One factor upon which the choice of employing parametric or non-parametric methods depends is the type of data e.g. ordinal, interval or ratio, and the scale upon which the data were measured. This is due to the fact that the type of data used determines the type of the tests and methods to be used in the analysis largely. The parametric methods "can be used to (*analyse*) metric data which (*are*) measured by using interval and ratio scales. The non-parametric methods can be used to analyse non-metric data which are measured by using nominal and ordinal scales". The next phase is to determine if there is one sample or multiple samples that are involved in the analysis. The criterion is that if the research has only one sample, there are particular tests in both parametric and non-parametric tests, which should be employed to conduct the analysis. Meanwhile, if multiple samples are involved in the analysis then different tests for where there are two or more samples should be employed.

Choosing the appropriate strategy for data analysis must go along with the whole process of marketing research, research design, methodology, examination of the data characteristics, type of the data, the properties and assumptions of the statistical techniques, and the philosophy of the researcher (Siegel and Castellan, 1988; Oppenheim, 1992; Hussey and Hussey, 1997; Hair et al., 1998; Field, 2000; Sekaran, 2000, Malhotra and Birks, 2000; Aaker et al., 2001; Churchill, 2001; Bryman and Cramer, 2001).

However, Cramer (1996) has argued that among the three assumptions of data used in parametric testing: interval/ratio quality; equality of variance between groups; and normality, singular violations may not stop the researcher pursuing parametric testing. The crucial point made by Cramer (1996) is that "simultaneous violations of normality and equality of variance assumptions is problematic and should lead researchers to try non-parametric testing, or transformations of the data".

To test whether the data is normally distributed, the Kolmogorov-Smirnov (K-S) test was utilized. This procedure compares the observed cumulative distribution function for a variable with a specified theoretical distribution, which may be normal, uniform, Poisson, or exponential. This goodness-of-fit test examines whether the observations could reasonably have come from the specified distribution. The sample mean and sample standard deviation are the parameters for a normal distribution.

Table 6.6 Kolmogorov-Smirnov Test:

Variable	N	Normal Parameters		Most Extreme Differences			K.S	Sig. (2-tailed)
		Mean	S.D	Absolute	Positive	Negative		
Source Characteristics	363	2.5331	0.50748	0.264	0.264	-0.156	5.035	0.000
Marketing Channel	363	3.5927	0.33512	0.251	0.251	-0.201	4.780	0.000
Audience Characteristics	368	2.8288	0.92087	0.384	0.167	-0.384	7.357	0.000
Marketing Tool	355	3.3965	0.40711	0.218	0.218	-0.184	4.111	0.000
Adaptation	365	3.5370	0.54585	0.215	0.215	-0.144	4.116	0.000

The results of the K-S test shows that the distribution of data is not normal, and thus the equality of variances test was conducted to determine whether to use the parametric analysis methods or not.

Table (6.7) showed that the equality of variances assumption is valid. According to Cramer (1996) if no simultaneous violations of normality and equality of variance assumptions existed, the parametric test can be used in analysing the research data.

Table 6.7 Equality of Variances Test:

Variable		Levene's Test for Equality of Variances	
		F	Sig.
Source Characteristics	Equal variances assumed	0.007	0.934
	Equal variances not assumed		
Marketing Channel	Equal variances assumed	4.181	0.063
	Equal variances not assumed		
Audience Characteristics	Equal variances assumed	3.785	0.054
	Equal variances not assumed		
Marketing Tool	Equal variances assumed	0.649	0.422
	Equal variances not assumed		
Adaptation	Equal variances assumed	0.839	0.361
	Equal variances not assumed		

6.6 Chapter Summery

The overall aim of the research was to form an integrated marketing communication model appropriate to a Jordanian audience. This audience being those Jordanians who were targeted by global banks operating in this country. Through studying the acceptance or rejection towards standardised marketing communication tools, it revealed the most appropriate way to target this audience.

The aim was narrowed into three objectives as follows:

1. To investigate and explain the global marketing communication tools used by global banks.
2. To examine the Jordanian culture in accepting or rejecting the standardised global marketing communication tools used by global banks.
3. To develop an effective IMC model, which can be applied when targeting the Jordanian audience by global banks operating in Jordan, depending on the Jordanian audience preference (sender, channel, tools, message, colour, noise, and receiver) to be used in the IMC model.

Population and sampling methods

The research was based on a mixed qualitative and quantitative research approach. The population was divided into a qualitative sample which was global banks marketing managers and employees in Jordan, and a quantitative sample which was those global banks customers in Jordan. Marketing managers and employees working for all global banks in Jordan provided in-depth insight about what global banks were providing regarding marketing communication. Customers who were chosen randomly and anonymously from these global banks customers lists provided information about what they expect to receive in respect of IMC from their banks.

Data Collection

Two research instruments were used to collect the data. Firstly a questionnaire, the questionnaire was sent to 400 global banks customers and 368 were returned. Customers were identified through global banks lists and validity and reliability of the research instrument were both ensured to maintain the required anonymity and to try and gain a high response rate, a novel solution was employed as described previously. This has retained anonymity and delivered a 92% response rate.

For the second research instrument, 13 in-depth interviews were conducted with all global banks marketing managers and employees in Jordan. A set of eight prearranged questions were asked and the interviews lasted between 50-70 minutes.

Research data was analysed using SPSS program version 13. In chapter seven detailed discussion will be completed regarding the research results and findings.

Chapter Seven

Data Analysis

7.1 Introduction

Integrated Marketing Communication (IMC) is the integration of all marketing tools, approaches, and resources within a company which maximizes impact on stakeholders' minds that result into maximum profit at minimum cost. Generally, whether dealing with a tangible (commodity), and intangible (services) product or even mixed product, marketing starts from the "Marketing Mix". Promotion is one element of Marketing Mix; in much more detail, promotional activities include advertising (by using different media), sales promotion (sales and trades promotion), and personal selling activities. It also includes Internet marketing, sponsorship marketing, direct marketing, database marketing and public relation. The integration of all these promotional tools along with other components of the marketing mix to gain edge over competitor is called as IMC.

Regarding the service sector, and since the provided services are intangible, the most important element is providing the needed support through the marketing communication process both during and after the services have been provided. Moreover, in a bank setting, the provided services is characterized by its exclusiveness dimensions and the goal of selecting the elements of the proposed IMC is to create a campaign that is effective and consistent across media platforms. Banks needs to implement effective and efficient integrated communication models that could empower the intended objective.

The aim of this chapter is to clarify the existing IMC plan (if it really does exist in the global banks overall operations) that is adopted by global banks operating in Jordan, and to determine the degree of its adaptation to suit the Jordanian culture, in a way that could build a milestone to start the determination of the Jordanian client acceptance that model.

The review of literature (Fill, 2002, Smith and Taylor, 2004) indicated that the elements of (IMC) are "selling, advertising, sales promotion, publicity and public (*relation, direct*

marketing), sponsorship, exhibitions, packaging, point-of-sale and merchandising, word of mouth, e-marketing, and corporate identity".

In this study, marketing managers and employees at the global banks were targeted to clarify the marketing communication tools that already have been used in the marketing communication process, and evaluate the extent to which it is culturally adaptive. The simple model of communication will be the baseline from which to start, all the interviews contained the same questions at each bank. The following explains the integrated communications model as it was discussed at each bank so as to have a full understanding of the adapted communication model in global banks operating in Jordan. The interview results were used to explain the gap between the actual and expected levels of cultural adaptation in the marketing communications initiated by global banks operating in Jordan.

7.2 Description of global banks marketing communication in Jordan using the interviews data:

Bank X

With regard to the actual tools used by the global banks in Jordan, global marketing managers and employees at Bank X were asked to describe their IMC plan to emphasize the existing level of adaptation in the marketing communication, it was found out that the messages in their promotional activities aim at attracting new clients and encouraging corporate investment expansion, they added that they are sometimes designed to suit the Jordanian culture; according to marketing manager Y:

“The marketing communication plan is designed in our overseas main branch (headquarters), it is designed in a way that won’t affect the Jordan culture, however and although we participate in creating the plan, the final decision comes from overseas and we must obey the orders”.

X bank marketing communication includes direct marketing methods through Internet and telephone after taking the client's permission, employees Z and Y indicate that their direct selling methods are extremely effective.

X bank sponsorships activity were directed through two ways: education by giving scholarships for students and community services such as visiting orphans and providing computer laboratories for Save Our Souls organisation (SOS) for children and helping in painting their houses, and providing funds for building Mosques and Churches.

The bank provides high security and secrecy levels in dealing with clients which reflects on the banks image and identity, manager Y added:

“I have worked with local banks before, where we faced some difficulties in gaining large deposits and stock market investment as people want to invest and save their money but they are afraid that the bank might declare bankruptcy and they will lose their money, although this is not the case but people have more courage to invest here”.

The bank launches promotions from time to time and sends presents to VIP clients on public and private occasions. Adaptation is important especially when addressing older audience, married people are more accurate in their living and usually prefer clearer marketing adaptation and less complicated services. The bank loans are advertised by mentioning the long return period that can reach up to 30 years which goes well with Jordanian needs, the bank cannot directly compare their period with other banks but they can say we provide longer periods for return. The bank’s advertising strategy comes from overseas, it is translated at the banks headquarters, the local branch's task is to find the channel and sign a deal based on a detailed budget that is also set by the overseas branch. The bank faces a problem where cultural differences between their global strategy and local culture are present.

Employee M discussed the public relation and publicity process by stating that:

“We at bank X try to have close relations with various stakeholders, we also encourage our staff to build good relations with media officers and journalists in order to facilitate the publications of our events and news”.

M added that IMC is not implemented as the integration of all tools and the unity of the marketing message but the bank sometimes uses the multi-tool method where more than one tool are combined together and a unified message is sent. According to manager Y the

bank did not participate in local financial trade fairs. Employee N confirmed that Jordanian audience dislike black and red coloured marketing communication.

Bank A

The channels through which bank A communicates with its clients includes three ways: *first* through radio to give important announcement, *second* newspapers including Al Ghad, Alrai, Jordan Times and other newspapers and the *third* channel used by the bank is television. The bank adopts different values in dealing with diverse clients depending mainly on building trust with clients and providing efficient services which is highly accepted and approved by the Jordanian clients.

On the other hand, in an attempt to describe IMC plans, it was found that there is no actual IMC plan as the promotional activities are scattered between different departments in the bank, and the promotional plan is designed abroad, the absence of integration is due to the fact that the Jordanian market is not big enough to spend a lot of funds on IMC. The bank's main goal is to be objective while presenting the marketing communication message. The bank motivates its clients by employing sales promotions based on the fact that people love new and fruitful services offers, these services are advertised and fliers and brochures are distributed for clients which tend to be very effective. The bank's promotions activities address Islamic issues by establishing policies that are convenient to Muslim customers in Jordan. In terms of the bank's staff, all of their employees should enter training courses for dealing and exchanging conversations with clients and be well aware of the way of presenting the banks services, employees who visit clients are mainly Jordanians and are aware of the Jordanian culture, employees wear a uniform that is decent and not provocative, and they are usually Jordanians, in the end there are limits to what a bank can offer and what clients expect in the marketing communication and service offerings.

Bank A tries to offer presents during Muslim and Christian religious occasions to make clients feel they are special. In order to have full image about the IMC plan, marketing manager B mentioned that:

“I noticed that giving presents is a very effective tool that reflects positively on our relations with clients”

The existing marketing communication plan was described by the marketing department of bank **A**, it was found that their beliefs and values are mainly based on the spirit of professionalism and that is through the development of local skills and training of individuals not only at the technical but also on a personal level, so they work on the exchange of experiences for the development of skills.

The bank runs major advertising campaigns twice a year; the advertisements are published in newspapers and broadcasted on the radio. The bank holds press conferences on various occasions to keep in touch with the audience. On the other hand, the bank pays particular attention to serve the community by supporting Jordan's education (sponsorship), so the bank has created a special fund that provides ten scholarships to university students every year for the Jordanian outstanding students who cannot afford academic tuition fees, there is no integration with other marketing communication tools during the sponsorship of this activity.

Bank C

By asking the marketing manager of bank **C** to describe the marketing communication plan employee **D** stated that:

“Our promotional activities are inspired from the clients’ ideas and environments, created for what responds with their values and path in life using all communication channels to keep clients updated with their banking information”.

This clearly declares that their marketing communication messages are concerned with the clients’ environment, and values. For instance, the bank gave students scholarships from first grade until university to help in supporting the Jordanian society and enhance the bank's image. Bank's employees celebrate the tree day (a Jordanian occasion designed to promote planting trees and keeping Jordan a green country) by planting trees, distributing friendly environment bags to help decreasing the amount of pollution, the social responsibility is very important. Marketing manager **E** commented:

“We made special cookies on AIDS prevention day plus an awareness program to show our concern in this issue and we gave dates for fasting people in Ramadan”.

The bank does not encourage its clients to spread the word about its services, and does not research ways to motivate this process. The bank undergoes special ways when it comes to personal selling e.g. hiring experienced Jordanian employees, and paying special attention to customising services as much as possible but we do not practice full freedom in doing so there are always limitation from our headquarters. On the other hand, Bank C uses several ways to promote their financial services e.g., advertising through newspapers, billboards, magazines, and through interactive Internet website (Arabic and English) and sending direct emails after seeking permission in advance and making telemarketing phone calls with customers. Interview results showed that global banks use relatively adapted direct marketing plans; however email marketing was not effective as global banks refuse to send emails to potential clients without taking permission in advance, this tool is used in Jordan and in other countries after conducting linguistic adaptation, at the level of cultural adaptation, the Bank uses Arabic language most of the time to attain good communication with clients; Arabic is used in conversations, brochures and website advertisements, we don't usually participate in trade fairs (expeditions), they even rarely get an invitation to trade fairs in Jordan, they don't believe that this is an effective marketing communication tool.

The bank provides fliers and brochures at any point of contact with clients i.e. tellers, front door office, private banking, dealing room, and managers offices, employee D said:

“we offer those fliers and brochures to any person walking into the bank, I am sure they are effective, however they would be more effective if they included Arabic in addition to English”.

Mr Mrs D explained:

“Our overseas main branch sends the promotions to our regional branch and there they will be forwarded to us, it is difficult to design promotions to each country it will cost a lot and needs long time”.

Marketing manager E mentioned:

“The number of customers would definitely increase when adapting the marketing communications to suit the Jordanian audience, especially if we can target each segment of customers with an integrated marketing communication plan customized to their culture”.

Bank F

Assistant director for marketing at bank **F** Mr **G** pointed out that:

“Our banks key towards successful achievements was based on our variety of customers so we deal with all people from different colours, ages, having different values and believes because at the end every person is beautiful and unique in his own way”.

According to him dealing with people from different backgrounds is extremely difficult but employees tend to adapt their dealings with clients based on their backgrounds, the marketing plan comes from our main branch overseas our role in shaping it is modest. Mr **G** mentioned that he once had to ask an Arabic (non-Jordanian) client about the source of his big cash money, the client left the bank closed his account and never went back to the bank, this does not happen when dealing with Jordanian clients, later on Mr **G** gave orders to banking officers to be extra cautious when dealing with clients of that clients nationality.

With regard to the marketing communication tools that are used in the marketing communication practice, marketing manager **H** mentioned that they use telephone marketing and SMS messages, each corporate and individual client is contacted via e-mail to retain strong relationship and to be capable to achieve all client needs and encourage their feedback. On the other hand, to emphasize the most preferable communication tools being adopted at the bank, employee **I** pointed out that the preferable tools are radio and newspaper advertisements as people read newspapers on a daily bases and they publish their advertisement in nearly all newspapers, employee **I** mentioned:

“People listen to the radio all the time when they are driving I think it is an affective channel”.

Both newspaper and radio advertisements are cost effective and allow reaching mass audiences, In addition to sending direct emails, and telephone marketing, the bank succeeded in promoting home construction and furnishing offers, education aid loans, family credit cards, and children saving accounts.

When employee **G** was asked to determine the marketing communication tools that are used in IMC processes, employee **G** commented that:

“Although IMC strategy is implemented by our many branches all around the world, and our marketing communication plan is formed at our headquarters but surprisingly we do not initiate it in Jordan, my guess is that the Jordanian market is not yet large enough for us to invest heavily on IMC”.

Marketing manager **H** said that:

“we came across several marketing tools that bank F uses like advertising by radio, billboards, newspapers, clips on you-tube, magazines, such as Lyalina and websites to talk about the services, we also use brochures to market our service”.

He added that:

“as a matter of fact our bank diversifies its marketing communication tools considering clients materialistic culture; like technological level and other standards”.

By asking the marketing employee of **F** bank about their marketing communication tools, he mentioned that they use telephone marketing and send corporate e-mails for each client to retain strong relationships with them so as to be able to achieve all their needs, along with using the internet via e-mail and English website which provide the needed information for each client. The banks website contains all the banks services and offers, in addition to all the needed information about the bank, its branches and location, the website is interactive and enables switching to Arabic language if needed. The bank tries to prevent using black colour as it was proven by experience that Jordanians do not like black colour marketing communication.

By asking the marketing manager **H** to mention the marketing communication channels that are used in the marketing communication process he added that:

“The bank uses marketing channels such as newspapers e.g. Jordan Times, Al Dostour, and magazines such as Menbar Al Ummah besides using brochures, the bank depends heavily on holding personal meetings with potential clients at their homes and offices in order to keep the presence of the personal touch in the communications”.

Although advertising is expensive but our bank being a global bank can afford it easily, Manager **H** added that their personal selling employees are usually corporate credit officers

and they are carefully selected and are mainly Jordanians, they try to make their marketing message as clear as possible so as to be attractive to customers. Bank **F** launches promotion campaigns from time to time; clients may win Mercedes Benz automobiles and/or the house of their dreams as they name the prize, employee **I** mentioned:

"Everyone wants a house and a car they are essential for families, in the end we as Jordanians have a dream of owning a house, even those who own a house they want to buy another one for their children".

Employee **J** pointed out that global banks try to target organizations rather than individuals by mentioning that:

Business to business is much better and easier, companies tend to have financial advisers and managers, they know exactly what they want and go straight to the point, besides they borrow and invest with larger amounts than individuals. This is one of the reasons why we invest heavily on direct marketing, we try to contact company's managers and decision makers in those companies and try to set a meeting for our credit officers if possible.

7.3 Questionnaire Descriptive Statistics:

There are the basic statistical computations used in interpreting quantitative data. They are used to provide a summary about the respondent demographic characteristics using frequencies. Since the demographic characteristic questions were measured by using the nominal (categorical) scale the only permissible statistical operation that can be conducted is to calculate percentage (Oppenheim, 1992; Bryman and Cramer, 2001).

7.3.1 Sample Characteristics

The first part of the questionnaire addressed issues related to demographic information, the aim of including this section in the analysis is to provide an overview of the characteristics of the research respondents and to detect any significant differences in the respondents' perceptions regarding the under scrutiny in respect to their different categories. Additionally, this allows coming across any demographical differences that may reflect on the acceptance of the marketing communication.

According to the distribution of respondents by age, the study showed that the majority of respondents (78.3%) are less than 41 years old, 152 (41.3%) were less than 31 years old, while 136 (37%) were between 31-41 years old, (13.4%) were between 41- 51, where (7.7%) were 51 or more .

Table 7.1 the Distribution of Respondent by Demographic Characteristics:

Variable	Group	Frequency	Percent	Valid Percent
Age	less than 31	152	41.3	41.6
	31-less than 41	136	37.0	37.3
	41- less than 51	49	13.3	13.4
	51 or more	28	7.6	7.7
	Missing	3	.8	
	Total	368	100	100
Gender	Male	194	52.7	53.0
	Female	172	46.7	47.0
	Missing	2	.5	
	Total	368	100	100

Marital status	Single	201	54.6	54.8
	Married	166	45.1	45.2
	Missing	1	.3	
	Total	368	100	100
Education level	High School or less	13	3.5	3.5
	Diploma	26	7.1	7.1
	Bachelor's Degree	245	66.6	66.6
	Post Graduate Studies	84	22.8	22.8
	Missing	0	0	0
	Total	368	100	100
Income	Less than 500 JD	235	63.9	64
	500-less than 1000 JD	53	14.4	14.4
	1000-less than 1500 JD	53	14.7	14.7
	1500 JD or more	25	6.7	6.9
	Missing	1	.3	
	Total	368	100	100

In terms of gender, the study showed that the majority of respondent were males 194 (52.7%), while 172 (46.7%) were females. The results are relatively close due to the emergence of working women and two household income trend as most women whether married or single are working to support the family in facing high costs of living standards in Jordan, a research conducted by (Radwan, 2010) and published by, The Department of Press and Publications, a governmental organisation, indicated that the percentage of working woman over the age of fifteen increased from (12.3%) in 2002, to become (14.9%) in 2009. in addition to the literacy level where 84.7% of females over the age of 15 can read and write (The World Fact book report, 2003), and around 40.4% of the Jordanian females have obtained their secondary studies and above (The Jordan Statistics Department Report, 2008) (See appendix 4). Radwan (2010) indicated that woman's illiteracy levels decreased from (68%) in the year 1961 to become (10.1%) in 2010. Also the results showed in term of the respondent's marital status, that 201(54.6%) were single and 166 (45.1%) were married.

In terms of the education level, the results showed that the majority of respondents (245) comprising (66.6%) hold a Bachelor's degree whereas the respondents having post graduate

degree constituted (22.8%) of the sample . (89.4%) of global banks clients hold a university degree, this is a strong indication that highly educated people (either university or post university degree) tend to deal with global banks, especially if we compare it with the total percentage of Jordanians holding Bachelors degree or above (12.7%) (see Appendix 4).

Regarding their income, the results showed that 235 respondents (63.9%) had an income of less than 500 JD monthly, the income figure seems low, however if compared to the average income of Jordanians it will seem normal, a study conducted by (Al Kheresha, 2012), indicated that the average salary of Jordanians working for both the private and public sectors during the year 2010 amounted (392) JDs. By asking the respondent about their experience in dealing with global banks the results indicate that all respondents were clients of an international banks operating in Jordan. This question was designed only to verify that all of the respondents are from the targeted sector.

Table 7.2 Respondent Experience in Dealing with International Banks in Jordan

Have you ever dealt with global banks in Jordan				
		Frequency	Percent	Valid Percent
Valid	Yes	368	100.0	100.0
	No	0	0	0
	Total	368	100.0	100.0

Table 7.3 Respondent Experience in Dealing with International Banks outside Jordan

Have you ever dealt with global banks outside Jordan before dealing with this bank				
		Frequency	Percent	Valid Percent
Valid	Yes	28	7.6	7.7
	No	336	91.3	92.3
Missing		4	1.1	
	Total	368	100.0	100.0

According to the table above and with regards to dealing with global banks outside Jordan, the results showed that the majority of respondents never dealt with global banks outside

Jordan before dealing with their global bank in Jordan, this question was designed to reveal if the majority of global bank's clients have previous experiences in dealing with global banks outside Jordan before dealing with the global bank in Jordan. Therefore the result indicate that the reason for dealing with global banks in Jordan is not based on the level of services that they have obtained from global banks abroad.

7.4 Questionnaire Data Description

In order to explore the existing implemented marketing communication plan at the global banks operating in Jordan, the second part of the questionnaire aimed to measure the components of the global banks marketing communication plan in Jordan; the first part identified the characteristics of the marketing message source which is global banks. Respondents were asked about their opinions about the source and clearness of the marketing communication messages they received and the effectiveness of this message.

Table 7.4 Degree of Acceptance of Marketing Message Source:

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without (N)
1. Marketing communication messages transmitted by my bank are delivered in a professional way.	68	0	269	0	28	3.22	1.003	3.83
2. My bank marketing communication messages reflect a good understanding of my financial needs.	0	69	28	124	145	2.06	1.108	1.98
3. My bank marketing communication messages are clear.	0	70	97	124	76	2.44	1.022	2.24
4. My bank marketing communication messages are attractive.	0	28	172	98	70	2.43	0.883	1.93

Due to the debate regarding the calculation of the midpoint in the Likert scale as mentioned by Raaijmakers et al (2000), and explained in chapter six, both results with and without (Neutral) were conducted, in both cases the mean must be over (3) to be acceptable as a result, therefore the calculation of the midpoint will not influence the result to an extent that will provide contradicting results.

The first mean mentioned in all the questions will indicate the calculation with the midpoint and the second is without the midpoint.

The results showed that the respondents agreed that marketing messages of their international banks are delivered in a professional way on the mean of (3.22) without midpoint (3.83) , the big response (Neutral) (269 out of 368) for question one is an interesting response, it could mean that the respondents could not make up their minds about the professionalism of the marketing communication message was delivered, this result is considered an outcome of the research and maybe needs further examining in the future. The respondents' perception of the clarity and attractiveness of the marketing messages were at moderate levels with an average of (2.44) without midpoint (2.24) and (2.43) without midpoint (1.93) respectively. However, the respondents' opinions were supporting the fact that the marketing message does not reflect their financial needs as the average of respondents' answers was on the mean of (2.06) without midpoint (1.98), In-depth interview results confirmed the above mentioned results as the interviewees mentioned that they believe that the global banks' marketing communication messages are clear and attractive, however some interviewees mentioned that there is a gap between what global banks can offer and what banks clients' need. Although it may sound irrelevant interview results also showed that global banks have many restrictions in terms of providing loans and giving high interest rates on deposits; that's because the service strategies are decided at the headquarters while other local banks can make their decisions based on the market's needs and the competitors' offerings, this result shows that marketing communication strategies are mostly designed abroad (see section 7.2).

Table 7.5 Respondents' Perception of Marketing Communication Channel

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without (N)
5. I am mostly attracted by visual marketing communication messages.	98	144	56	70	0	3.73	1.054	3.87
6. Visual marketing communication messages are usually used at my bank.	124	241	0	0	0	4.34	0.474	4.34
7. I am mostly attracted to audio marketing communication messages.	0	104	124	140	0	2.90	0.809	2.85
8. Audio marketing communication messages are usually used at my bank.	0	166	104	28	69	3.00	1.133	3.00
9. I am most attracted to written marketing communication messages.	243	28	95	0	0	4.40	0.873	4.90
10. Written marketing communication messages are usually used at my bank.	56	98	143	0	70	3.19	1.268	3.31

Table (7.19) shows that the majority of the respondents were more attracted by written marketing communication messages (the mean was 4.4) without midpoint (4.9), followed by the visual marketing communication messages (3.73) without midpoint (3.87) and finally the audio marketing communication messages (2.9) without midpoint (2.85). While written messages were the most attractive for respondents (4.4) without midpoint (4.9), the visual marketing messages were used more heavily than written messages. Audio messages were the least attractive (2.90) without midpoint (2.85) and the least used by the banks as well on the mean of (3.0) without midpoint (3.0). Based on the above mentioned results global banks ought to intensify their marketing communications that are transmitted to the audience by written channels such as newspapers, fliers and brochures, magazines, based on the interest of the targeted audience.

The results show that 45% of the respondents mention that global banks use audio communication, and 42% use written communication, yet clients preference (based on strongly agree) show that 74% are mostly attracted by written, 66% by visual and only 28% by audio.

Table 7.6 Degree of Differences based on the Audience Characteristics

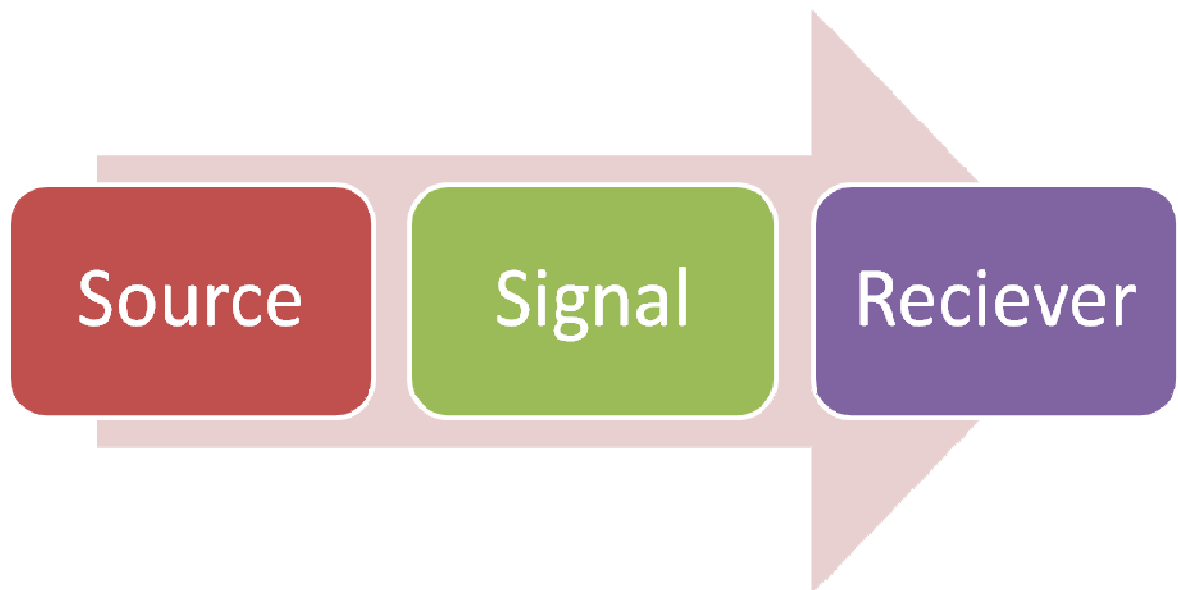
Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without (N)
11. My mood affects my perception of the bank's marketing communication messages.	0	28	104	96	140	2.05	0.983	1.68
12. My personal beliefs affect my perception of bank marketing communication message.	0	154	144	0	70	3.04	1.087	3.06
13. My understanding of bank's marketing communication messages is affected by my experience in dealing with the bank.	0	270	0	28	70	3.28	1.224	3.28
14. Personally, I prefer a message that contains certain sounds and sights characteristics.	98	28	68	104	70	2.95	1.479	2.93

The results shown in table (7.2) explain the elements that influence the perception of the marketing communication message, the outcome indicates that the effect of respondents' mood on their perception of the bank's marketing communication was at a moderate to low level with a mean value of (2.05) without midpoint (1.68). The effect of audience personal beliefs, experiences in dealing with the bank, and preferences for certain sounds or sights characteristics have a moderate effect on the audience perception of marketing communication messages with a mean value of (3.04) without midpoint (3.06), (3.28) without midpoint (3.28), and (2.95) without midpoint (2.95) respectively. As a result and in general the marketing communication message does not need to be delivered at certain times depending on the audiences' frame of mind to be effective, while having certain characteristics in the message, taking into consideration the personal beliefs of clients, and giving clients the best dealings as it was shown that good and clear dealings and relations with clients reflects positive attitudes regarding bank's marketing communication, good experiences are also important in terms of the perception of the delivered messages. The high (Neutral) response in questions 7, 8, 9, 10, 11, 12 is considered a significant result that should be mentioned. The neutral midpoint in the Likert scale was initially used so as not to force respondents to take a side if they are not sure of their answer (Iraossi, 2006), the high neutral response indicate that respondents were unsure what to answer so they preferred to stay in the middle not take any side, this could be due to the fact that they do not know exactly what their answer is or do not understand the question, however to overcome this

obstacle respondents were contacted on behalf of the researcher in order to make sure all answers were clear as explained in Chapter Six, so the high response rate was most probably because the respondents could not decide on which side to be whether on the strongly agree and agree or on the disagree and strongly disagree, in the end both results with and without neutral midpoint were calculated and explained in the research.

Generally, the previous three parts of the questionnaire aimed to examine the components of the simple communication model that include the sender, the message, and the receiver. The marketing communication model includes these three phases of sending marketing signals to various stakeholders as receivers. The following is the simple communication model on which this research is based in order to analyse the IMC model:

Figure 7.9 Linear Communication Model (Chapter Three)



With regards to the marketing communication tools the following section clarified the clients' point of view about these tools.

The following table shows that respondents' understanding of the bank's marketing communication messages is affected by the performance of marketing officers with a mean

of (3.65) without midpoint (4.06). The customisation of personal selling messages was at the average of (2.77) without midpoint (2.67). Interview results confirmed that the majority of bank employees who visit clients at their workplaces, and work for the corporate credit or private banking departments acting as salespersons are Jordanians who are aware of the local culture and traditions; they also receive different kinds of trainings on how to deal with people in a professional way (see section 7.2).

Table 7.7 Acceptance of IMC Tools (Salesperson)(personal selling)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without (N)
15. The marketing officers can affect my understanding of the bank marketing communication messages.	70	126	144	28	0	3.65	0.874	4.06
16. In my bank, personal selling messages are usually customised.	0	124	104	70	70	2.77	1.112	2.67

Table 7.8 Acceptance of IMC Tools (Advertising)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without (N)
17. My bank's advertisements meet my financial needs.	28	0	193	76	70	2.56	1.043	2.08
18. Comparing services with those of the competitors is a suitable choice in my bank advertisement.	28	144	28	98	70	2.90	2.90	2.89
19. Advertisement conducted by my bank seems favourable to me.	98	166	104	0	0	3.98	0.742	4.37

The results showed that the respondents agreed that advertisements conducted by banks seem favourable with a mean value of (3.98) without midpoint (4.37). indicating that there is a good level of acceptance, and that comparing service attributes with those of the competitors is a suitable choice in bank advertisements with a mean value of (2.90) without midpoint (2.89), while the results showed that advertisements at banks are differentiated to meet different clients' financial needs with a low weak mean value of (2.56) without

midpoint (1.04), in addition to the low mean of questions 17 response, it has 193 neutral responses as (193) responses.

Interview results indicate that global banks are usually financially stronger than local banks, and therefore they can spend more on advertising, it was also mentioned that some advertisements are created and translated at overseas headquarters, while the branch in Jordan chooses the appropriate marketing communication channel and delivers the message. Interview results also revealed that the marketing communication messages cannot contain any comparisons with other competitor's services as it is considered illegal but they can contain a message stating that this bank is the best in the market, or stating that we provide the highest or lowest interest rate, for instance a Bank sent a marketing communication message to customers indicating that the bank provides the longest payback period on certain loans in the market which can reach up to 20 years (see section 7.2).

Table 7.9 Acceptance of IMC Tools (Sales Promotion)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without(N)
20. My bank promotions provide adequate information about new financial offers.	28	146	95	27	70	3.10	1.240	3.13
21. Adapted promotional activities (such as gifts, discounts or bonus) if used in may bank, will attract my attention.	0	172	98	28	70	3.01	1.144	3.01
22. My attitudes toward my bank are affected by its sales promotional activities.	0	154	144	0	70	3.04	1.087	3.06

Table (7.23) showed that the respondents moderately agreed that the new offers in global banks are effectively communicated through sales promotional activities with a mean value of (3.10) without midpoint (3.13), and that adapted promotional activities conducted by banks attract their attention with mean value of (3.01) without midpoint (3.01), and promotional activities are affecting their attitudes toward global banks on the mean of

(3.04) without midpoint (3.06). Interview results indicate that family oriented services such as housing (construction and furnishing), education loans, family credit card offers, children saving accounts, are extremely effective. Global banks can provide family oriented financial service officers in order to convey successful marketing communication messages (see section 7.2).

Table 7.10 Acceptance of IMC Tools (Publicity and Public Relations)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without(N)
23. Global banks must build good and close relations with their present and potential clients.	298	68	0	0	0	4.81	0.389	4.81
24. Adapted public relations in my bank will help in keeping me updated.	0	194	146	28	0	3.45	0.633	3.75
25. Adapted publicity will help in attracting new clients.	132	166	70	0	0	4.17	0.722	4.44

The results showed that the respondents highly agreed that global banks in Jordan must build good and close relations with their present and potential clients on the mean of (4.81) without midpoint (4.81)., and that this relationship when adapted will help in keeping them updated on the mean of (3.45) without midpoint (3.75)., whereas they agreed that adapted publicity in banks will help in attracting new clients on the mean of (4.17) without midpoint (4.44). Interview results indicate that the majority of the public relation officers are Jordanian and they are well trained and experienced to fulfil their duties, global banks also try to spread the word of their social responsibility to overcome any possible negative attitudes that may arise against them since there have been some voices calling for boycotting foreign products and companies in the past (see section 7.2).

Table 7.11 Acceptance of IMC Tools (Direct Marketing)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without (N)
26. I have been invited directly to deal with my current bank.	0	98	70	104	96	2.46	1.143	2.34
27. I usually receive adapted direct marketing promotions from my bank.	0	28	166	146	28	2.53	0.745	2.14
28. My bank adapts its direct marketing promotion.	0	56	146	138	28	2.63	0.832	2.38

The above results showed that the respondents moderately disagreed that the clients have been invited directly to deal with their current banks on the mean of (2.46) without midpoint (2.34), and usually they receive adapted direct marketing promotions sent by banks on the mean of (2.53) without midpoint (2.14), a significant neutral response of 166 is noticed in question 27 this should be mentioned. With regard to bank's implementation of adaptation in direct marketing the results showed low level of agreement at the mean of (2.63) without midpoint (2.38). meaning banks do not use adaptation strategy in their direct marketing. Interview results showed that global banks use relatively adapted direct marketing plans; however email marketing was not effective as global banks refuse to send emails to potential clients without taking permission in advance. Interview results indicated that global banks often use telemarketing as a promotional tool in Jordan and in other countries, this tool is adapted to suit the local audiences as most of the telemarketing employees are Jordanians (see section 7.2) the questionnaire results were not so strong in terms of agreement on all the tested direct marketing tools (see section 7.3)

Table 7.12 Acceptance of IMC Tools (Events and Sponsorship)

Item	Strongly Agree	Agree	Neutral (N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without (N)
29. Adapted sponsorship of events, television, and sport programs is an effective marketing communication tool.	68	126	146	28	0	3.64	.869	4.05
30. Running advertisements during sponsored event is effective in terms of spreading the	138	84	146	0	0	3.98	.879	4.62

marketing communication message.								
31. Global banks must choose the preferred activities to the Jordanian audience to be sponsored.	28	270	70	0	0	3.89	.504	4.09
32. My bank sponsorship enhances my positive attitudes towards the bank.	28	202	138	0	0	3.7	.602	4.12

The results shown in table (7.26) revealed that the respondents agreed to highly agreed that running advertisements during the sponsored events is usually attractive at the mean of (3.98) without midpoint (4.62), and the choice of the sponsored activity should be based on the Jordanian preference was at the mean of (3.89) without midpoint (4.09). With regard to the adaptation of the sponsorship of events, television, and sport programmes are effective marketing communication tools, the respondents strongly agreed at the mean of (3.64) without midpoint (4.05), and that sponsorship enhances positive attitudes toward their banks at the mean of (3.70) without midpoint (4.12). Interview results revealed that the sponsorship of family and charity events, is extremely effective, providing funds for building Mosques and Churches, sending charity parcels for those in need and publicising the events through local newspapers was extremely effective (see section 7.2).

Table 7.13 Acceptance of IMC Tools (Trade Fairs)(exhibitions)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without(N)
33. My bank should participate in local trade fairs being an effective marketing communication tool.	0	142	56	168	0	2.93	0.919	2.92
34. My bank should provide fliers and catalogues in Arabic regarding the bank's offerings during trade fairs participation.	104	28	0	166	70	2.81	1.546	2.81

The results showed that the respondents have moderate to low levels of agreement that the bank should participate in trade fairs (exhibitions) being an effective marketing communication tool at the mean of (2.93) without midpoint (2.92), and that banks must provide fliers and catalogues in Arabic in trade fairs regarding the bank's offerings at the

mean of (2.81) without midpoint (2.81). Interview results indicate that trade fairs are not common in Jordan especially when it comes to the financial sector, they rarely participate in trade fairs and they do not provide translated versions of their catalogues and fliers (see section 7.2).

Table 7.14 Acceptance of IMC Tools point of service delivery (Merchandising)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without(N)
35. My bank should develop Arabic forms and brochures to be delivered to clients at the bank's reception and teller desks to promote existing and new services.	173	98	95	0	0	4.21	0.830	4.64
36. The forms and brochures must be clear and understandable.	174	126	68	0	0	4.29	0.759	4.58
37. The forms must be effective in terms of delivering the marketing communication message.	28	308	0	28	0	3.08	0.616	3.92

The results showed that the respondents highly agreed that the banks should develop Arabic forms and brochures to be delivered to clients at the bank's reception and teller desks to promote existing and new services at the mean of (4.21) without midpoint (4.64). The respondents also highly agreed that forms and brochures must be clear and understandable at the mean of (4.29) without midpoint (4.85). With regard to the effectiveness of the supplied forms in terms of delivering the marketing communication message the respondents agreed at the mean of (3.08) without midpoint (3.92). Interview results indicate that from the global banks perspective this marketing communication tool is extremely effective (see section 7.2).

Table 7.15 Acceptance of IMC Tools (Word of Mouth)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without(N)
38. My attitude towards my bank is built on exchanging comments among friends and co-workers.	28	98	242	0	0	3.42	0.63	4.22
39. My attitude toward my bank is built on exchanging comments among family members.	0	56	242	70	0	2.96	0.585	2.89
40. My bank must encourage me to talk about the various good services that I experienced at the bank.	28	98	137	104	0	3.14	0.916	3.22

The results showed that the respondents agreed that their attitudes toward a bank is built on exchanging comments among friends and co-workers at the mean of (3.42) without midpoint (4.22). The results also indicate that clients agree that banks must encourage them to talk about the various good services that they experienced at the bank at the mean of (3.14) without midpoint (3.22), but their agreement degree was lower about building their attitude towards a bank based on exchanging comments among family members (2.96) without midpoint (2.98), if we compare the mean results of questions (38) and (39) we find out that friends and co-workers seem to be more effective in producing attitudes towards global banks than family members, however global banks must concentrate on motivating their clients to talk about their good experiences that they had at the banks especially to friends and co-workers. Questions (38) and (39) revealed a significant (242) Neutral responses that should be mentioned. Interview results indicate that there is no adaptation in terms of motivating local clients to talk about the various good services they experienced with their banks. (see section 7.2).

Table 7.16 Acceptance of IMC Tools (Online Marketing Communications)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without(N)
41. Presenting online banking information can be effective if employed by my bank's online marketing communication.	28	174	138	28	0	3.55	0.744	3.88
42. Using multimedia, coloured and sound advertisements on the Internet in delivering the marketing communication message is affective.	0	201	138	28	0	3.47	0.635	3.76
43. My bank online marketing communication must allow effective interaction.	56	174	138	0	0	3.78	0.692	4.24
44. My bank should send effective, customised and adapted online messages in order to drive my attention and develop a personal relationship with me.	27	96	146	96	0	3.15	0.896	3.25

The results showed that the respondents agreed that the bank online marketing must allow interaction at the mean of (3.78) without midpoint (4.24), and that presenting online information can be effective at bank's online marketing communication at the mean of (3.55) without midpoint (3.88). The respondents also agreed that their banks use effective multimedia, coloured and sound advertisements on the Internet in delivering the marketing communication message at the mean of (3.47) without midpoint (3.76). With regard to the customisation and adaptation of bank message in order to drive attention and develop personal relations with clients, respondents agreed to this at the mean of (3.15) without midpoint (3.25), despite the fact that (96) responses disagreed with this phrase. A significant (Neutral) response was noticed in questions (41 to 44). Interview results indicated that some global banks have websites that are interactive, allow switching to Arabic language, and contains translated advertisements, but others do not allow switching to Arabic and are not interactive (see section 7.2 and appendix 4).

Table 7.17 the Acceptance of IMC Tools (Corporate Identity)

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without(N)
45. Global banks` image affects my decision in dealing with the bank.	28	242	70	27	0	3.74	0.703	3.91
46. I prefer dealing with global banks rather than local banks.	28	272	68	0	0	3.89	0.500	4.09

The results showed that the respondents highly agreed that they prefer dealing with global banks rather than local banks at the mean of (3.89) without midpoint (4.09), and that global banks' image affects their decision in dealing with the bank at the mean of (3.74) without midpoint (3.91). Global Banks image and identity is a strong element in determining which bank clients seek to deal with, it is also noticed that global banks clients still have the positive image after dealing with those banks, this is a strength that global banks should maintain and exploit in their promotional activities.

The following table provides a summary of the mean and standard deviation values for the marketing tools used by global banks operating in Jordan.

Table 7.18 Degree of Respondent Preference of the Marketing Communication Tools

Tools	Mean.	Standard Deviation	Number	Mean. Without(N)
Salesperson (Personal Selling)	3.2065	0.41859	368	3.24
Advertising	3.1471	0.67132	367	3.18
Sales Promotion	3.0474	1.05649	366	3.06
Public Relations & Publicity	4.1439	0.29496	368	4.48
Direct Marketing	2.5380	0.65734	368	2.45
Sponsorship	3.8003	0.51396	368	3.96
Trade Fairs	2.8634	1.05748	366	2.84
Point of Service Delivery (Merchandising)	3.8595	0.61156	363	4.02

Word of Mouth	3.1726	0.47641	367	3.20
Online Marketing Communications	3.4856	0.55312	365	3.57
Corporate Identity	3.8147	0.45838	367	3.96

By observing the result in the table, it is clearly found that the most preferred marketing communication tools from bank clients' point of view were public relations and publicity with the mean (4.1) without midpoint (4.48) which is a relatively high result, merchandising, i.e. placing brochures at teller desks with the mean (3.85) without midpoint (3.96), corporate identity (3.81) without midpoint (3.96), and sponsorship (3.8) without midpoint (3.96). Followed by online marketing communications (3.4) without midpoint (3.57), personal selling 3.2 without midpoint (3.24), word-of-mouth (3.17) without midpoint (3.2), advertising (3.14) without midpoint (3.18), sales promotion (3.04) without midpoint (3.06) and trade fairs (2.86) without midpoint (2.84). The lowest effective tool was direct marketing (2.53) without midpoint (2.45); the low values of standard deviations indicates low levels of variations among respondents' agreement on these tools. Regarding the effectiveness of the direct marketing, interview results revealed that global banks implement and depend on direct marketing as an essential tool in delivering their messages, while questionnaire results revealed a contradicting result, see table (7.18), those two different results indicate that there is dissimilarity in perception between global banks employees and global banks customers.

Table 7.19 Audience Perception of their Bank's Adaptation

Item	Strongly Agree	Agree	Neutral(N)	Disagree	Strongly Disagree	Mean.	Standard Deviation	Mean. Without(N)
47. Bank's staff must have more adequate sensitivity to cultural issues.	0	154	213	0	0	3.42	0.494	4.00
48. Bank's marketing communication activities must be improved to solve most of the problems that face me in terms of seeking information.	0	172	98	98	0	3.20	0.834	3.27
49. Bank's marketing communication activities must respect my religion.	201	28	70	0	68	3.80	1.540	3.99

50. Bank's marketing communications activities must take my language into consideration.	270	28	70	0	0	4.52	0.794	4.91
51. Bank's marketing communication activities must respect my preferences regarding colours and shapes.	0	69	126	28	144	2.33	1.177	1.98
52. Bank's marketing communication activities must respect my family values.	138	132	98	0	0	4.11	0.794	4.51
53. Bank's marketing communication activities must match my family needs.	0	230	138	0	0	3.63	0.485	4.00
54. Bank's marketing communication activities must reflect the technological and economic aspects of the society.	28	126	138	76	0	3.29	0.789	3.46
55. Bank's marketing communication activities must be adapted in a way avoiding misunderstanding.	28	174	96	0	70	3.24	1.217	3.33
56. Bank's marketing communication activities must be adapted in a way to enhance the ability to establish interpersonal relations with clients.	98	132	70	68	0	3.71	1.055	3.87
57. Feedback regarding the bank's marketing communication activities must be delivered more easily to the bank.	70	132	138	28	0	3.66	0.871	4.06

Table (7.19) provides the frequencies of audience responses about their perception about the level of adaptation in their global banks' marketing communications. The highest mean was taking the respondents' language into consideration (4.52) without midpoint (4.91), followed by the respect of the family values (4.11) without midpoint (4.51) and the respect of religion in the marketing communication process at the mean of (3.8) without midpoint (3.99), followed by enhancing the ability to establish interpersonal relations by adapting the marketing communication activities (3.71) without midpoint (3.87), facilitating feedback delivery (3.66) without midpoint (4.06), matching family needs (3.63) without midpoint (4.0), staff sensitivity to cultural issues (3.42) without midpoint (4.0), reflect the technological and economic aspects of the society (3.29) without midpoint (3.46). The

lowest agreement between respondents was on the respect of their preferences regarding colours and shapes (2.33) without midpoint (1.98), avoid misunderstanding (3.24) without midpoint (3.33), seeking information (3.2) without midpoint (3.27). The respondents' answers for adaptation were in general reflecting moderate to strong levels of needed adaptation in the banks' marketing communications messages. Another significant element that was found is that number there were high neutral responses in the table (7.19). As explained earlier in this chapter this means that they could not decide on which side to be the strongly agree and agree or on the strongly disagree side.

Table 7.20 Audience Preferences for Marketing Communication Channel

Channel	Frequency	Percent	Valid Percent
Personal marketing communication channels	34	9.2	9.3
Visual marketing communication channels (TV, cinema, ...etc.)	70	19	19.2
Audio marketing communication channel	0	0	0
Written (Printed) marketing communication channels (newspapers, magazines, ..etc.)	143	38.9	39.2
Outdoor marketing communication channel (Posters, billboard, signs, ...etc.)	28	7.6	7.7
Email marketing communication channel	26	7.1	7.1
Telephone marketing communication channel	30	8.2	8.2
Internet marketing communication channels	34	9.2	9.3
Missing	3	.8	

This table showed that written marketing communication channels are the most appropriate marketing communication channel as (38.9%) of the respondents mentioned it as the preferred channel for delivering the marketing communication messages. In the second

rank, (19%) of the research audience placed the visual as a preferred marketing communication channel. The personal marketing communication and Internet marketing communication were preferred by the same number of respondents with 9.2%. The lowest percentage of respondents indicated that they favoured telephone marketing communication (8.2%), outdoor marketing communication (7.6%), and e-mail marketing (7.1%). Surprisingly, none of the respondents preferred audio as a channel for marketing communication.

Table 7.21 Audience Preferences for Audio and visual Message Characteristics:

Characteristic	Frequency	Percent	Valid Percent
Calm	242	65.8	66.1
Noisy	124	33.7	33.9
Missing	2	.5	

The results showed that most of the respondents 242 consisting (66.1%) prefer calm audio and visual message, and 124 (33.7%) prefer noisy audio messages. According to this result global banks ought to concentrate on calm marketing communication messages compared with noisy ones whether they are using audio or visual messages, however (124) out of (368) responses came in favour of noisy messages, therefore they should not be totally excluded from the marketing communication message, it should be noted that respondents did not prefer audio as a marketing communication channel (see table 7.20).

Table 7.22 Audience Preferences for colours in various marketing communications:

Colour	Frequency	Percent	Valid Percent
Red	40	10.9	10.9
Yellow	84	22.8	22.8
Green	14	3.8	3.8
Blue	154	41.8	41.8

White	38	10.3	10.3
Black	38	10.3	10.3
Missing	0	0	

The majority of respondents (41.8%) prefer blue colour to be used in the advertising and (22.8%) of the respondents prefer yellow colour. The least preferred colours were the green (3.8%), black and white with (10.3%) each, and red with (10.9%). Interview results indicated that the Jordanian clients do not prefer marketing communication messages containing black colour. Marketers must try to concentrate on blue and yellow colours in their marketing communication addressed to Jordanians, while red, black, and white come in the second place in their preference category.

Table 7.23 Audience Preferences for Shapes in the marketing communications:

Shape	Frequency	Percent	Valid Percent
Square	117	31.8	31.9
Triangle	18	4.9	4.9
Circle	148	40.2	40.3
Curved	84	22.8	22.9
Missing	1	.3	

Table (7.23) showed that the most preferred shape to be used in the advertisement was a circle (40.2%) and a square (31.8%). Lower preferences were assigned to the curved shapes (22.8%) and the least preferred shape was the triangle with only 4.9%. Marketing communications containing drawings can concentrate on circles and squares and eliminate curved shapes and triangle shapes, however the last two questions were designed to reveal the shapes and colours have different preferences by Jordanians; a successful IMC plan must be created in way that studies all the aspects of the communicated message even shapes and colours.

7.5 Correlation between Variables

The bivariate correlation was used to compute the Pearson correlation coefficient; to measure how variables were related. To test the level of significance the researcher used two-tailed probabilities because the direction of association was unknown in advance (if the direction of association is known one-tailed probabilities must be used).

Table (7.24) shows the correlation between demographic characteristics and the audience perception of adaptation in the bank's marketing communication, the results indicated a statistically significant relationship between the age of the respondents and their perception and desire of adaptation in the bank marketing communication at the 0.01 level of significance.

Table 7.24 Correlation between Demographic Characteristics and the Perception and need of Adaptation:

Variable		Perception and need of Adaptation
Age	Pearson Correlation	0.128*
	Sig. (2-tailed)	0.015
	N	362
Gender	Pearson Correlation	-0.629**
	Sig. (2-tailed)	0.000
	N	363
Material Status	Pearson Correlation	0.149**
	Sig. (2-tailed)	0.004
	N	364
Education	Pearson Correlation	-0.044
	Sig. (2-tailed)	0.400
	N	365
Income	Pearson Correlation	0.132*
	Sig. (2-tailed)	0.012
	N	364

**Correlation is significant at the 0.01 level (2-tailed).

*Correlation is significant at the 0.05 level (2-tailed).

Results indicate a strong relationship between gender and the need of adaptation with correlation value of (-0.629). In addition the marital status, income, and age characteristics have a weak relationship with the desired level of adaptation in marketing communication. The level of education is the only variable that has no statistically significant relationship with the need for adaptation in the marketing communication message.

If we take a look at the results of the needed adaptation questions (47-57), we find out that the mean of those questions answered by males (3.53) is more than females mean (3.21), this means that males desire more levels of adaptation in the banks' marketing communication messages as information indicated that males and the desire level of adaptation have a strong correlation relation and higher mean than women, in addition to the presence of weak results indicating a weak but existing relation that older, married, and respondents who have lower income levels, desire more adaptation than younger, females, single, and those who have higher income levels (see appendix 12). Global banks marketing communication strategies when targeting older, male, married, lower income audience need higher levels of adaptation than when global banks wish to target younger, females, single and high income actual and potential clients but still all need adaptation to some extent. Interview results confirmed the results regarding gender and marital status explaining that older and married customers require more adaptation in marketing communication, status but had different results concerning age and the level of education; the marketing managers and employees believe that younger audience and those who have low educational levels are the ones desiring high level of adaptation.

7.6 Testing hypotheses:

Simple linear regression has been used to examine the direct effect of the marketing message source characteristics, marketing communication channel, characteristics of the Jordanian audience, and the marketing communication tools on the desired adaptation of the global banks' marketing communication. In order to test these hypotheses t-test was utilized.

First hypothesis:

H0-1:

The characteristics of the marketing communication message source (global banks) have no statistically significant effect on the effectiveness of the global banks' marketing communication message.

Ha-1:

The characteristics of the marketing communication message source (global banks) have a statistically significant effect on the effectiveness of the global banks' marketing communication message.

Table 7.25 t-test between Marketing Communication Source Characteristics and Adaptation:

Variable	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	r	R ²
	B	Std. Error	Beta				
(Constant)	1.922	0.119		16.137	0.000		
Source Characteristics	0.635	0.046	0.588	13.764	0.000	0.588	0.346

According to the statistical decision rule we reject the null hypothesis in two cases; the first one when the calculated value is greater than the positive tabulated value (t-tabulated), and the second one when the calculated t value is less than the negative tabulated value (- t-tabulated).

Table (7.39) shows that the value of calculated t (13.764) was greater than the tabulated t value (1.96). Thus, the null hypothesis is rejected and the alternative hypothesis is accepted and the conclusion reached is that the characteristics of the marketing communication message source (global banks) have a statistically significant effect on the effectiveness of the global banks' marketing communication message. The results indicated that global banks being the source of the marketing communication message, influence the effectiveness of the marketing communication message, as this message is sent by global banks.

In other words the Jordanian audience perceive the marketing communication messages delivered by global banks as an effective message, hence creating another reason for encouraging global banks to pay extra attention and reveal that they are global when developing their marketing communication plans.

Second hypothesis:

H0-2:

The marketing communication channel (communication channel) has no statistically significant effect on the effectiveness of the global banks' marketing communication message.

Ha-2:

The marketing communication channel (communication channel) has a statistically significant effect on the effectiveness of the global banks' marketing communication message.

Table 7.26 t-test between Marketing Communication Channel and Adaptation:

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	r	R ²
	B	Std. Error	Beta				
(Constant)	0.347	0.260		1.336	0.182		
Marketing Channel	0.889	0.072	0.546	12.332	0.000	0.546	0.298

The results show that the value of t calculated is greater than the value of t tabulated and consequently the alternative hypothesis is accepted. Which means that the use of different marketing communication channels in delivering the marketing communication messages does influence the effectiveness of this message.

Third hypothesis:

H0-3: The characteristics of the Jordanian audience (receiver) have no statistically significant effect on the perceived effectiveness of the global banks' marketing communication message.

Ha-3: The characteristics of the Jordanian audience (receiver) have a statistically significant effect on the perceived effectiveness of the global banks' marketing communication message.

Table 7.27 t-test between Audience characteristics and Adaptation:

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	r	R ²
	B	Std. Error	Beta				
(Constant)	2.289	0.061		37.374	0.000		
Audience characteristic	0.442	0.021	0.747	21.431	0.000	0.747	0.559

Similarly, the alternative hypothesis will be accepted because the value of t calculated (21.431) is greater than the value of t tabulated (1.96). The variation in audience characteristics can explain 55.9% of the variation on their perception of the effectiveness of global banks marketing messages.

Fourth hypothesis:

H0-4:

The marketing communication tools have no statistically significant effect on the perceived effectiveness of adaptation of the global banks' marketing communication.

Ha-4:

The marketing communication tools have a statistically significant effect on the perceived effectiveness of adaptation of the global banks' marketing communication.

Table 7.28 t-test between Marketing Communication Tools and Adaptation:

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	r	R ²
	B	Std. Error	Beta				
(Constant)	1.127	0.207		5.435	0.000		
Marketing Tool	0.710	0.061	0.53	11.713	0.000	0.053	0.281

The value of calculated t (11.713) was greater than the tabulated t (1.96) and the alternative hypothesis is accepted. The variation in marketing tools can explain (28.1) percent of the variation on audience perception of the effectiveness of adaptation of the global banks marketing messages.

7.7 Chapter Summery

Chapter Seven has concentrated on discussing the qualitative and quantitative data analysis. The qualitative results extracted from interviewing marketing managers and employees confirmed that global banks develop their marketing communication plan in their overseas branch, with no to minor ideas coming from the local branch in Jordan. On the other hand quantitative results revealed that global banks customers aim to receive a more adapted marketing communication plans that they would find more acceptable to their cultural values. It should be noted that the demographic factors such as age, gender, marital status all play a role in determining the needed level of adaptation, while the educational level did not have an impact on the needed level of adaptation.

To overcome the debate about the calculation of the mean, it was calculated both with and without the neutral midpoint, however a significant neutral response was seen in many answers. The implications of this approach are drawn out in the previous analysis of each question.

No integration has been conducted by global banks' marketing communication tools, however, there are difference in the favourite marketing communication tools, channels, and reputational cues concerning the sender of the marketing communication channel.

Global banks have a stronger image thus allowing their marketing communication message to be stronger.

Global banks employees who deal with clients are Jordanians and are aware of the local culture.

The image of global banks, marketing communication channel, marketing communication tools, and the level of adaptation influences the effectiveness of the marketing communication plan.

In other words Global Banks affect the effectiveness of the marketing communication message, Global Banks need to pay extra attention to ensuring their global aspect is emphasised in their marketing communication.

There are certain colours, shapes, tone levels and channels that Jordanians prefer to have in the marketing communication addressed to them.

The results revealed that Global Banks implement marketing communication plans that could be more effective if modified towards the needs of their client in terms of content and design.

Chapter Eight

Discussion

8.1 Introduction:

In this chapter, a discussion is made regarding four key issues: Integrated Marketing Communication (IMC); the adaptation degree of the global IMC towards the Jordanian culture; consequently measuring the degree of acceptance regarding the existing marketing communication tools; and what is needed to fill the gap between the desired and the existing model.

8.2 Source of adaptation decision:

In the previous chapter a crucial level of adaptation in bank's marketing communication was needed by the Jordanian audience. An important question to be answered is: do global banks managers in Jordan hold the needed authority, experience and knowledge to increase the level of adaptation? Or is it more of a centralized process that is planned and implemented at global banks headquarters overseas?

An interview was conducted with bank A's marketing manager asking to what extent the marketing strategy in their home country (headquarters) involves the marketing strategy in cross-border countries; this aimed at measuring the extent to which the adaptation in marketing communication is adopted at the bank headquarters, and to what extent the adaptation could be considered as a headline in developing the marketing strategic plan at the bank headquarters. The researcher found out that the main branch outside Jordan interferes in marketing communication without paying enough attention to the local branch's ideas and comments that reflects the Arabian (or Jordanian) culture, such needs ought to be considered in tailoring specific IMC that matches the Jordanian culture and customs (see section 7.2 and 7.4).

Marketing manager of bank X commented on the marketing strategy in the banks home country and the level of involvement in developing the marketing strategy in cross-border

countries. The researcher found that bank **X** in Jordan follows the same features and main figures for any banking topics and campaigns as its other branches overseas, but the way of presenting the final image differs based on culture and traditions. Nevertheless, communication channels and tools are sometimes diversified in order to meet all sorts of clients, and therefore the marketing communication plan suits the Jordanian culture, tradition, and some banks consider the Islamic law (Shareaa).

Arabic and English languages are both used in the marketing communication in the banking industry. The manager for public relations in the bank is Arabian who is able to organize and enhance better understanding with Jordanian customs. Eventually, as mentioned earlier, the final decision is for the overseas head quarter, which might have different views.

By asking the marketing manager of bank **A** about the extent of involvement of the main branch in the marketing communication strategy in cross-border countries, the interviewee answered that they work hard on the development of the special banking, investment and financial services to meet the needs and desires of local customers, and for the upgrading of the provisions of banking services in line with the levels adopted by the bank headquarters and through the expansion of branch network by opening new branches, *however the overseas branch decides what promotional plan is to be adopted.*

By conducting an interview with the marketing manager of bank **F** about the extent of the involvement of the marketing strategy in cross-border countries, the respondent answered that the bank's marketing communication plan is initiated abroad but there are some attempts to adapt the promotional activities for top sensitive issues.

8.3 Adaptive Integrated Marketing Communication:

Since the beginning of humanity, human beings sought to communicate with each other (Yeshin, 1998; Khan, 2001). Nowadays, with the growing complexity and intensified competition in markets, the concept of marketing communications is becoming more and more increasingly complicated and integrated (Smith and Taylor, 2002). Understanding the marketing communication process is based on recognizing the basic communication process.

As explained in Chapters Three and Five the notion of marketing communication tools "integration has, however, taken on a new imperative and urgency in recent years spurred on by developments in information and communication technology, fragmentation of the media, changes in information processing by customers, changes in communications agency structures, and increasing sophistication of clients and retailers" (Hartley and Pickton, 1999).

Moreover, the majority of the interviewed marketing managers and employees mentioned in section (7.2) agreed on the importance adjusting their IMC plans so as to be effectively executed in Jordan, in an attempt to measure the need for adjustment on the IMC plan that is developed at the banks overseas headquarters.

It has been found that the Jordanian culture and manners are not considered enough in the final shape of global banking services and campaigns, the research indicated that services must be presented in a way to be more accepted by Jordanian clients, in respect to their need and culture (see section 7.2 & 7.4).

Furthermore, to explore any adjustments in the IMC programme to be implemented in Jordan, and to measure the need for adjustment on the IMC model that is developed at the banks headquarters, it was found that the adjustment in such programmes depends on several factors. The main two factors mentioned in the conducted interviews were creating a plan that suits the Jordanian market and presenting it in a way that respects the Jordanian cultural background (see section 7.2).

In order to emphasize the degree of adjustment needed to build an adaptive integrated marketing communication programme, global bank's marketing managers and employees were requested to make some adjustments to their IMC programme, however, the majority stated and implied that they would change the marketing communication programmes if needed in a way that will go well with the Jordanian culture. The bulk of the interviewees emphasised on the importance of not affecting the global bank's policy since global banks are extremely cautious concerning their overseas branches obligation towards the banks overall policies.

8.4 Discussion of Quantitative Results

Implementation of an IMC plan is considered a valuable initiative that should be considered in developing all marketing strategies. In this section, the quantitative results revealed that there are certain integrated marketing tools that are more acceptable to Jordanian bank clients than other tools in Jordan. Moreover, it revealed the characteristics of the desired cultural adaptation in the IMC processes (see section 7.4).

The analysis of the message source effectiveness from global banks view showed that the respondents highly agreed that the clients need understandable bank marketing communication messages, and the marketing message is clear according to the bank's delivery approach of the messages (see section 7.2).

On the other hand, the survey results also showed that the respondents moderately agreed that the marketing messages are delivered by experts in culture, and agreed that bank's marketing messages have no motives to influence their banking behaviours. Such findings indicate that global banks marketing messages moderately consider the effectiveness of message perception by clients, even so, these messages were seen to have no influence or lead clients' banking behaviours in the desired direction (see section 7.4).

The researcher found that global banks identity plays a great role in the effectiveness of the marketing communication message perception of the Jordanian audience, and therefore it is important to concentrate on the idea that the bank delivering the marketing communication message is a global bank and having the needed image and identity (see sections 7.2 & 7.4).

The results show that the effect of respondents' mood on their perception of the marketing communication was at a moderate to low level. The effect of audience beliefs, experience in dealing with the bank, and their preferences for certain sound or sight characteristics have a moderate to high effect on the audience perception of marketing messages. As a result, the marketing communication message does not need to be delivered at certain times depending on the audiences' frame of mind to be effective, whilst having certain characteristics in the message, which take into consideration the personal beliefs of clients,

and giving clients the best dealings and experiences are important in terms of the perception of the delivered messages (see section 7.4).

The results of the study showed that, with reference to the communication model, the clients of global banks agreed on the effectiveness of the marketing message source and the clearness of the marketing message. On the other hand, they argued that they were moderately involved as receivers during the formation of the communication plan. Global banks seeking to deliver effective marketing communication messages must involve clients and potential customers in developing their promotional plans (see sections 7.4).

8.5 Discussion of Integrated Marketing Communication Tools

By turning to the implemented tools in the IMC plan, the used tools were clarified from the clients' point of view and each marketing communication tool is discussed in the following section. However, the result did not indicate that there is actual integration of the marketing communication tools, but that global banks implemented was a mix of several tools (see section 7.2), but an actual integrated marketing communication plan as explained in Chapters Three & Five was not implemented.

8.5.1 Personal selling

The results showed that the respondents agreed that the marketing officers are capable of changing their understanding of the bank's marketing communication messages; however, the respondents had lower levels of agreement concerning the present customisation of the personal selling messages (see section 7.4), as interview results indicated that bank employees who provide offers and information about existing and new financial services are Jordanians (see section 7.2), therefore the more trained and professional the staff are on cultural issues they will deliver more informative and clear promotional messages.

8.5.2 Advertising

Moreover, the results showed that the respondents agreed that advertisements conducted by banks seem to be favourable to the audience, and comparing services attributes with those

of competitors is a suitable choice in bank advertisement while the results showed that respondents moderately agreed that bank advertisements must meet the clients' financial needs (see section 7.4). Although the Jordanian law does not allow clear comparison between banks financial services (or other products and services in general) (see section 7.2) global banks must bring light to the services they provide better than the competitors without comparing services directly with other banks. This can be done by mentioning the differential advantage and using phrases like (our service is better than other banks or we are the best in the market without mentioning names of other banks). Global banks advertisements are accepted by clients, thus the level of acceptance can be enhanced by concentrating on the local financial needs. Advertising in printed and visual marketing communication channels, according to the research results can be more effective as results showed that the current advertisements do not meet the financial needs, (see section 7.4), although bank client are comfortable with the advertisements, global banks must concentrate on the financial needs of their clients.

8.5.3 Sales Promotion

The results showed that the respondents agreed that the banks provide adequate information regarding new service offers, and they agreed that sales promotional activities attract their attention. In addition, they agreed that the sales promotion affect their attitudes towards global banks (see section 7.4). As this promotional tool attracts clients' attention, it should be considered by global banks in order to create positive attitudes towards the banks services and meet clients' financial needs. According to the results, sales promotion was rated the fourth preferred marketing communication tool (see section 7.4).

8.5.4 Publicity and Public Relations

The results showed that the respondents agreed that global banks in Jordan are building good and close relations with their audience. These good relations keeps them informed of the bank's new information, the respondent indicated that publicity helps in attracting new clients. Results also indicated that public relation in the most preferred marketing communication tool (see section 7.4). in Chapters Three and Five publicity and public relations were discussed as being an important part of the marketing communication tools, as global banks clients confirmed its significance, it must be clearly included in the IMC plan.

8.5.5 Direct Marketing

The results showed that the respondents moderately agreed that the clients have been invited directly by their banks to participate in marketing communication, and they usually receive marketing e-mails from their banks. According to the adaptation of direct telemarketing, the researcher found that the respondents had low levels of agreement that global banks adapt their messages when exercising this tool (see section 7.4). Sending adapted direct marketing communication especially written ones can affect the effectiveness of this tool as research results indicated that respondents preferred written marketing communication channels (see section 7.4).

8.5.6 Events and Sponsorship

Results showed that the respondents agreed that running advertisements during sponsored events is attractive, respondents also agreed that sponsorship is an effective marketing communication tools and that global banks need to choose the appropriate events to sponsor (see section 7.4).

According to the acceptance of the sponsorship communication at their bank, the results showed that global banks marketing managers and employees strongly agree on using the sponsorship as a communication as it enhances positive attitude toward the banks which is

a sign of the social responsibility towards the Jordanian community and this will lead to a considerable results in influencing clients' banking behaviours (see section 7.2).

8.5.7 Trade Fairs (Expeditions)

The research results showed that the respondents moderately agreed that banks usually participate in trade fairs as a marketing communication tool, and they had the same level of agreement regarding banks providing Arabic translated flyers and catalogues that provide information about bank's offerings (see section 7.4). As it was mentioned from interviews with global banks marketing managers and employees that trade fairs are not common in Jordan especially when it comes to the financial sector, they rarely participate in trade fairs and they do not provide translated versions of their catalogues and fliers. The reason for clients not wanting to receive Arabic translated flyers and catalogues is that the idea of trade fairs is not so appealing to them and not that they do not want to receive them in Arabic, as all the other research results show that client prefer to receive promotions in Arabic (see section 7.4).

8.5.8 Merchandising (in bank brochures and fliers)

The results showed that the respondents highly agreed that global banks develop clear and understandable brochures, which are delivered to clients at banks reception and teller desks to promote existing and new services in the bank. The respondents also highly agreed that merchandising is an effective marketing communication tool (see section 7.4). Based on the results global banks ought to activate this effective marketing communication method that can participate in promoting new offers and services to bank clients who visit the teller desks and reception desks or even other employees who have direct contact with clients. In addition, tellers not only have direct contact with present clients, they practice contact with potential clients, for instance with people who cash a cheque by global banks' clients.

8.5.9 Word of Mouth

The results showed that the respondents highly agreed that their attitudes toward banks is built on exchanging comments among friends and co-workers, and they agreed that global banks must encourage them to talk about the good services they receive at the bank.

The results showed that co-workers and friends are more effective than family members in terms of spreading positive word of mouth about banks (see section 7.4) Accordingly, global banks should utilise this issue in the IMC plan, by motivating their clients to initiate positive word-of-mouth communications through recommendation incentive program, i.e. the existing customers can have incentives for recommending the banks to friends, co-workers and even family members.

8.5.10 Online Marketing Communication

Respondents agreed that the customisation and adaptation of bank's marketing communication message would drive attention and develop personal relations with clients.

Results shown in section (7.4) indicate that the respondents highly agreed that the banks' online marketing allows interaction, and the presenting of online information is an effective way for banks' marketing communication if employed by bank's online marketing communication. They also agreed on the usage of effective multimedia (coloured and sound advertisements) on the Internet in delivering the marketing communication message to drive their attention. The respondents agreed that their banks send effective customised online messages to their clients in order to develop personal relations with them, their agreement was relatively high indicating that banks online marketing communication allows interaction by actual and potential clients, which leads to the idea that global banks in Jordan should adopt the favourable ways in addressing their Internet marketing communications through presenting new bank's information using multimedia advertisements, allowing effective interaction and effective customised messages.

8.5.11 Corporate Identity

The results showed that the respondents highly agreed that global banks' image influences clients' decisions toward dealing with the bank. The respondents highly agreed that they would rather deal with global banks than local ones (see section 7.4).

As mentioned earlier in section (7.4), global bank image and identity affects the perception of customers, and this makes sense that it is normal for global banks clients to imply that their preference goes to global banks than to local ones, this justifies the importance of the level of financial services and bank's image and corporate identity. Promotional plans must emphasize on this important element in the IMC plans by concentrating on the global element of the banks.

8.6 Preference of Marketing Communication Tools

The researcher found that the most appropriate marketing tool from the banks clients' point of view were public relations, events and sponsorship, merchandising and corporate identity having approximately the same level of preference, and the lowest effective tools were direct marketing and trade fairs. The low values of standard deviations also indicate that all respondents' agreements are likely to be the same (see section 7.4).

Audience Perception of Banks Marketing Communication Adaptation

The results showed that the respondents agreed that client's banking behaviour is affected by bank IMC activities, and banks IMC can solve all problems that face clients in terms of seeking information (see section 7.4), this points out that global banks operating in Jordan should pay extra attention to the implementation of IMC plan as all the tools will send unified informative messages (see chapters three and five).

The results of the study also showed that the respondents appreciated the adaptation of marketing communication activities by respecting their language, religion, social organization, and material culture. The mean values of these results indicate that the

Jordanian clients are influenced by the activities of adaptation added to the IMC plans that are initiated by global banks (see section 7.4).

The main aim of this research is to measure the degree of clients acceptance of global banks adapted IMC; the results revealed the respondents' attitudes are influenced positively if marketing communication plan is adapted to go with the Jordanian culture, in other word Jordanians want their marketing communication adapted to suit their cultural setting (see Chapter One and section 7.4).

The results showed that the respondents agreed that the adapting banks marketing communication enhance the ability to establish strong interpersonal relations with clients, and the adaptation in the bank's marketing communication enhance communication effectively (see section 7.4). Successful adaptation may avoid misunderstanding of client's banking needs, as a result, this means that the implementation of IMC will not be extremely effective on the Jordanian clients unless it is concerned with and adapted to their cultural settings (see section 7.2 and 7.4).

The results of the research revealed that the research sample doesn't prefer audio, personal, outdoor, internet, telephone channels compared to the visual and printed marketing communication channels (see section 7.4), global banks and in order to implement an effective integrating marketing communication plan should concentrate on the preferred marketing communication channel (see section 7.4 and figure 9.12).

The researcher found that customers have their preferable colours to be used in marketing communication messages, their responses indicated that the preferable Jordanian cultural colour is blue and yellow, followed by red, black and white colours, which share the same degree of preference (see section 7.4). The IMC plan must take into account the colour preference category in order to have an effective IMC plan.

Respondents' responses indicate that the most preferable shape is circle then square, followed by curved shapes in marketing messages (see section 7.4). The IMC plan ought to take into consideration the shape preference category in order to have an effective IMC plan.

All of the above mentioned research findings revealed that global bank clients' in Jordan are unique and decide their acceptance degree of IMC according to the availability of their preferable kind of marketing communication messages, in terms of colour, shape style, channel, type, language, cultural sensitivity, all those elements have an effect on audience acceptance of the marketing communication plan, even if in some preference variables were relatively low they still need to be taken into account, interview results provided correlated information indicating that more adaptation will provide a boost to the effectiveness of the marketing communication practice (see section 7.2 and 7.4).

Clients' Attitudes toward Integrated Marketing Communication and Adaptation

The research results revealed that there is a significant difference between the effectiveness of the marketing communication plan when adaptation is implemented in the marketing communication plan, the level of needed adaptation is different according to respondents demographic characteristics, customers prefer to receive integrated marketing communication rather than a single or a combination of marketing communication tools (see section 7.2, 7.4 and 7.5).

Jordanian culture is a collective conservative culture; therefore banks must concentrate on their religious beliefs (whether Muslims or Christians) and family values and try not to provoke them by disrespecting their cultural values This can be achieved by respecting all their religious and family values. Jordanians prefer bright and refreshing colours (blue and yellow) rather than dark colours in their integrated marketing communication plans (see section 7.2 and 7.4).

The research results revealed that the degree of client's acceptance of adaptive IMC plan is affected by their demographic variables; the rational of this influence is that most of the client's demographic variables are considered as the main components of their cultural sources (see chapter 4); their level of acceptance is influenced by their age, gender and personal demographic variables. Moreover, global banks operating in Jordan should pay extra attention to all of the clients' demographic variables, since these variables are

considered a reference guideline to make their decisions in everything of their life, and in their acceptance of the global banks IMC activities.

The Existing Integrated Marketing Communication plans in Global Banks

All global banks indicate that their marketing communication plans were developed at their overseas headquarters. Even though there are minor local adjustments made to develop more attractive marketing communication signals, it was found that the message that their promotions carry contributes to attracting clients, and mostly encourages corporate investment expansion as global banks tend to target companies rather than individuals, no actual IMC plan was implemented (see section 7.2).

The marketing communication messages revolve around major topics: education, youth and family. The channels through which global banks usually communicate with their clients are radio, newspapers, telephone, personal and the Internet. The banks adopt different values in dealing with diverse clients depending mainly on building trust with clients and providing efficient services which are highly accepted and approved by the Jordanian clients, but they do not adopt comprehensive adaptation, hence creating positive image for global banks (see section 7.2).

Results mentioned in section (7.2) indicate that banks believe in strengthening and enhancing the social community to participate in creating a better community in the future. Their beliefs and values are based on the spirit of professionalism and that is through the development of local skills and the training of individuals not only at the technical level but on a personal level too. So they can work on the exchange of experiences for the development of skills, and motivate their clients based on the fact that people love discounts, offers, and fast services, this is what banks are offering in relation to the marketing communication, on the other hand customers want some of these communications but some are not so effective from clients perspective (see section 7.4), global banks ought to build their marketing communication plans based on clients preference not build them totally on what it convenient to the bank.

Bank's marketing communication plans also addresses the Islamic issues by establishing policies convenient with Muslim customers in Jordan. In terms of the bank's staff, all of their employees should enter training courses on the way of dealing and exchanging conversations with clients and be well aware of the way of presenting the services. Global banks staff wear a uniform that suits the Jordanian culture and traditions, wearing the Hijab (Islamic female head cover) is not obligatory but there is a level of decency that must be considered; Jordan is an advocate of religious freedom in the region. Global banks created new solutions and services that commensurate with the needs of the Jordanian customers. On the other hand, they paid particular attention to serve the community by supporting Jordan's education and less fortunate families and sponsoring different social and charity events (see section 7.2).

Some adaptation was experienced in the marketing communication tools, nevertheless no actual integration was seen in a way that we can say that an IMC plan was implemented.

Integrated Marketing Communication Tools:

Regarding the marketing communication tools used in global banks IMC processes, global bank managers and employees mentioned that they use advertising, promotions, direct marketing, online marketing, publicity, corporate identity and public relations, they also use telephone and e-mail to retain strong relationships and be capable of fulfilling all clients' needs (see section 7.2), however no integration was seen in the marketing communication tools.

The most preferable communication tools being adopted at a bank from managers and employees perspective, they pointed out that the preferably used tools are advertisements, and distribution of brochures, In addition to emails and using the Internet websites to provide the needed information for each client, telephone, billboards, newspapers, clip on you-tube, magazines (such as Lyalina) and websites are also used to present services to customers (see section 7.2).

Culture and Adaptation

Culture is a group or community having shared experiences and beliefs, those beliefs can vary in several ways like attitudes, completing tasks, decision-making, approaches and communication styles (Lantieri and Patti, 1996).

Cultural values have strong effects on manners; they provide the rules for accepting or rejecting specific issues, they guide personal interactions with individuals, groups and society; they shape human acts, motives, lifestyles and the choices of offerings; those values control individuals' communications.

Different countries have different cultures; even countries that speak the same language need to be dealt with different communication methods (Singh and Baack, 2004). Cross-cultural adaptation is a complex process in which an individual, group and/or organization possess an increasing level of compatibility in a new cultural environment (Roni, 2001).

Cultural barriers facing global communication exist in each and every market, such as language, religion, individualism, masculinity, and power distance. Organisations seeking to communicate with locals must request assistance from local agencies and consultants. Organisations must conduct strong market research in order to be aware of the cultural barriers to overcome these barriers to establish a global localized communication campaign (Kotabe and Helsen, 2001). The Jordanian culture has its own characteristics that distinguish it from other Arabic and international cultures (AlKailani et al, 2012).

It was clearly found that the cultural influence has strong impact on global banks' marketing communication activities in Jordan. With regard to the cultural dimensions (such as language, religion education, social organisation, aesthetics, attitudes toward achievement, material culture, myths and rituals) and the revision of the interviews conducted at each bank addressed in section (7.2), the results revealed that all of these dimensions were not highly considered during the development of integrated marketing strategies at all banks. Moreover, it was revealed by reviewing the respondents' statistical analysis results addressed in section (7.4) that the element determining the acceptance degree of IMC is the level of respect of the cultural dimensions.

The main objective of the implementing an adapted IMC plan is to influence the receivers perception of the marketing communication messages and shape their attitudes towards the service. Here, the degree of adaptation or consideration of the cultural dimensions will logically influence the audience behaviours. As it was clarified from the research results that the degree of clients' acceptance of the IMC is influenced by the degree of cultural adaptation (see sections 7.2 and 7.4).

8.7 Chapter Summary

The discussion included in this chapter will help in developing the integrated marketing communication model to target the Jordanian audience, it provided insight that standardised marketing communication is not as effective as adapted marketing communication, and it sheds light on the level of adaptation and integration in marketing communication.

Global banks implement all of the marketing communication tools in communicating with their audience, however less emphasis was given to trade shows as a marketing communication tool, the integration of all elements of the marketing communication in order to send unified messages as explained in Chapter Three was not available. The reason behind this could be due to the lack of knowledge in the process as the explanation given by global marketing managers and employees for IMC was not clear in a way that showed their lack of knowledge, or the lack of resources.

There is a difference between the perspective of clients and the perspective of marketing managers regarding the needed level of adaptation, the preferred marketing communication tools, and the need for implementation of the IMC plan.

Jordanian cultural elements if considered in developing the integrated marketing communication plan will make the IMC plan more effective.

Chapter Nine

Conclusion, Contributions and Recommendations

9.1 Introduction

In this final chapter of the research, the conclusion will be drawn; the attainment and answering of the research aim, objectives and questions will be demonstrated. This chapter will also present the research contributions to knowledge, operational recommendations and the researcher's suggestions and directions for the future research.

9.2 Conclusions of the Research:

The main aim of this research is to form an integrated marketing communication model to suit the Jordanian audience when targeted by global banks through studying the acceptance or rejection towards standardised marketing communication tools in Jordan and revealing the most appropriate way to target the Jordanian audience when being addressed by global banks operating in Jordan.

The degree of Jordanian clients' acceptance of the present global banks' marketing communications activities was examined, and means to improve their level of acceptance was derived from the research results. The research results mentioned in sections (7.2) and (7.4) revealed that cultural adaptation in global banks marketing communication in Jordan is highly accepted by Jordanian, hence making adaptation more accepted than standardisation in marketing communication.

9.3 Motivations and Benefits derived from implementing an Adaptive Integrated Marketing Communication plan

The study revealed that the significance of adopting adaptive IMC activities to build strong and positive attitudes toward global banks that operate in Jordan (see section 7.2 and 7.4).

Since the final objective that is mentioned in the research introduction is to develop an integrated marketing communication model for global banks operating or wanting to

operate in Jordan and so improve the relationship between the customers and global banks by respecting clients' cultural content and marketing communication needs.

The study concludes that Jordanian clients are very keen on their language, religious beliefs (whether Muslims or Christians), and material culture, and marketers must not provoke them by disrespecting their religious and other cultural values. Thus, the effectiveness of conducting an IMC model is strongly influenced by the degree of its adaptation to the cultural settings in which it is conducted (see section 7.2 and 7.4).

The research findings indicate that the integration of marketing communication tools will increase the effectiveness of the marketing communication plan. Global banks wishing to have more effective marketing communication plans must integrate and unite the elements of the marketing communication tools (see section 7.2 and 7.4).

9.4 Acceptance of Integrated Marketing Communication Model

Attitudes toward global banks:

Generally, Jordanian clients have the ability to deal with different kinds of service providers; they are willing to accept the global service providers and this could be the same toward global banks. Despite the fact that global banks have strong image and identity, their image will be boosted when they respect the Jordanian cultural values, norms, language and religion to the extreme in their marketing communications (see section 7.2 and 7.4).

Attitudes toward Global Marketing Communication:

The research results revealed that Jordanian clients have a positive attitude toward global marketing communications. The Jordanian cultural values and traditions were considered in the adaptation of global banks' marketing communication strategies, and this indicates that Jordanian culture is considered to have a valuable influence on conducting such strategies, but the marketing communication plans did not implement full adaptation strategies, as marketing communication plans and strategies are organised in the main overseas global

banks' branches, more adaptation and integration will enhance the effectiveness of the marketing communication plans (see section 7.2 and 7.4).

Attitudes toward Integrated Marketing Communication Tools:

The Jordanian community and the research sample are considered educated (see appendix 4 and section 7.3); their attitudes toward adapted IMC were revealed to be positive (see section 7.4). The rationale of this positive attitude was that IMC would provide fused marketing communication messages in a way that will provide clearness to the message, which will affect their banking behaviours and the degree of their acceptance of global banks IMC plans.

9.5 The Cultural Impact on Global Banks Integrated Communication Model:

Consequently, global banks operating in Jordan have to pay great attention to the degree of adaptation in their IMC plans, as Jordanian clients are willing to deal with service providers that respect their cultural settings and the Jordanian cultural contents have a strong impact on global banks' integrated communication plans. All the cultural elements must be respected with emphasis on some elements more than others, results have also shown that Jordanians have their preference in colours, shapes, content and channels in relation to the marketing communication process (see section 7.2 and 7.4).

9.6 Meeting the Aim and Objectives of the Research and Answering the Research Questions:

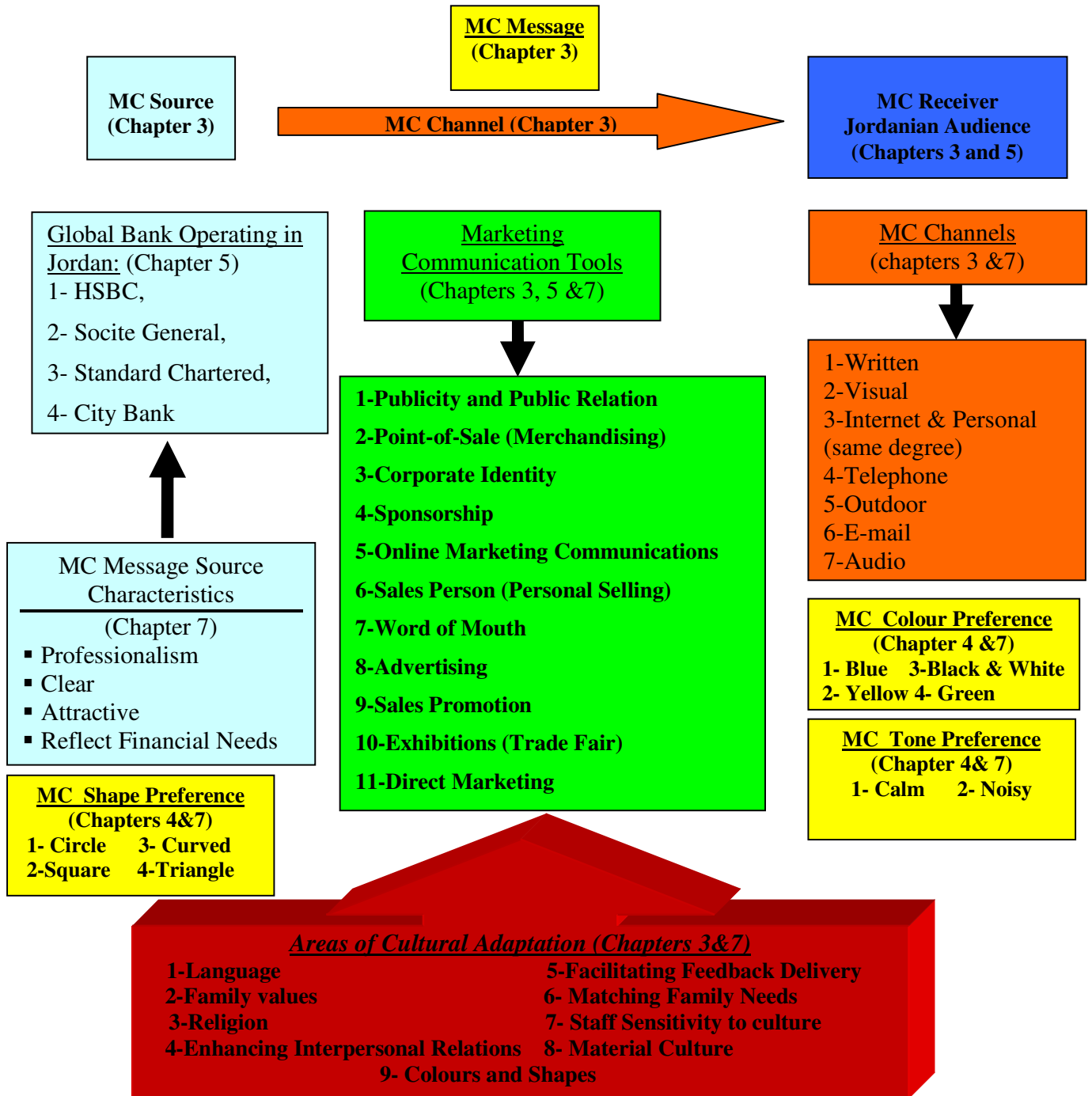
This study was conducted to form an IMC model to suit the Jordanian audience when targeted by global banks. The research studied the acceptance or rejection towards standardized marketing communications implemented by global banks in Jordan and revealing the most appropriate way to target the Jordanian audience and examining the needed level of adaptation of the standardisation of various promotional activities.

Implementation of an IMC plan is considered to be a valuable initiative that should be considered in developing all marketing strategies (see Chapters Three and Five), the

research revealed that three out of four global banks operating in Jordan are adopting a marketing communication plan that is developed at the banks' headquarters overseas, even though, all banks argued that their marketing communication plans have to be modified to fit the Jordanian cultural content. Integration of all the present marketing communication tools was not adopted at all, global banks tend to use one or more marketing communication tools, but no integration was witnessed (see section 7.2 and 7.4). Moreover, the research results proved that there are certain settings to be adapted in developing and implementing (IMC) in Jordan, the results revealed that the degree of Jordanian clients' acceptance to the (IMC) of global banks is highly influenced by the degree of these plans adaptation of Jordanian culture, the level of needed adaptation depends on the audience demographic factors such as age, marital status and income, educational level does not play a role in determining the needed level of adaptation (see Chapter Seven). As a result of the above-mentioned research finding, the IMC model was formed and represented in Figure (9.1).

The IMC model can be implemented by global banks and organisations wishing to effectively target the Jordanian market. The model includes all of the issues that represents the marketing communication model based on the linear communication model; the marketing communication message source i.e. global banks and their perceived marketing communication message characteristics by audience is represented in turquoise colour, marketing communication message and its preference in colour, tone and shape is represented in yellow, marketing communication channel and the most effective channels is represented in orange, marketing communication tools and their preference is represented by green, the marketing communication receiver i.e. the Jordanian audience is represented in blue, and finally the areas of cultural adaptation and audience needs are represented in red.

**Figure (9.1) Adapted Integrated Marketing Communication Model
(Global Banks in Jordan)**



* Elements were listed vertically and numbered based on their importance except for global banks, which were listed randomly.

** Internet & Personal marketing communication (MC) channels have the same level of preference.

*** Black & White marketing communication (MC) colours have the same level of preference.

The Integrated Marketing Communication Model (Global Banks in Jordan).

Based on the research results, the desired marketing communication model was designed as illustrated in Figure (9.12). In this model the most appropriate tools, channels, and most desired areas of adaptation were integrated and added to the linear communication model; the elements were placed on a vertical priority order from the most important (top) to the least important (base), The names of the four global banks in the model were listed randomly not based on any categorisation.

Source

The source of the marketing communication message are global banks operating in Jordan (HSBC, Societe-General, Standard Chartered, and Citi Bank) (see appendix 10), or any other global bank wishing to start operating in the Jordanian market. Global banks image as a message source obtains the needed trustworthiness to transmit credible and strong marketing communication messages (see section 7.2 and 7.4).

Marketing communication tools

The most effective tool was publicity and public relations, followed by point of sale (merchandising), corporate identity, sponsorship, and online marketing communication, personal selling, word of mouth, advertising, sales promotion, and trade fairs (expeditions) (see section 7.4).

Global banks wishing to address the Jordanian audience effectively must try to adopt the above mentioned tools in that order, however all the marketing communication tools must be used by integrating them to reach all the targeted audience with unified messages so as to attract the attention of the largest number of audience, however emphasis should be given to the tools based on their audience preference indicated in the research results (see section 7.2 and 7.4).

Marketing communication channels

The most effective channel was written (printed) , followed by visual, the Internet, personal selling, telemarketing, email marketing, outdoor (posters), and the least effective tool was the audio marketing communication channel (see section 7.4). Global banks whether operating or seeking to operate in Jordan ought to use the above mentioned channels in the priority stated above, with emphasis on the most preferred channels.

Message Areas of adaptation

The results revealed that the areas of adaptation that would increase the effectiveness of the marketing communication message, based on the audience preferences placed in order of important are: language, family values, religion, interpersonal relations, culture (in general), aesthetics, level of understanding and material culture (see section 7.2 and 7.4).

9.7 Recommendations and Managerial Implication:

It is obvious from the study result that marketing managers and employees working for global banks in Jordanian are not adapting or integrating global banks marketing communication to the needed level.

The importance of the research findings for managerial and decision-making units is evident; global banks seeking to advance the elements of marketing communication elements to become more acceptable by actual and potential clients, ought to adapt the marketing communication tools to suit the Jordanian culture and integrate the marketing communication tools to become more united.

The research has created an IMC model based on a research conducted on global banks clients in Jordan, however the research quantitative sample is composed on Jordanian clients, and thus global banks and other global organisations wishing to address the Jordanian market can implement the model in order to have more effective marketing communication plans (see figure 9.12).

Based on the conclusions, a set of practical recommendation will be of importance to promote the implementation of adaptive IMC in Jordan.

This research offers the cornerstone for global banks and/or global service providers the desired degree of adaptation to be considered in order to develop an effective IMC plan in Jordan.

Before starting the development of any IMC plan, the marketing managers in global banks in Jordan should understand the cultural content to have the ability to develop the desired effective model. Global banks, in their headquarters and branches, should pay attention towards the unique cultural setting of Jordan; this will give the ability to know what and how to promote when wishing to target the Jordanian audience. However, the research has shown many recommendations to be advised to global banks operating or wishing to operate in Jordan when developing their marketing communication plans. Those recommendations that are derived from findings outlined in chapters seven and eight can be summarized as follows:

Global Bank Staff

- Global banks must choose employees carefully; especially those who have direct contact with clients, and must provide them with the needed training to be aware of the local culture.

Global Bank Channel

- Global banks must utilise written and visual marketing communication channels to convey their marketing communication messages, less depending on audio channels.

Global Bank Clients

- Global banks must concentrate on the financial needs of their clients and audience.
- Global banks must concentrate on providing the best dealings to clients by providing experienced well-trained staff.
- Global banks must use advertising mix based on market segments and demographic factors because each segment may require different levels of adaptation. In addition,

expressing the differential advantages of bank's financial offers in the market, without comparing them with those of the competitors.

- Global banks must motivate clients to talk about their financial services.
- Global banks must increase the level of adaptation when targeting, men, older, married, and higher income audience, compared with women, younger, single, and lower income respondents, regardless of the educational level they achieved.
- Global banks must allow trouble-free feedback response from clients.

Culture

- Global banks must consider the different cultural values in their marketing communication plans such as language, family values, and religion.
- Global banks must adapt their direct marketing process to make this tool more affective.
- Global banks must open negotiating channels with global branches to create a successful marketing communication plan that suits local markets where there are cultural differences between the country of the main branch and the local overseas branch.

Global Banks Marketing Communication Tools

- Global banks must exploit public relations and choosing the PR officers and/or train them on dealing with the Jordanian audience from a cultural perspective.
- Global banks must employ sponsorship and focus on family and charity events, and publicise those events in different channels especially written ones.
- Global banks must not depend heavily on trade fairs (expeditions).
- Global banks must use Arabic in addition to English in their promotions, especially websites.
- Global banks must focus on the global bank's image and identity in the marketing communication messages.
- Global banks must provide translated brochures and fliers in the areas of direct contact with audience such as tellers and receptionist (merchandising).

- Global banks marketing communications must use dark colours such as red, black and white with less emphasis compared to light colours such as blue and yellow.
- Global banks must avoid using loud and noisy advertisements.

9.8 Contribution to the Body of Knowledge:

This research has made five major contributions to existing knowledge:

- 1- Development of an integrated marketing communication model that could be adopted by global financial service providers and other global organisations when targeting the Jordanian market, (See figure 9.12).
- 2- Providing physical evidence supporting the adaptation theory versus the standardisation theory.
- 3- Development of an integrated communication model that is considered to be an adaptive one regarding the cultural settings.
- 4- Matching the existing global bank's IMC and the desired IMC from the point view of Jordanian clients.
- 5- Outlining the steps and recommendations to be followed by global banks and other global organisations to improve and make more effective their marketing communication plans in Jordan.

9.9 Recommendations for Further Research:

It is to be admitted that no individual researcher can claim to have encompassed all aspects of the research topic. Additional research opportunities are typical outcomes that arise from any study, and these opportunities provide direction for future research that intends to carry out related studies. Based on this, the researcher believes that several channels of future research can be pursued to understand adaptive IMC more clearly. The following five suggestions are worthy of consideration:

- (a) The first suggestion for further research is to start with in-depth study of cultural settings, and the degree of adaptation needed to be conducted by global

organisations for the non-banking sectors in order to have a full image of the cultural settings across the Jordanian markets.

- (b) Developing a deeper study on global bank's organisational culture and its impact on the acceptance of their IMC models by Jordanian clients.
- (c) To conduct similar research at developed countries in order to have the ability to compare the impact of culture on conducting such models in different countries and support one of the theories (standardisation vs. adaptation).
- (d) The study of the detailed impact of each cultural element on the acceptance degree on global banks IMC.
- (e) Examining each marketing communication tool independently and developing a comprehensive model that can help in implementing that tool in an effective way in Jordan.

9.10 The Research Limitations

The research faced many obstacles in terms of reaching the stated aim and objectives. The lack of research data regarding global marketing communication in general and the global banking marketing communication strategy in particular and the effect of culture on IMC was the main barrier. Additionally there is the lack of knowledge and attention given to marketing, marketing communication, and integrated marketing communication at global banks operating in Jordan. On the other hand, the absence of tangible data concerning the Jordanian and Arabic culture and their values was another obstacle and the banks' secrecy added to the difficulty of the processes. Another obstacle was that the researcher in order to provide an integrated marketing communication model had to examine all the marketing communication process including its source, channels, tools, receivers, and needed adaptation. Thus, there was a trade-off between depth and breadth. In some ways, deeper research into one or two elements of the marketing communication process would do more justice to the complexity of the behaviours.

However, and obviously, to consider an integrated marketing communication model, one has to link across all the components of the marketing communication. It is hoped that future research could make use of the details of the components and so allow in depth research on the key components.

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Appendices

Appendix (1) Questionnaire

Dear Mr. / Mrs. Client,

The current researcher is a PhD student at the University of Huddersfield and is preparing a research instrument, to measure, and identify the most suitable integrated communication model to be implemented by global banks operating in Jordan.

Because of the high importance of knowing client acceptance degree for the integrated marketing communication model, we would be grateful if you answer the following questionnaire in order to enable us achieve the objectives of the research. Please be assured that your answers will be dealt in top secrecy and will never be used in other purposes than the current study.

Appreciate your cooperation,

The Researcher

Please place (√) in the square of the proper answer:

Age: less than 31 31-less than 41
 41- less than 51 51 or more

Gender: Male Female

Marital Status: Single Married Other

Education level: High School or less Diploma
 Bachelor's degree Post graduate studies

Income: Less that 500 JD 500-less than 1000JD
 1000 JD-less than 1500 JD 1500 JD or more.

Are you a client of an international bank in Jordan? Yes No

Have you ever dealt with international bank outside Jordan? Yes No

Please place (X) in the square of the proper answer knowing that the highest grade is (5) and the lowest is (1):

	Strongly agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
Source Characteristics					
1. Marketing communication messages transmitted by my bank are delivered in professional way.					
2. My bank marketing communication messages reflect a good understanding of my financial needs.					
3. My bank marketing communication messages are clear.					
4. My bank marketing communication messages are attractive.					
Marketing Communication Channel					
5. I am mostly attracted by visual marketing communication messages.					
6. Visual marketing communication messages are usually used at my bank.					
7. I am mostly attracted to audio marketing communication messages.					

8. Audio marketing communication messages are usually used at my bank.					
9. I am mostly attracted to written marketing communication messages.					
10. Written marketing communication messages are usually used at my bank.					
Audience Characteristics					
11. My mood affects my perception of bank marketing communication message.					
12. My personal beliefs affect my perception of bank message					
13. My understanding of bank's marketing communication messages is affected by my experience in dealing with the bank.					
14. Personally I prefer a message with certain sounds and sights characteristics.					
Service integrated marketing communication tools					
Sales Person					
15. The marketing officers can affect my understanding of the bank marketing communication messages.					
16. In my bank, personal selling messages are usually customized.					
Advertising					
17. My bank's advertisements meets my financial needs.					
18. Comparing services with those of the competitors is suitable choice in my bank advertisement.					
19. Advertisement conducted by my bank seems favourable to me.					
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Sales Promotion					
20. My bank promotions provide adequate information about new offers.					
21. Promotional activities (such as gifts, discounts or bonus) used may bank, attract my attention.					
22. My attitudes toward my bank are affected by its sales promotional activities.					
Publicity and Public Relations					
23. Global banks build good and close relations with their present and potential clients.					
24. Adapted public relations in my bank will help in keeping me updated.					
25. Adapted publicity will help in attracting new clients.					
Direct Marketing					

26. I usually receive adapted direct marketing promotions from my bank.					
27. Usually I receive marketing e-mails sent by my bank.					
28. My bank adapts their direct telemarketing.					
Events and Sponsorship					
29. Adapted sponsorship of events, television, and sport programs is an effective marketing communication tool.					
30. Running advertisements during sponsored event is effective in terms of spreading the marketing communication message.					
31. Global banks must choose the preferred activities to the Jordanian audience to be sponsored.					
32. My bank sponsorship enhances my positive attitudes towards the bank.					
Trade Fairs (Exhibitions)					
33. My bank should participate in local trade fairs being an effective marketing communication tool.					
34. My bank should provides fliers and catalogues in Arabic regarding the bank's offerings during trade fairs participation.					
Point of Merchandizing					
35. My bank should develop Arabic forms and brochures to be delivered to clients at the bank's reception and teller desks to promote existing and new services.					
36. The forms and brochures must be clear and understandable.					
37. The forms must be effective in terms of delivering the marketing communication message.					
Word of Mouth					
38. My attitude towards my bank is built on exchanging comments among friends and co-workers.					
39. My attitude toward my bank is built on exchanging comments among family members.					
40. My bank must encourage me to talk about the various good services that I experienced at the bank.					
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Online Marketing Communications					
41. Presenting online information is effective at my bank's online marketing communication.					
42. Using multimedia, coloured and sound advertisements on the Internet in delivering the marketing communication message is affective.					
43. My bank online marketing communication must allow effective interaction.					

44. My bank should send effective, customised and adapted online messages in order to drive my attention and develop a personal relationship with me.					
Corporate Identity					
45. Global banks` image affects my decision in dealing with the bank.					
46. I prefer dealing with global banks rather than local banks.					
Audience Perception of Bank Adaptation					
47. Bank's staff must have more adequate sensitivity to cultural issues.					
48. Bank's marketing communication activities must be improved to solve most of the problems that face me in terms of seeking information.					
49. Bank's marketing communication activities must respect my religion.					
50. Bank's marketing communications activities must take my language into consideration.					
51. Bank's marketing communication activities must respect my preferences regarding colours and shapes.					
52. Bank's marketing communication activities must respect my family values.					
53. Bank's marketing communication activities must match my family needs.					
54. Bank's marketing communication activities must reflect the technological and economic aspects of the society.					
55. Bank's marketing communication activities must be adapted in a way avoiding misunderstanding.					
56. Bank's marketing communication activities must be adapted in a way to enhance the ability to establish interpersonal relations with clients.					
57. Feedback regarding the bank's marketing communication activities must be delivered more easily to the bank.					
Respondents Preference of Marketing Communication Tools					
58. Salesperson (Personal Selling).					
59. Advertising.					
60. Sales Promotion.					
61. Public Relations and Publicity.					

62. Direct Marketing.					
63. Sponsorship.					
64. Trade Fairs.					
65. Point of Service Delivery (Merchandising).					
66. Word of Mouth.					
67. Online Marketing Communications.					
68. Corporate Identity.					

Please place (X) in the square of the proper answer, the marketing communication channel I prefer is:

- | | |
|--|---|
| <input type="checkbox"/> Personal marketing communication | <input type="checkbox"/> Visual marketing communication |
| <input type="checkbox"/> Audio marketing communication | <input type="checkbox"/> Written marketing communication |
| <input type="checkbox"/> Outdoor marketing communication | <input type="checkbox"/> E-mail marketing communication |
| <input type="checkbox"/> Telephone marketing communication | <input type="checkbox"/> Internet marketing communication |

Since the marketing communication message could be visual, audio or written signals please put (X) on the most preferable choice of the following:

Marketing communication audio and visual messages are preferable to be:

- | | |
|-------------------------------|--------------------------------|
| <input type="checkbox"/> Calm | <input type="checkbox"/> Noisy |
|-------------------------------|--------------------------------|

My favourite colour to be used in marketing communications is:

- | | | |
|-------------------------------|---------------------------------|--------------------------------|
| <input type="checkbox"/> Red | <input type="checkbox"/> Yellow | <input type="checkbox"/> Green |
| <input type="checkbox"/> Blue | <input type="checkbox"/> White | <input type="checkbox"/> Black |

The most preferable shape be used in marketing communications is:

- | | | | |
|---------------------------------|-----------------------------------|---------------------------------|--|
| <input type="checkbox"/> Square | <input type="checkbox"/> Triangle | <input type="checkbox"/> Circle | <input type="checkbox"/> Curved Shapes |
|---------------------------------|-----------------------------------|---------------------------------|--|

Appendix (2) Interviews Questions (English and Arabic)

- Would you please explain to which extent does the marketing strategy set in your home country involve the marketing strategy for cross-border countries? And is your marketing communication plan designed in your local branch in Jordan?

لطفا اشرح لنا الى أي مدى يتدخل فرعكم الرئيسي في صياغة الاستراتيجيات التسويقية للفروع الموجودة في الدول الأخرى وهل يتم إعداد الخطة الترويجية في فرعكم الرئيسي في الاردن؟

- Would you please mention if you need to make any adjustment in your integrated marketing communication plan to be adapted in Jordan?

لطفا اشرح لنا ان كنتم تقومون ببعض التعديلات للخطة الترويجية المتكاملة التي سيتم تطبيقها في الاردن, ان وجدت؟

- According to your experience at X bank, can you kindly mention what are the marketing communication tools that are used in integrated marketing communication process, if available?

وفقا لخبرتك, لطفا عدد لنا ما هي الأدوات الترويجية المستخدمة من قبلكم في الخطة الترويجية المتكاملة, ان وجدت؟

- Which is the most preferable effective communication tools being adopted at your Bank, why?

لطفا ما هي الأدوات الترويجية الأفضل التي يتم تطبيقها من قبل بنككم؟

- Would you please describe your banks' integrated marketing communication plan, if available?

لطفا اشرح لنا خطتكم الترويجية المتكاملة ان وجدت؟

- Kindly explain the impact of culture on your integrated marketing communication plan?

لطفًا اشرح لنا مدى تأثير خلائتكم الترويجية المتكاملة بالثقافة المحلية؟

- In your opinion, kindly explain why does your marketing communication plan is being considered as an effective one?

لطفًا اشرح لنا لماذا برايكم تعتبرون خلائتكم الترويجية ذات تأثير؟

- Kindly explain if you came across any issues that are not accepted by the Jordanian audience when presented within the marketing communication.

لطفًا وضح لنا ان كان الجمهور الاردني لا يتقبل اية امور قد تدخل ضمن الخطة الترويجية للبنوك؟

Appendix (3) Arabic Translated Questionnaire

عزيزي العميل العميلة

الباحث هو طالب دراسات عليا في جامعة هدرزفيلد-بريطانيا ويرغب بدراسة مستوى التكيف الثقافي في الاتصالات الترويجية للبنوك العالمية العاملة في الاردن وذلك بهدف اعداد نموذج اتصال ترويجي متكامل, لذا نرجو اجابتمكم على الاسئلة بادناه لكي تساهموا في الوصول الى الهدف المرجو من اعداد هذه الدراسة، ونحن نتعهد لكم بان تكون اجاباتكم سرية ولن تستخدم لاية غاية غير اعداد الدراسة.

نشكركم على تعاونكم.

الباحث

يرجى وضع (√) في المكان الصحيح

العمر

- أقل من 31 31- 41
 31-41 أكثر من 51

الجنس

- أنثى ذكر

الحالة الاجتماعية

- غير ذلك متزوج اعزب

التحصيل العلمي

- دبلوم ثانوية عامة واقل
 دراسات عليا بكالوريوس

معدل الدخل

- 500-999 أقل من 500 دينار
 وأكثر من 1500 دينار 1000-1499

هل أنت عميل لبنك عالمي؟

- لا نعم

هل سبق وان تعاملت مع بنك عالمي خارج الأردن

لا نعم

يرجى وضع إشارة (X) في المكان المناسب علما بان الترميز 5 يعتبر أوافق بشدة والترميز 1 يعتبر اعارض بشدة

أعارض بشدة 1	أعارض 2	محايد 3	أؤيد 4	أؤيد بشدة 5
خصائص المصدر(المرسل)				
قناة الاتصال الترويجي				
خصائص الجمهور				
الأدوات الترويجية المتكاملة				
مندوبو المبيعات				
الدعاية				
الترويج التشجيعي				

يقدم البنك معلومات وافية عن الخدمات المالية التي يقدمها					
الترويج التشجيعي من خلال تقديم الهدايا والعروض تجذب انتباهي					
موقفي من البنك يعتمد على النشاطات المتعلقة بالترويج التشجيعي					
العلاقات العامة والإعلان					
تبنى البنوك العالمية علاقات وطيدة مع العملاء الحاليين والمحتملين					
علاقات وطيدة مع البنك تحفزني على الاستمرار معه					
يساعد الإعلان على جذب عملاء جديدين للبنك					
التسويق المباشر					
لقد تم التقرب مني بشكل مباشر للتعامل مع البنك الذي اتعامل معه					
أتلقي رسائل الكترونية في العادة من البنك الذي اتعامل معه					
يكيف البنك الاتصالات الهاتفية الترويجية .					
الرعاية والمناسبات					
رعاية الأحداث والبرامج التلفزيونية والرياضية تعتبر أداة اتصال ترويجي مؤثرة.					
نشر الدعايات اثناء رعاية الاحداث يعتبر مؤثر في عملية نشر الرسالة عبر الاتصال الترويجي					
يتم اختيار النشاطات المناسبة لكي تتم رعايتها من قبل البنوك العالمية					
رعاية الاحداث من قبل البنك الذي اتعامل معه يعزز موقفي تجاه البنك.					
المعارض					
عادة ما يشارك البنك الذي اتعامل معه في المعارض المحلية					
يقدم البنك لذي اتعامل معه نشرات إعلانية في اللغة العربية توضح الخدمات التي يقدمها البنك وذلك اثناء المعارض					
عرض البضائع (الخدمات)					
يقدم البنك الذي أتعامل معه نشرات إعلانية توضع في الاستقبال ومكاتب الصرف المالي (الصندوق)					
يقدم البنك لذي أتعامل معه نشرات إعلانية واضحة					
تعتبر النشرات الإعلانية وسيلة مؤثرة في نشر رسالة الاتصال الترويجي					
حديث الأشخاص					
موقفي من البنك يبني على تبادل الملاحظات مع الأصدقاء وزملاء العمل.					
موقفي من البنك يبني على تبادل الملاحظات مع الاقارب.					
يشجعني البنك الذي أتعامل معه على الحديث عن الخدمات الجيدة التي أتلقاها من البنك					
الاتصال الترويجي الالكتروني					
تقديم المعلومات عبر الشبكة العنكبوتية يعتبر عامل مؤثر ضمن الاتصال الترويجي . الالكتروني					

يستخدم البنك الذي أتعامل معه دعايات مؤثرة صوتية وسمعية وملونة عبر الشبكة العنكبوتية و تعتبر عامل مؤثر ضمن الاتصال الترويجي الالكتروني					
يسمح البنك الذي أتعامل معه التفاعل مع البنك من خلال لاتصال الترويجي . الالكتروني					
يقوم البنك الذي اتعامل معه بارسال رسائل ترويجية مكيفة عبر الانترنت بهدف جذب انتباهي وإنشاء علاقة شخصية معي					
هوية الشركة					
صورة البنك العالمي تؤثر في اتخاذ قراري بالتعامل مع البنك					
أفضل التعامل مع البنوك العالمية اكثر من البنوك المحلية.					
إدراك الجمهور للتكيف في الاتصالات الصادرة عن البنك					
يجب ان يمتلك موظفي البنوك القدرة على تحديد الأمور الحساسة في الثقافة					
يجب ان تحل النشاطات المتعلقة بالاتصال الترويجي معظم الإشكاليات التي تواجهني أثناء البحث عن المعلومات.					
يجب ان يتم احترام معتقدي الديني من قبل النشاطات المتعلقة بالاتصال الترويجي					
يجب مراعاة لغتي من قبل النشاطات المتعلقة بالاتصال الترويجي					
يجب مراعاة تفضيلي لالوان معينة من قبل النشاطات المتعلقة بالاتصال الترويجي.					
يجب مراعاة القيم العائلية من قبل النشاطات المتعلقة بالاتصال الترويجي.					
يجب ان تتناسب الاتصالات الترويجية مع موقفي من الانجاز					
يجب ان تعكس الاتصالات الترويجية الدرجات التكنولوجية والاقتصادية للمجتمع .					
يجب ان يتم تكييف الاتصالات الترويجية بطريقة تتجنب اية سوء فهم للرسائل . الصادرة عن البنك					
يجب ان يتم تكييف الاتصالات الترويجية بطريقة تعزز قدرة انشاء علاقات على المستوى الشخصي مع البنك.					
من السهل ارسال تغذيتي الراجعة حول الاتصالات الترويجية لدى البنك الذي اتعامل معه					
تفضيل الجمهور للأدوات الترويجية					
المبيعات الشخصية.					
الدعاية.					
التخفيضات الترويجية.					

العلاقات العامة.					
التسويق المباشر.					
الرعاية.					
المعارض.					
التسويق اثناء البيع.					
تبادل الاراء.					
الترويج عبر الانترنت.					
هوية المؤسسة.					

يرجى وضع اشارة X في مكان إجابتك المناسبة, انا افضل الاتصالات الترويجية

المرئية الشخصية عبر الهاتف
 الالكترونية الملصقات
 المطبوعة المسموعة

بما ان رسائل الاتصال الترويجي قد تكون مرئية، او ،مسموعة، يرجى وضع اشارة في المكان المناسب:

الصاخبة الهادئة
 المرئية المسموعة

لوني المفضل للاتصال الترويجي هو :

الأسود الأبيض الأزرق الأخضر الأصفر الأحمر

أفضل الأشكال التالية

الدائرة المثلث المربع

الأشكال المنحنية

Appendix (4) Education Level & Sex in Jordan

The Most Recent Education Survey Conducted by The Government

Appendix (5) Adapted Print Advertisement (slogan) by Socite General Bank in Jordan

Appendix(6) Standard Chartered website homepage



[Global Home](#) [Jordan Home](#) [About Us](#) [Investor Relations](#) [Careers](#) [Sustainability](#)

Online Services

iBanking

[View iBanking demo](#)
[Tell us what you think](#)

[Site Map](#)

[Contact Us](#)

[Personal Banking](#)

[Commercial Banking](#)

[Global Markets](#)

[Feature Products](#)

[Managing Your Needs](#)
[Priority Banking](#)
[Services](#)

[Trade Services](#)
[Cash Management](#)

[Global Overview](#)

[Outward Telegraphic](#)
[Transfer\(OTT\) application](#)
[The Greatest Race on Earth](#)

[More...](#)

Highlights

[News Update](#)

[Market Update](#)

[Tools](#)



Appendix (7) city bank homepage

Welcome to Citibank N.A. Jordan




Citi.com

[Privacy](#)
[Terms](#)
[conditions](#)
[caveats and](#)
[small print](#)
Copyright
© 2002-
2011
Citigroup

Citi Bank Jordan website homepage

Appendix (8) Societe General homepage Welcome to SOCIETE GENERALE DE BANQUE - JORDANIE

Your Needs

[Individuals](#)

[Corporate](#)

[Private](#)

[Banking](#)

[Professionals](#)

Simulator

[Sogecar](#)

[Sogeloan](#)

[Sogehome](#)

[Sogeland](#)

Quotes

[See the performance of the SGBJ investment products as of August 25th, 2009.](#)

News

[Access the news to see SGBJ latest events and new products and services.](#)

Our Network

[Our branches](#)

[Our ATMs](#)

Recruitment

[Apply for a job or an internship](#)



Links

© SGBJ, 2003-2008

Appendix (9) HSBC Jordan Website Homepage

[HSBC Jordan Home](#) | [About HSBC Jordan](#) | [Contact Us](#) | [Careers](#) | [Sitemap](#)

HSBC  The world's local bank

Site search:

- [Home](#)
- [HSBC Premier](#)
- [Personal](#)
- [Business](#)
- [Commercial](#)

You are here:

- [Jordan Home](#)

Internet Banking [REGISTER](#) or [LOG ON](#)



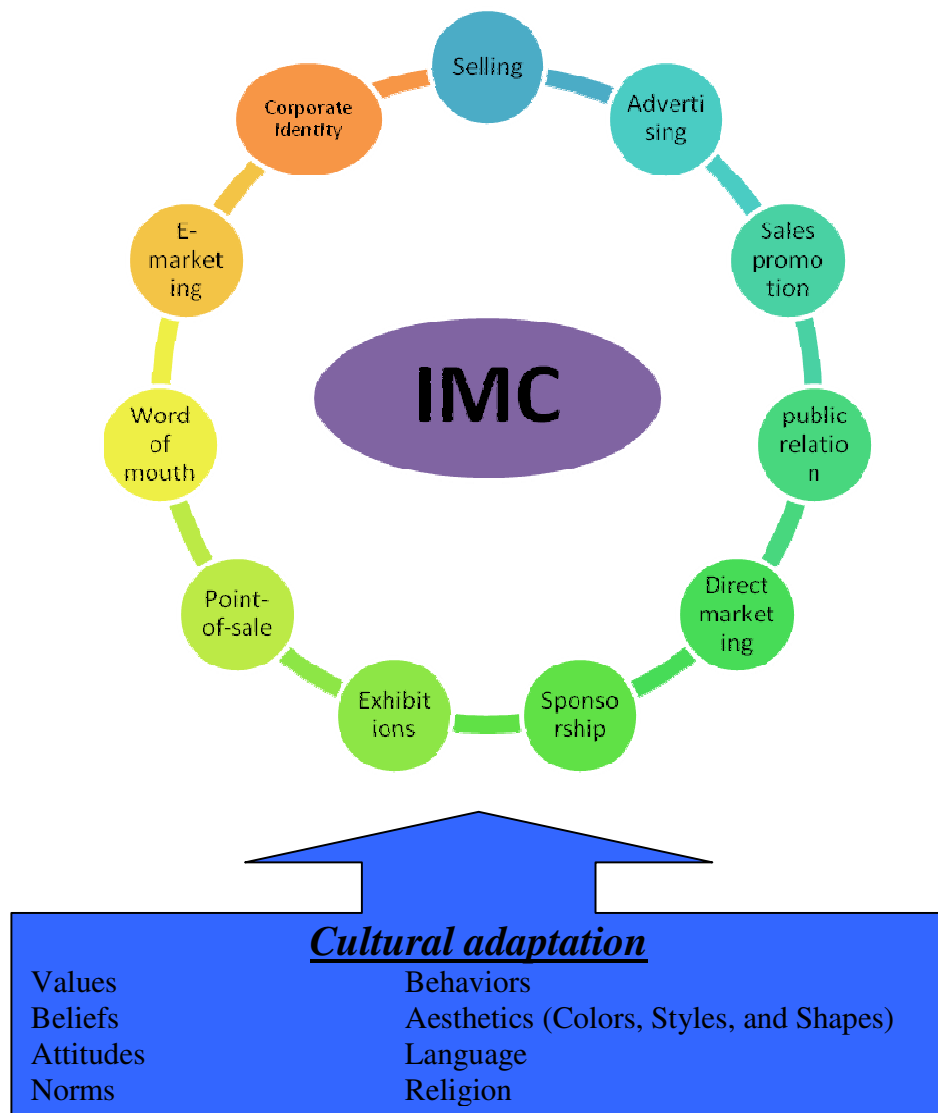
Appendix (10) List of banks operating in Jordan according to the Jordan Central Bank bulletin

Name	Postal Address		Telephone	E-mail	Chairman
	P.O.Box	Postal Code			
Arab Bank PLC.	950545	11195 Amman	5600000	corporate.communication@arabbank.com.jo	Mohammad Abdel Hamid Shoman
Arab Banking Corporation (Jordan)	926691	11190 Amman	5664183	info@arabbanking.com.jo	Hassan Ali Juma
Arab Jordan Investment Bank	8797	11121 Amman	5607126	info@ajib.com	Abed Al-Kader Al-Qadi
Bank of Jordan PLC	2140	11181 Amman	5696277	boj@bankofjordan.com.jo	Shaker Tawfik Fakhouri
Cairo Amman Bank	950661	11195 Amman	5006000	cainfo@ca-bank.jo	Khalid Sabeih Al-Masri
Capital Bank of Jordan	941283	11194 Amman	5694250	info@capitalbank.jo	Hasan Kubbah
Jordan Commercial Bank	9989	11191 Amman	5203000	jcb@jcbank.com.jo	Mishael Al-Sayegh
Investbank	950601	11195 Amman	5665145	investment@jifbank.com	Bisher Jardaneh
Jordan Kuwait Bank	9776	11191 Amman	5688814	webmaster@jkbank.com.jo	Abdel Kareem Al-Kabariti
Jordan Ahli Bank PLC	3103	11181 Amman	5622282	info@jnb.com.jo	Dr.Rajai Al-Muasher
Societe Generale de Banque / Jordanie	560	11118 Amman	5600300	sgbj@sgbj.com.jo	Hassan Hamdi Mango
The Housing Bank for Trade & Finance	7693	11118 Amman	5607315	info@hbtf.com.jo	Dr.Michael Marto
Union Bank	35104	11180 Amman	5607011	retail@unionbankjo.com	Essam Al-Salfeti
Islamic International Arab Bank PLC	925802	11190 Amman	5694901	info@iiabank.com.jo	Dr. Tayseer Radwan Al-Samadi
Jordan Islamic Bank	926225	11190 Amman	5666325	jib@islamicbank.com	Adnan Ahmad Yousef
Standard Chartered	9997	11191 Amman	5607201	norsan.akkawi@jo.standardchartered.com	-
Egyptian Arab Land Bank	6729	11118 Amman	5150181	ealb@arakari.com.jo	-
HSBC Bank Middle East	925286	11190 Amman	5518090	hsbc@joinnet.com.jo	-
CitiBank	5055	11183 Amman	5675100	n / a	-
Rafidain Bank	1194	11118 Amman	4624367	rafbank@go.com.jo	-
National Bank of Kuwait	941297	11194 Amman	5800400	joroper@nbk.com	-
Banque Audi / sardar Audi Group	840006	11184 Amman	4604000	info@BanqueAudi.com	-
Blom Bank	930321	11193 Amman	5001200	blommail@blom.com.jo	-

Appendix (11) the Cultural Adaptation and IMC

IMC sources

- Global bank headquarters
- Intenational bank operating in Jordan



Appendix (12) Kolmogorov-Smirnov Test & Equality of Variances Test

One-Sample Kolmogorov-Smirnov Test

	N	Normal Parameters ^{a,b}		Most Extreme Differences			Kolmogorov-Smirnov Z	Asymp. Sig. (2-tailed)
		Mean	Std. Deviation	Absolute	Positive	Negative		
Source Characteristics	363	2.5331	0.50748	0.264	0.264	-0.156	5.035	.000
Marketing Channel	363	3.5927	0.33512	0.251	0.251	-0.201	4.780	.000
Audience Characteristics	368	2.8288	0.92087	0.384	0.167	-0.384	7.357	.000
Marketing Tool	355	3.3965	0.40711	0.218	0.218	-0.184	4.111	.000
Adaptation	365	3.5370	0.54585	0.215	0.215	-0.144	4.116	.000

a. Test distribution is Normal.

b. Calculated from data.

Equality of Variances Test:

Variable		Levene's Test for Equality of Variances	
		F	Sig.
Source Characteristics	Equal variances assumed	0.007	0.934
	Equal variances not assumed		
Marketing Channel	Equal variances assumed	4.181	0.063
	Equal variances not assumed		
Audience Characteristics	Equal variances assumed	3.785	0.054
	Equal variances not assumed		
Marketing Tool	Equal variances assumed	0.649	0.422
	Equal variances not assumed		
Adaptation	Equal variances assumed	0.839	0.361
	Equal variances not assumed		

Appendix (13) Reliability of all Variables

Reliability: Source characteristics

Case Processing Summary

		N	%
Cases	Valid	363	99.0
	Excluded ^a	5	00.01
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Source characteristics

Cronbach's Alpha	N of Items
0.746	4

Reliability: Marketing communication channel

Case Processing Summary

		N	%
Cases	Valid	363	99.0
	Excluded ^a	5	1.00
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics Marketing communication channel

Cronbach's Alpha	N of Items
0.784	6

Reliability: Audience Characteristics

Case Processing Summary

		N	%
Cases	Valid	368	100.0
	Excluded ^a	0.00	0.00
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Audience Characteristics

Cronbach's Alpha	N of Items
0.760	4

Reliability: Marketing communication tools

		N	%
Cases	Valid	355	96.46
	Excluded ^a	13.0	3.53
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Marketing communication tools

Cronbach's Alpha	N of Items
0.883	32

Reliability: Sales person

Case Processing Summary

		N	%
Cases	Valid	368	100.0
	Excluded ^a	0.00	0.00
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Sales person

Cronbach's Alpha	N of Items
0.701	2

Reliability: Advertising

Case Processing Summary

		N	%
Cases	Valid	367	99.7
	Excluded ^a	1.00	0.3
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Advertising

Cronbach's Alpha	N of Items
0.888	3

Reliability: Sales promotion

Case Processing Summary

		N	%
Cases	Valid	366	99.5
	Excluded ^a	2.00	0.5
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Sales promotion

Cronbach's Alpha	N of Items
0.898	3

Reliability: Publicity

Case Processing Summary

		N	%
Cases	Valid	366	99.5
	Excluded ^a	2.00	0.5
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Publicity

Cronbach's Alpha	N of Items
0.798	3

Reliability: Direct marketing

Case Processing Summary

		N	%
Cases	Valid	368	100.0
	Excluded ^a	0.00	0.00
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Direct marketing

Cronbach's Alpha	N of Items
0.656	3

Reliability: Events and Sponsorship

Case Processing Summary

		N	%
Cases	Valid	368	100.0
	Excluded ^a	0.00	0.00
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Events and Sponsorship

Cronbach's Alpha	N of Items
0.657	4

Reliability: Trade fairs

Case Processing Summary

		N	%
Cases	Valid	366	99.5
	Excluded ^a	2.00	0.5
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Trade fairs

Cronbach's Alpha	N of Items
0.775	2

Reliability: Point of purchase (merchandising)

Case Processing Summary

		N	%
Cases	Valid	363	99.0
	Excluded ^a	5	00.01
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Reliability: Point of purchase (merchandising)

Cronbach's Alpha	N of Items
0.770	3

Reliability: Word of mouth

Case Processing Summary

		N	%
Cases	Valid	367	99.7
	Excluded ^a	1.00	0.3
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Word of mouth

Cronbach's Alpha	N of Items
0.705	3

Reliability: Online marketing communication

Case Processing Summary

		N	%
Cases	Valid	365	99.2
	Excluded ^a	3	00.8
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Online marketing communication

Cronbach's Alpha	N of Items
0.728	4

Reliability: Corporate identity

Case Processing Summary

		N	%
Cases	Valid	367	99.7
	Excluded ^a	1.00	0.3
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Corporate identity

Cronbach's Alpha	N of Items
0.712	2

Reliability: Adaptation

Case Processing Summary

		N	%
Cases	Valid	365	99.2
	Excluded ^a	3	00.8
	Total	368	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Adaptation

Cronbach's Alpha	N of Items
0.785	11

Have you ever dealt with global banks in Jordan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	368	100.0	100.0	100.0
	no	00.0	00.0	00.0	00.0
	Total	368	100.0	100.0	

Have you ever dealt with global banks outside Jordan before dealing with this

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	28	7.6	7.7	7.7
	no	336	91.3	92.3	100.0
	Total	364	99.00	100.0	
Missing	System	4	1.00		
Total		368	100.0		

Q= question

Descriptive Statistics			
	N	Mean	Std. Deviation
Q01	365	3.2200	1.0030
Q02	366	2.0600	1.1080
Q03	367	2.4400	1.0220
Q04	368	2.4300	0.8830
Q05	368	3.7300	1.0540
Q06	365	4.3400	0.4740
Q07	368	2.9000	0.8090
Q08	367	3.0000	1.1330
Q09	366	4.4000	0.8730
Q10	367	3.1900	1.2680
Q11	368	2.0500	0.9830
Q12	368	3.0400	1.0870
Q13	368	3.2800	1.2240
Q14	368	2.9500	1.4790

Q15	368	3.6500	0.8740
Q16	368	2.7700	1.1120
Q17	367	2.5600	1.0430
Q18	368	2.9000	2.9000
Q19	368	3.9800	0.7420
Q20	366	3.1000	1.2400
Q21	368	3.0100	1.1440
Q22	368	3.0400	1.0870
Q23	366	4.8100	0.3890
Q24	368	3.4500	0.6330
Q25	368	4.1700	0.7220
Q26	368	2.4600	1.1430
Q27	368	2.5300	0.7450
Q28	368	2.6300	0.8320
Q29	368	3.6400	0.8690
Q30	368	3.9800	0.8790
Q31	368	3.8900	0.5040
Q32	368	3.7000	0.6020
Q33	366	2.9300	0.9190
Q34	368	2.8100	1.5460
Q35	366	4.2100	0.8300
Q36	368	4.2900	0.7590
Q37	364	3.0800	0.6160
Q38	368	3.4200	0.6300
Q39	368	2.9600	0.5850
Q40	367	3.1400	0.9160
Q41	368	3.5500	0.7440
Q42	367	3.4700	0.6350
Q43	368	3.7800	0.6920
Q44	365	3.1500	0.8960
Q45	367	3.7400	0.7030
Q46	368	3.8900	0.5000

Q47	367	3.4200	0.4940
Q48	368	3.2000	0.8340
Q49	367	3.8000	1.5400
Q50	368	4.5200	0.7940
Q51	367	2.3300	1.1770
Q52	368	4.1100	0.7940
Q53	368	3.6300	0.4850
Q54	368	3.2900	0.7890
Q55	368	3.2400	1.2170
Q56	368	3.7100	1.0550
Q57	368	3.6600	0.8710
Q58	368	3.2065	0.41859
Q59	367	3.1471	0.67132
Q60	366	3.0474	1.05649
Q61	368	4.1439	0.29496
Q62	368	2.5380	0.65734
Q63	368	3.8003	0.51396
Q64	366	2.8634	1.05748
Q65	363	3.8595	0.61156
Q66	367	3.1726	0.47641
Q67	365	3.4856	0.55312
Q68	367	3.8147	0.45838

Have you ever dealt with global banks in Jordan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	368	100.0	100.0	100.0
	no	00.0	00.0	00.0	00.0
	Total	368	100.0	100.0	

Have you ever dealt with global banks outside Jordan before dealing with this

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	28	7.6	7.7	7.7
	no	336	91.3	92.3	100.0
	Total	364	99.00	100.0	
Missing	System	4	1.00		
Total		368	100.0		

Q= question

Descriptive Statistics			
	N	Mean	Std. Deviation
Q01	365	3.2200	1.0030
Q02	366	2.0600	1.1080
Q03	367	2.4400	1.0220
Q04	368	2.4300	0.8830
Q05	368	3.7300	1.0540
Q06	365	4.3400	0.4740
Q07	368	2.9000	0.8090
Q08	367	3.0000	1.1330
Q09	366	4.4000	0.8730
Q10	367	3.1900	1.2680
Q11	368	2.0500	0.9830
Q12	368	3.0400	1.0870

Q13	368	3.2800	1.2240
Q14	368	2.9500	1.4790
Q15	368	3.6500	0.8740
Q16	368	2.7700	1.1120
Q17	367	2.5600	1.0430
Q18	368	2.9000	2.9000
Q19	368	3.9800	0.7420
Q20	366	3.1000	1.2400
Q21	368	3.0100	1.1440
Q22	368	3.0400	1.0870
Q23	366	4.8100	0.3890
Q24	368	3.4500	0.6330
Q25	368	4.1700	0.7220
Q26	368	2.4600	1.1430
Q27	368	2.5300	0.7450
Q28	368	2.6300	0.8320
Q29	368	3.6400	0.8690
Q30	368	3.9800	0.8790
Q31	368	3.8900	0.5040
Q32	368	3.7000	0.6020
Q33	366	2.9300	0.9190
Q34	368	2.8100	1.5460
Q35	366	4.2100	0.8300
Q36	368	4.2900	0.7590
Q37	364	3.0800	0.6160
Q38	368	3.4200	0.6300
Q39	368	2.9600	0.5850
Q40	367	3.1400	0.9160
Q41	368	3.5500	0.7440
Q42	367	3.4700	0.6350
Q43	368	3.7800	0.6920

Q44	365	3.1500	0.8960
Q45	367	3.7400	0.7030
Q46	368	3.8900	0.5000
Q47	367	3.4200	0.4940
Q48	368	3.2000	0.8340
Q49	367	3.8000	1.5400
Q50	368	4.5200	0.7940
Q51	367	2.3300	1.1770
Q52	368	4.1100	0.7940
Q53	368	3.6300	0.4850
Q54	368	3.2900	0.7890
Q55	368	3.2400	1.2170
Q56	368	3.7100	1.0550
Q57	368	3.6600	0.8710
Q58	368	3.2065	0.41859
Q59	367	3.1471	0.67132
Q60	366	3.0474	1.05649
Q61	368	4.1439	0.29496
Q62	368	2.5380	0.65734
Q63	368	3.8003	0.51396
Q64	366	2.8634	1.05748
Q65	363	3.8595	0.61156
Q66	367	3.1726	0.47641
Q67	365	3.4856	0.55312
Q68	367	3.8147	0.45838

Frequencies

	Valid						Missing	Total
	1.00	2.00	3.00	4.00	5.00	Total	System	
Q01	28	0	269	0	68	365	3	368
Q02	145	124	28	69	0	366	2	368
Q03	76	124	97	70	0	367	1	368
Q04	70	98	172	28	0	368	0	368
Q05	0	70	56	144	98	368	0	368
Q06	0	0	0	241	124	365	3	368
Q07	0	140	124	104	0	368	0	368
Q08	69	28	104	166	0	367	1	368
Q09	0	0	95	28	243	366	2	368
Q10	70	0	143	98	56	367	1	368
Q11	140	96	104	28	0	368	0	368
Q12	70	0	144	154	0	368	0	368
Q13	70	28	0	270	0	368	0	368
Q14	70	104	68	28	98	368	0	368
Q15	0	28	144	126	70	368	0	368
Q16	70	70	104	124	0	368	0	368
Q17	70	76	193	0	28	367	1	368
Q18	70	98	28	144	28	368	0	368
Q19	0	0	104	166	98	368	0	368
Q20	70	27	95	146	28	366	2	368
Q21	70	28	98	172	0	368	0	368
Q22	70	0	144	154	0	368	0	368
Q23	0	0	0	68	298	366	2	368
Q24	0	28	146	194	0	368	0	368
Q25	0	0	70	166	132	368	0	368
Q26	96	104	70	98	0	368	0	368
Q27	28	146	166	28	0	368	0	368
Q28	28	138	146	56	0	368	0	368
Q29	0	28	146	126	68	368	0	368

	Valid						Missing	Total
	1.00	2.00	3.00	4.00	5.00	Total	System	
Q30	0	0	146	84	138	368	0	368
Q31	0	0	70	270	28	368	0	368
Q32	0	0	138	202	28	368	0	368
Q33	0	168	56	142	0	366	2	368
Q34	70	166	0	28	104	368	0	368
Q35	0	0	95	98	173	366	2	368
Q36	0	0	68	126	174	368	0	368
Q37	0	28	0	308	28	364	4	368
Q38	0	0	242	98	28	368	0	368
Q39	0	70	242	56	0	368	0	368
Q40	0	104	137	98	28	367	1	368
Q41	0	28	138	174	28	368	0	368
Q42	0	28	138	201	0	367	1	368
Q43	0	0	138	174	56	368	0	368
Q44	0	96	146	96	27	365	3	368
Q45	0	27	70	242	28	367	1	368
Q46	0	0	68	272	28	368	0	368
Q47	0	0	213	154	0	367	1	368
Q48	0	98	98	172	0	368	0	368
Q49	68	0	70	28	201	367	1	368
Q50	0	0	70	28	270	368	0	368
Q51	144	28	126	69	0	367	1	368
Q52	0	0	98	132	138	368	0	368
Q53	0	0	138	230	0	368	0	368
Q54	0	76	138	126	28	368	0	368
Q55	70	0	96	174	28	368	0	368
Q56	0	68	70	132	98	368	0	368
Q57	0	28	138	132	70	368	0	368
Q58	74	59	56	75	104	367	0	368
Q59	76	59	62	75	95	367	1	368
Q60	82	60	66	75	83	366	2	368
Q61	5	13	83	90	177	368	0	368

Frequencies

	Valid						Missing	Total
	1.00	2.00	3.00	4.00	5.00	Total	System	

Q62	171	14	60	60	63	368	0	368
Q63	49	15	60	80	164	368	0	368
Q64	136	14	58	80	78	366	2	368
Q65	45	14	56	80	168	363	5	368
Q66	74	59	56	86	92	367	1	368
Q67	43	59	56	92	115	365	3	368
Q68	46	20	56	79	166	367	1	368

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 31	152	41.3	41.6	41.6
	31-less than 41	136	37.0	37.3	78.9
	41- less than 51	49	13.3	13.4	92.3
	51 or more	28	7.6	7.7	100.0
	Total	365	99.2	100	
Missing	System	3	.8		
Total		368	368		

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	194	52.7	53.0	53.0
	female	172	46.7	47.0	100.0
	Total	366	99.4	100.0	
Missing	System	2	.5		
Total		368	100.0		

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	201	54.6	54.8	54.8
	married	166	45.1	45.2	100.0
	Total	367	99.7	100.0	
Missing	System	1	.3		
Total		368	100.0		

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School or less	13	3.5	3.5	3.5
	Diploma	26	7.1	7.1	10.6
	Bachelor's Degree	245	66.6	66.6	77.2
	Post Graduate Studies	84	22.8	22.8	100.0
Total		368	100.0		

Audience preferences for marketing communication channel

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	34	9.2	9.3	9.3
	2	70	19	19.2	28.5
	3	0	0	0	28.5
	4	143	38.9	39.2	67.7
	5	28	7.6	7.7	75.4
	6	26	7.1	7.1	82.5
	7	30	8.2	8.2	90.7
	8	34	9.2	9.3	100.0
	9	3	.8		

Audience preferences for audio and visual message characteristics

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Calm	242	65.8	66.1	66.1
	Noisy	124	33.7	33.9	100.0
Missing	System	2	.5		
Total		368	100.0		

Audience Preferences for colours in various marketing communications

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Red	40	10.9	10.9	10.9
	Yellow	84	22.8	22.8	33.7
	Green	14	3.8	3.8	37.5
	Blue	154	41.8	41.8	79.3
	White	38	10.3	10.3	89.6
	Black	38	10.3	10.3	100.0
	Total	368	100.0	100.0	
Missing	System	0.00	00.0		
Total		368	100.0		

Audience Preferences for shapes in the marketing communications

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Square	117	31.8	31.9	31.9
	Triangle	18	4.9	4.9	36.8
	Circle	148	40.2	40.3	87.1
	Curved	84	22.8	22.9	100.0
	Total	367	99.7	100.0	
Missing	System	1	.3		
Total		368	100.0		

Correlations

Correlations

		age	Perception and need of Adaptation
age	Pearson Correlation	1	0.128*
	Sig. (2-tailed)		0.015
	N	362	362
Perception and need of Adaptation	Pearson Correlation	0.128*	1
	Sig. (2-tailed)	0.015	
	N	362	362

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations: gender and perception and need for adaptation

Correlations

		gender	Perception and need of Adaptation
gender	Pearson Correlation	1	-0.629**
	Sig. (2-tailed)		0.000
	N	363	363
Perception and need of Adaptation	Pearson Correlation	-0.629**	1
	Sig. (2-tailed)	0.000	
	N	363	363

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations: Marital status and perception and need of adaptation

Correlations

		Material Status	Perception and need of Adaptation
Material Status	Pearson Correlation	1	0.149**
	Sig. (2-tailed)		0.004
	N	364	364
Perception and need of Adaptation	Pearson Correlation	0.149**	1
	Sig. (2-tailed)	0.004	
	N	364	364

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations: Education and perception and need of adaptation

Correlations

		Education	Perception and need of Adaptation
Education	Pearson Correlation	1	-0.044
	Sig. (2-tailed)		0.400
	N	365	365
Perception and need of Adaptation	Pearson Correlation	-0.044	1
	Sig. (2-tailed)	0.400	
	N	365	365

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations: Income and perception and need of adaptation

Correlations

		Income	Perception and need of Adaptation
Income	Pearson Correlation	1	0.132*
	Sig. (2-tailed)		0.012
	N	364	364
Perception and need of Adaptation	Pearson Correlation	0.132*	1
	Sig. (2-tailed)	0.012	
	N	364	364

** . Correlation is significant at the 0.01 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.588	0.346	.482	.48399

a. Predictors: (Constant), Marketing message source,

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.095	1	80.095	341.928	.000 ^a
	Residual	85.734	366	.234		
	Total	165.829	367			

a. Predictors: (Constant), Marketing message source,

b. Dependent Variable: Attitudes toward integrated marketing communication

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.922	0.119		16.137	0.000
	Marketing message source	0.635	0.046	0.588	13.764	0.000

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.922	0.119		16.137	0.000
	Marketing message source	0.635	0.046	0.588	13.764	0.000

a. Dependent Variable: Attitudes toward integrated marketing communication

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.546	0.298	.482	.48399

a. Predictors: (Constant), Marketing communication channel,

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.095	1	80.095	341.928	.000 ^a
	Residual	85.734	366	.234		
	Total	165.829	367			

a. Predictors: (Constant), Marketing communication channel,

b. Dependent Variable: Attitudes toward integrated marketing communication

Coefficients^a: Marketing communication channel

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.347	0.260		1.336	0.182
	Marketing Channel	0.889	0.072	0.546	12.332	0.000

a. Dependent Variable: Attitudes toward integrated marketing communication

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.747	0.559	.482	.48399

marketing communication message receiver

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.095	1	80.095	341.928	.000 ^a
	Residual	85.734	366	.234		
	Total	165.829	367			

marketing communication message receiver

b. Dependent Variable: Attitudes toward integrated marketing communication

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.289	0.061		37.374	0.000
	marketing communication message receiver	0.442	0.021	0.747	21.431	0.000

a. Dependent Variable: Attitudes toward integrated marketing communication

Report

Needed Adaptation

age	Mean	N	Std. Deviation
less than 31	3.05	152	.942
31-less than 41	3.34	136	.844
41- less than 51	3.44	49	1.078
51 or more	3.65	28	1.036
missing		3	
Total	3.37	368	.967

Report

Needed Adaptation

gender	Mean	N	Std. Deviation
male	3.53	194	.955
female	3.21	172	.920
missing		2	
Total	3.37	368	.970

Report

Needed Adaptation

M status	Mean	N	Std. Deviation
single	3.27	201	1.087
married	3.47	166	.802
missing		1	
Total	3.37	368	.969

Report

Needed Adaptation

Edu level	Mean	N	Std. Deviation
High School or less	3.32	13	.000
Diploma	3.42	26	.970
Bachelor's Degree	3.39	245	.919
Post Graduate Studies	3.35	84	.774
Total	3.37	368	.968

Report

Needed Adaptation

Income	Mean	N	Std. Deviation
Less that 500 JD	3.63	235	1.104
500-less than 1000JD	3.48	53	.790
1000-less than 1500 JD	3.26	53	.000
1500 JD or more	3.15	25	.000
missing		1	
Total	3.37	368	.970