

Digital Marketing and Performance of Banks in Port Harcourt

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ABSTRACT: *The study examined digital marketing and performance of selected banks in Port Harcourt. A descriptive survey research design was used for the study. The study adopted structure questionnaire instrument for data collection with a judgmental sampling method targeted on three money deposit banks which include, First Bank Plc, Access Bank Plc and First City Monument Banks in Port Harcourt. The sample size was 30 and 10 respondents were selected from the three banks and the unit of analysis are customers, managers, internal control managers and general managers. Data collected were analyzed with Pearson product moment correlation (PPMC) and simple regression analysis statistical tools at 0.05 percent level of significance. The result showed that there is a significant relationship between content marketing, social media marketing, etc. and customer patronage of selected banks in Port Harcourt. The study recommended among others that customer care service unit should create a friendly relationship with their customers.*

KEYWORD: Digital marketing, performance, banks, Port Harcourt

INTRODUCTION

The emergence of Nigeria recently as the largest economy in African, call for convenient marketing and service delivery to meet up customer expectations in the banking industry has become critical in the business environment. Previous studies revealed that after South Africa, Nigeria has the second largest financial service sector in sub-sahara region. The sector is fast growing and expanding both nationally and internationally (Becker, Chamard, Hussein, Kotsuji, & Quagraine 2008).

Digital marketing activities in recent times has changes the pattern of commercial banking by bridging industrial, geographical and regulatory gaps as well as providing more market opportunities and creating products and services for both investor and customers (Khan & Kraim, 2010). Based on this development, banks have adopted digital marketing to take advantages of such market opportunities and provide adequate services to their customers.

Also, the internet is the best way to provide banking services to customers as it is possible and easy due to rapid technological diffusion, regardless of the limits of time and geographical location. This area is what is one that banks consider the internet as an important part of their strategic plans. It has changed the face of commercial banking with its design and ways of services delivery. As a matter of fact, the banking industry has engaged in continuous innovations in the communication and information technology that leads to the emergence of what is known as the 'digital marketing'. Digital marketing is an online marketing or internet marketing of products or services engaging in digital channels to reach customers.

Tiffany, Santhana and Phorkodi, (2018) investigated the impact of digital marketing on customers purchase decision in Theothukudi. The researchers of the study concluded that digital marketing channels influence the customer purchase opinion as there is a consideration for digital channels among customers. Taiwo and Agwus, (2017) examined the role of e-banking on operational efficiency of banks in Nigeria. The researchers concluded that the more active uses of customers are with electronic transactions the better for the banks to yield up more profits. Mahalaxmi and Ranjith, (2016) carried out an investigation on impact of digital marketing in customer buying decision in Trichy, India. It was concluded that customers are aware of digital marketing and they like to buy electronic and shopping goods via digital channels in their purchase decision.

However, all organizations exist to achieve a specific goal in the process of doing business and performance. Final achievement is the end point of performance in an organization and it's involves the existence of certain targets, it's has a period of time to get the target and the realization of efficiency and effectiveness (Blowfield & Dolan, 2014). Thus, performance can be an ability of an organization to achieve such objectives as high profit, better financial results, high market share product quality and survival at pre-determined period using necessary strategy for action (Koontz & O'Donnell, 2013). Performance actually shows the basis for an enterprise to assess how well it is progressing on pre-determined objectives, enable the firm to identify areas of weakness and strength and decide initiatives towards the future with certain goals on performance improvement (Vanweele, Sumo, Vandervalk, & Dujsters, 2016). A firm that wishes to sustain customer's patronage and customer's satisfaction in a highly competitive industry such as banking should focus on what the customer actual needs. Soderland, (2011) opined that prompt handling customer feedbacks adequately and soliciting their complaints on-time and regularly influence customer patronage behaviours.

Consequently, customer patronage pattern is greatly affected by service quality in terms of content elements, suitable social media, automation method mechanism and attractive electronic mailing channels to get to the users or consumers. In other words, customer patronage is an actual function of digital marketing dimension (i.e content, social media, automation and electronic mail marketing).

In spite of the numerous and tremendous roles that digital marketing play in the performance of bank, many employees of bank lack the ability to use modern facilities to perform business transaction. Also, poor content marketing in banks, poor organizational facilities, low power supply, inadequate information dissemination and inadequate internet facilities seems to be bottlenecked to roles performed by digital marketing on the performance of banks. Therefore, it is against this back drop that this study is designed to examine digital marketing and performance of banks in Port-Harcourt to ascertain customer's patronage in order to bridge the gap.

LITERATURE REVIEW

The study considered two major theories which include diffusion of innovation theory ([28], 1962) and technology acceptance model theory (Davis, 1989). The diffusion of an innovation theory states that the adoption of an innovation is not a single act, but a process that occurs over time. The technology acceptance model (TAM) theory is an information base systems theory that models how the users actually come to accept and use a technology due to perceived usefulness. In other words, it is the degree to which a person believes that using a particular technology or system would enhance his or her job performance. The premise of both theories applied to this study where banks really improves on their services through innovations and adapting to change of technology to serve the customers better and achieve their set objectives.

Digital Marketing

Wanjuki, (2014), defined digital marketing as “a protuberance of conventional marketing, its tools and strategies on the interest platform” also, Santhya, (2017) defined digital marketing as an “online marketing a web marketing of products or services using digital channels to reach consumers” the key focal point in digital marketing is to promote brands through various forms of digital media. Trauss and Frost, (2014) defined digital marketing as thee “use of electronic data platform and application for planning and executing the conception, distribution, promotion and pricing of ideas, goods and services to create exchanges that do satisfy individual and organizational objectives. Digital marketing is the act of promotion and selling products and services by leveraging internet marketing strategies such as social media marketing search and electronic mail marketing (Vanweele et. al, 2016). Gbadeya, Momoh and Akinyosove, (2011) defined digital marketing as “the competitive advantage and achievement of marketing objectives through the use of electronic communications technology. The main success actor in digital marketing is achieving customer satisfaction through the electronic channel basic in term of the ease of use, performance and quality of service (Smith & Chaffey, 2013).

Digital marketing enables accessibility of markets that had been otherwise inaccessible without automation. For instance, customers who wished to perform transaction at night, is possible with the automated teller machine (ATMs). This process has change and expands customers base, and acquisition of a niche market (Fraser & McDonald, 2015). The main relevance of digital marketing is its ability to enable organizations to reach and interact with its current customers as well as potential customer or client.

Digital marketing is a key factor to any business regardless of its size. It helps business gain a substantial leap, by designing digital marketing to ensure that the organization stands-out from its competitors. Therefore, organizations especially banks need to invest in skill and time in creating a digital marketing strategy to leverage internet technology base and understand the latest marketing techniques to make more knowledgeable decisions in the future to come (Kopezak & Johnson, 2013). A strong digital marketing strategy can deliver a far higher return on investment than the usual traditional marketing methods.

Content Marketing

Content marketing is an act of developing or creating of content as value to benefit the user or consumer which is compelling to get him or her interested of the actual product or services. Content Marketing Institute, (2017) defined content marketing as “a strategic marketing approach focused on designing and distributing valuable, relevant and consistent content to attract and retain a clearly target defined audience, ultimately to drive profitable customary action”. In creating personalized valuable audience marketing has been identified as part of digital marketing.

Basically, content marketing is the act of communicating with customers and prospects without selling. Instead of promoting products or services, content marketing focuses on delivery information that makes buyers more intelligence about a product and/ or service involve. The reason of this content marketing strategy is the belief that if a firm as a business unit, delivers consistently, a flow of valuable information to buyers; they will ultimately reward the firm with patronage and loyalty (Content Marketing Institute, 2015). Content marketing strategy attracts and persuade prospects and transforms prospects into customers by creating and sharing valuable free content.

Social Media Marketing

Tuten and Winsatt, (2018) defined social media marketing as form of internet advertisement that is based on social communities and social networks. Because of the high grown rate of social communities, majority of the organizations have started to realize the potential of social media marketing in reaching the larger audience. The advent of online communities has close the communication gap between brands and consumers by designing a two-way communication platform. This fact has encouraged the engagement of business with their customers through joining the conversation on the social media sphere (Tuten & Winsatt, 2018).

Social media is booming in terms of the different and variety of platforms and customers' users. However, one can find audiovisual platforms such as Youtube, Vimeo and sound cloud, image platforms such as Flike, Picasa, Pinterest or Instagram, general social networks such as Facebook, Twitter, Google or specialized ones such as linkedin, News or bookmark aggregators such as Digg or Delicious; blogs; wiki, etc. a vast digital area where they become the new web winners (Kates & Mathew, 2013).

Marketing Automation

The adoption of marketing automation in the banking sector makes processes of transactions that would have otherwise been performed manually much more efficient, and makes new processes possible (Kumar & Reinartz, 2012). Marketing automation can be defined as “the application of software to automate marketing processes such as segmentation of customer, integration of customer data, and management of campaign” (Kumar & Reinartz., 2012). Marketing automation at its best, is a software and business tactics that allow companies to buy and sell. This means, it can be used to nurture prospects with highly personalized useful content that helps convert prospects to actual customers and turn customers into delighted customers (Cummings & Blitzer, 2010). This aspect of digital form of marketing actually generates significant new revenue for firms, and provides an excellent return on the investment required (Bello & Ibrahim, 2015).

The key factor to efficient automated process is the use of business intelligence. The business intelligence and automation solutions transcend the customer lifecycle by working behind the scenes to improve customer experience positively. Indeed, organization using business intelligence tool will

become intelligent about the way to improve and do business (Bello & Ibrahim, 2015). In the eyes of consumers, marketing automation allows companies to make themselves more favorable over rivals or competitors.

Electronic Mail Marketing

The electronic mail marketing is also one way of digital marketing and is popularly known as e-mail marketing. It involves using e-mail to send ads, request business or solicit sales or donations, and is meant to build loyalty, trust or brand awareness (Kim, Shin & Lee, , 2006). Also, electronic mail marketing can be done to either old lists of customers or current database, of customers (Cho & Khang, 2016). In a broad sense, the term is usually used to refer to sending e-mail messages with the aim of enhancing the relationship of a merchant with its current or previous customers to encourage customer loyalty and repeat business transaction.

Nemat, (2011) defined electronic mail marketing as the use of electronic mail communication to increase awareness, generate leads and build relationships with prospective customer and the relating ones” he further stated that, in business to business (B2B) electronic mail marketing is essential in building trust and maintaining an ongoing dialogue with brands, customers and or prospects.

The main incentive for customers to “opt in” to a company’s emailing list is the prospect of getting materials that matches their interests (Grunet, 1996; Gengler & Thomas, 2015) as receivers are more likely to open and read such messages except complaints about unsolicited emails known as “spam”. However, in most cases, the recipient provides explicit consent to receive direct email and in some countries, this is a legal requirement (Worthy & Graham, 2002). E-mail marketing is an important medium of marketing channel of communication especially organization that is seeking to build and maintain close customers’ relationship (Macloskey, 2006).

Performance of Banks

Performance of banks is the ability of a bank to have business advantage and achieve objectives such as high profit, efficiency, effect share, good financial results and survival at pre-determined time using relevant strategy for action (Amu & Nwezeaku, 2016). Performance bank is faring in terms of profit, market share, product quality, growth and expansion in relation to other firms in the same industry.

Batu, Necla and Iiyas, (2015) asserted that performance of banks is related with quality of output, on-time delivery of output, presence or attendance on the job, efficiency of the work completed and effectiveness of work completed. Consequently, it is the indication of productivity reflection of banks staff measured in terms of revenue, profit, growth, development and expansions of the company (Becker, et. al, 2016).

However, digital marketing platform provides banks to design strategies that can enable them enhance their performance by gaining buying actions through customer patronage. Customer patronage is the actual approval or support giving by customers in relation to a particular brand. Patronage delivers the foundation for an established and growing market share (MacInnis, Pieters & Hoyer, 2014). Digital marketing enhances organization’s handling customer feedbacks and responding to their complaints regularly influences patronage behaviour in the business environment (Soderland, 2011). Meanwhile, Ogwo and Igwe, (2012) mentioned that customers have diverse way of motivation, tastes and preference and these are the things that determine the patronage of an

organization. It is therefore imperative to identify the determinant factors of patronage and create appropriate marketing techniques that can entice potential customers as well as retaining the existing ones.

Kotler, (2013) support the view that consumers have unpredictable degree of patronage to particular services, stores and other entities. He further stated that, consumers can be categorized into four groups which consist of (i) hardcore patrons who are consumers of one particular product always; (ii) split patrons are loyal to either two or three products within a specified period of time; (iii) shifting patrons move from one products to another and finally (iv) switches are consumers who use not loyal to any brand at all. Customer patronage happened when there is quality and effective service delivery perceived by the customers. Meanwhile, in a highly competitive industry such as banking sector, customers' satisfaction should be the primary focus of firms that wish to sustain customer patronage in the business.

METHODOLOGY

The study adopted descriptive survey design with a structured questionnaire for data collection. The sample size of 30 respondents (i.e., 10 respondents each from the three selected banks), were considered. The unit of analysis are customers, manages, internal control managers and general managers of First Bank Plc, Access Bank Plc and First City Monument Bank in Port-Harcourt metropolis. The judgmental sampling method was used in collecting the sample size. The data collected was analyzed with person product moment correlation (PPMC) and simple regression analysis with the aid of (SPSS) version 25.

RESULTS AND DISCUSSION OF FINDINGS

The results of the study showed that performance of banks in terms of customer patronage is a function of content marketing, social media marketing, marketing automation and electronic mail marketing.

H₀₁: There is no significant relationship between content marketing and customer patronage of selected banks in Port Harcourt.

Table 4.1: Correlations between content marketing and customer patronage of selected banks in Port-Harcourt

		Content Marketing	Customer patronage
Content Marketing	Pearson Correlation	1	.559**
	Sig. (2-tailed)		.000
	N	4	4
Customer patronage	Pearson Correlation	.559**	1
	Sig. (2-tailed)	.000	
	N	4	4

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey, 2021

Table 4.1 shows a correlation coefficient of 55.9 percent and probability value of 0.000 which is less than 0.05 significant level. This means there is a significant relationship between content marketing and customer patronage of selected banks in Port Harcourt. Therefore, the null hypothesis was rejected and the alternate hypothesis accepted.

H0₂: There is no significant relationship between social media marketing and customer patronage of selected banks in Port-Harcourt.

Table 4.2: Correlations between social media marketing and customer patronage of selected banks in Port-Harcourt

		Social Media Marketing	Customer patronage
Social Media Marketing	Pearson Correlation	1	.635**
	Sig. (2-tailed)		.000
	N	4	4
Customer patronage	Pearson Correlation	.635**	1
	Sig. (2-tailed)	.000	
	N	4	4

**.
Correlation is

significant at the 0.01 level (2-tailed).

Source: Field Survey, 2021

The result on table 4.2 revealed a correlation coefficient of 63.5 percent and probability value of 0.000 less than 0.05 level of significant. This explains that there is a significant relationship between social media marketing and customer patronage of selected banks in Port Harcourt. Hence, the null hypothesis was rejected and alternate hypothesis accepted.

H0₃: There is no significant relationship between marketing automation and customer patronage of selected banks in Port-Harcourt

Table 4.3: Correlations between marketing automation and customer patronage of selected banks in Port-Harcourt

		Marketing Automation	Customer patronage
Marketing Automation	Pearson Correlation	1	.509**
	Sig. (2-tailed)		.000
	N	4	4
Customer patronage	Pearson Correlation	.509**	1
	Sig. (2-tailed)	.000	
	N	4	4

**.
Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey, 2021

The table above shows a correlation coefficient of 50.9 percent and probability value of 0.000 which is less than 0.05 significant level, indicating that there is a significant relationship between marketing

automation and customer patronage of selected banks in Port Harcourt. Hence, the null hypothesis was rejected and the alternate hypothesis accepted

H04: There is no significant relationship between E-mail marketing and customer patronage of selected banks in Port-Harcourt.

Table 4.4: Correlations between E-mail marketing and customer patronage of selected banks in Port-Harcourt

		E-mail Marketing	Customer patronage
Service Quality	Pearson Correlation	1	.732**
	Sig. (2-tailed)		.000
	N	4	4
Customer patronage	Pearson Correlation	.732**	1
	Sig. (2-tailed)	.000	
	N	4	4

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey, 2021

The result in table 4.4 shows the relationship between marketing automation and customer patronage of selected banks in Port Harcourt. The result shows a correlation coefficient of 73.2 percent and probability value of 0.000 less than 0.05 significant level. This indicates that there is a significant relationship between email marketing and customer patronage of selected banks in Port Harcourt. Hence, the null hypothesis is rejected and alternate hypothesis accepted.

CONCLUSION AND RECOMMENDATIONS

In conclusion, we can state that digital marketing is essential to any business be it small or large organization. Its enhances business to have a competitive edge to stands out from its competitors. Its plays a significant role by focusing on the customer quality service and their satisfaction.

Based on the findings and conclusion, the following recommendations were made;

- i. Financial institutions personnel should create more friendly relationship with their customers and as well create conducive and enabling environment for customer service delivery.
- ii. Digital marketing strategies should be well articulate, alternate and decent to convert potential customers and retaining existing ones.
- iii. Establish training for new staff and periodic training on quarterly basis for the old staff on digital marketing strategies for continuous improvement and high quality service delivery.

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