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The Impact of Internet Marketing on the Performance of Deposit Money Banks in South-South, Nigeria

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ABSTRACT
This study reviews the literature on Internet marketing and organizational performance. The paper aims to examine the impact of Internet marketing on the performance of deposit money banks (DMB) in the south-south region of Nigeria. It further looks at the significant challenges that DMB faces with the adoption of internet marketing in the south-south region of Nigeria. Two research hypotheses were formulated for the study. The performance of deposit money banks was measured with growth and effectiveness, while internet marketing forms the independent variable for the investigation. The cross-sectional survey research design was adopted for the study; the population was selected from 19 deposit money banks with offices across the south-south states. Two (2) participants were chosen randomly from the banks to form the thirty-eight (38) sample size for the study. Spearman's rank order correlation coefficient and SPSS were used to determine the level of relationship between internet marketing and the performance of deposit money banks in South-South, Nigeria. The study revealed a positive, direct, and significant relationship between internet marketing and Organizational performance in the Deposit Money Banks in South-South, Nigeria. From the outcome of the research findings, we concluded that deposit money banks should take Internet marketing seriously to enhance the banks' growth and Effectiveness in the South-South region of Nigeria. The study recommends that deposit money banks that want to grow and be effective must ensure a sound Internet marketing system supported by policies, procedures, and rules that provide unambiguous determination and administration of digital marketing packages.
Keywords: Internet Marketing, Organizational Performance, Effectiveness, Growth

INTRODUCTION

Internet marketing has had a significant impact on the performance of deposit money banks (DMBs) in the South-South region of Nigeria. With the increasing adoption of the internet and digital technologies, DMBs have recognized the potential of online marketing to reach a broader customer base, enhance brand visibility, and improve overall business performance (Atshaya and Rungta, 2016). According to Lardón-López *et al. (*2022), internet marketing has enabled DMBs to extend their market reach beyond traditional geographic boundaries. By establishing a solid online presence, DMBs attract customers from different locations, including rural areas. This broader market reach has contributed to increased customer acquisition and improved business performance (Maher, 2020). For Shet et al. (2023), internet marketing tools such as social media, email marketing, and online advertising have facilitated direct and interactive communication between DMBs and their customers. It supports the view held by Lee and Jeung (2018), which claims that DMBs engage with customers, provide personalized services, address queries, and gather feedback through these channels; enhanced customer engagement has strengthened customer loyalty and improved customer satisfaction levels.

Furthermore, internet marketing offers cost-effective strategies for DMBs compared to traditional marketing channels. Online advertising, search engine optimization (SEO), and content marketing are more affordable and efficient in reaching the target audience (Yahaya and Ebrahim 2016). In the opinion of Shet et al. (2023), DMBs allocate their marketing budgets more effectively, optimizing their return on investment (ROI) and reducing marketing costs. Also, internet marketing generates vast amounts of data on customer behavior, preferences, and market trends. DMBs can leverage this data through analytics tools to gain valuable insights into customer segments, market demands, and competitors (Harrison et al., 2018). Internet marketing played a pivotal role in promoting online banking and digital financial services offered by DMBs. With the convenience of online transactions, customers access banking services anytime, anywhere, resulting in increased customer satisfaction and loyalty (Saono et al., 202. DMBs that have invested in user-friendly and secure online platforms have witnessed improved performance and customer retention rates (Raza et al., 2020).

Despite the tremendous benefits or the penetration of Internet marketing at the forefront of Deposit Money Banks in the south-south region of Nigeria, different scholars still argue that deposit money banks have not embraced the benefits of the Internet, and this has led to harmful vices such as a digitally divided Nigerian, particularly in rural areas. Some customers need access to reliable internet connections or may need to possess the necessary digital literacy skills to engage with online marketing initiatives (Abdulquadri et al., 2021). This results in exclusion and limits the reach of internet marketing efforts for DMBs. The abundance of online marketing content leads to information overload for customers ((Kates and Matthew, 2013). DMBs must be mindful of overwhelming customers with excessive promotional messages, emails, or advertisements, as this can negatively impact their brand perception and lead to customer disengagement (Radovanovic et al., 2020). Internet marketing heavily relies on technology infrastructure and platforms. Any disruptions in internet connectivity or technical glitches hinder DMBs' ability to effectively carry out their marketing activities (Awotunde, 2021). Also, over-dependence on technology brings the risk of system failures or cyber-attacks that leads to disruption in banking operations and negatively impact customer trust (Oluyemisi, 2021). In the face of the above challenges, this study aims to investigate the impact of internet marketing on the performance of deposit money banks in south-south Nigeria.

Statement of the problem

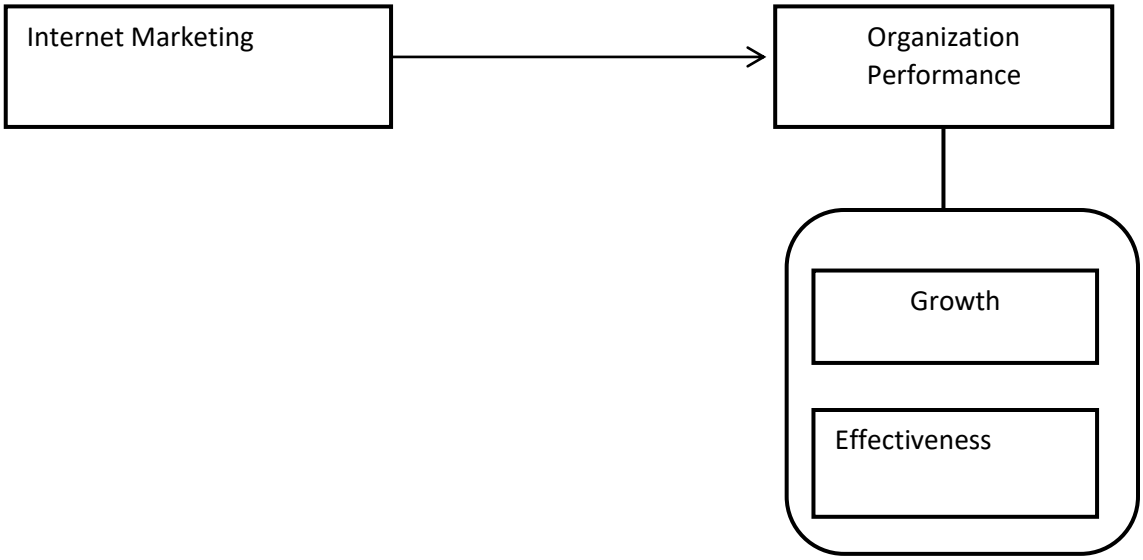
With Internet marketing, most banks increase product awareness and customer retention as well. Even though digital marketing and online services are convenient, some less well-educated customers face challenges in using this electronic method of doing business, and it is difficult for banks to attract and retain such customers, which therefore poses the question of how to maintain such a customer base. Although a considerable amount of research has been conducted on Internet marketing, more attention needs to be paid to the adoption of digital marketing in Nigerian banks and its overall impact on key performance indicators in the financial industry. Hence, that underscores why this study is imperative to examine the effects of internet marketing on the performance of Nigerian DMBs.

Objectives

The study aims to examine the impact of internet marketing on the performance of deposit money banks (DMB) in the south-south region of Nigeria. Specifically, the objectives of the study are to:

i) Identify the major challenges to the adoption of internet marketing on the performance of deposit money banks in the south-south.

Conceptual Framework



Source: Researcher Desk, 2023.

Research Questions

i. To what degree does internet marketing influence the performance of deposit money banks in south-south Nigeria?

Research Hypotheses

i. There is no significant relationship between Internet marketing and the growth of deposit money banks in the south-south of Nigeria.
ii. There is no significant association between Internet marketing and the Effectiveness of deposit money banks in Nigeria.

Theoretical Foundation

Congruity Theory

One baseline theories underpin this study – congruity theory. The congruity theory states that a person is more likely to have a positive attitude toward an object when an individual perceives a thing and a phenomenon that is consistent with what they hold (Rather, 2018). Congruity theory explains that a person is more likely to have a positive attitude toward an object when an individual perceives an object and a phenomenon that is consistent with what they hold (Lee & Jeong, 2014).

Internet Marketing

Akshaya and Rungta (2016) Internet marketing is a subset of digital marketing which primarily uses the Internet channel to promote a brand. Digital marketing is a set of techniques that leverages all available Internet technologies to target and drive sales (Shaltoni, 2017). Some authors argue that digital marketing and Internet marketing are different (Atshaya and Rungta, 2016). Internet marketing is a branch term that includes both online and offline digital technologies (Sweetwood, 2017).

In addition, internet marketing cover web, search, social media, email, digital advertising, and media buying (Sweetwood, 2017), enabling the overall impact of marketing campaigns to be executed, analyzed, and very effective to measure. Internet marketing uses the latest technology and Internet connectivity to achieve marketing goals (Roberts and Zahay, 2012). The internet and modern technology have also changed how people act, interact, communicate, and shop (Reed, 2017).

Yoo and Lee (2010) Online consumers are susceptible to their satisfaction with marketing communications and their experiences with the products and services they use. Consumers are constantly looking for unique, different, and highly personalized content that fits their lifestyle and ideal self-image.

They use all the online options to find the one that best suits their interests (Umit and Krishnamurthy, 2007).

Organizational Performance

Organizational performance is the ultimate performance of an organization taking into cognizance the achievement of efficiency and Effectiveness (Gibson et al., 2010). Organizational performance is defined as the ability of a company to achieve its goals, such as high profits, quality products, significant market share, good financial results, and survival at any given time using relevant behavioral and strategic action points (Gibson *et al.*, 2010).

Vanweele *et al*. (2016) stated that performance is premised on evaluating how well an organization is progressing toward a given goal, identifying areas of strength and weakness, and determining future initiatives with the aim of how to begin improving performance. Organizational performance includes several activities that help set organizational goals

Organizational Effectiveness

Organizational Effectiveness refers to the ability of an organization to achieve its goals and objectives efficiently and successfully. It encompasses various aspects of an organization, including its structure, processes, systems, culture, and people (Blettner and Gollisch, 2022). Effectiveness as a term is all-encompassing, including several aspects of efficiency and adaptability (Cetin & Cerit, 2010). Effective organizations are both economically and technically efficient and able to adapt to external change (Rosenbaum et al., 2018). According to Lee and Jeung (2018), organizational Effectiveness is regarded as an aspect of organizational performance.

Organizational Effectiveness addresses the need to sustain internal efficiency while optimizing the use of corporate resources, increasing adaptability, and increasing its ability to overcome external conflicts to achieve organizational goals and objectives. Productivity, adaptability, and flexibility are identified as the three-dimensional aspects of organizational Effectiveness, according to (Shet et al., 2023). Productivity deals with the quantity and quality of the product or service and the efficiency with which it is delivered. Adaptability has two constituents: symbolic adaptability and behavioral adaptability. Adaptability refers to anticipating problems in advance and developing satisfactory and timely solutions to them, in addition to staying abreast of new technologies and methods applicable to the organization's activities (Shet et al., 2023).

Organizational growth

Any noticeable organizational change in size portends growth or decline in the organization. Such changes are usually measured with simple criteria such as sales, employee number, assets and so on. Various approaches are used to measure organizational growth, but basically, they are dynamic measurements of change over time. Most studies performed on corporate growth reported the use of sales revenue as a concept of growth. In addition, other common growth measurement concepts include employees and assets (Verma and Kumar, 2022).

Acciarini et al. (2021) defined organizational growth as "the change in the size of an organization as measured by executive associates or employment. Organizational changes can affect the balance of incentives (salaries, positions, staff, goals, etc.) and contributions. Anticipating the negative consequences of change, they may reduce their contribution to or even leave the organization. However, going an organization is not always perceived as undesirable because it allows organizations to hire more compatible employees (Acciarini et al., 2021)

Empirical Review

Irsova and Havranek (2010), in their study of banking efficiency, discuss three types of efficiency: technical efficiency, revenue efficiency, and cost efficiency. They defined technical efficiency as the ability of a decision-making unit of production to obtain the maximum output from a given set of inputs. Profit efficiency is understood as a bank's profit margin, while cost efficiency refers to how much money a bank saves or does not waste.

Wanjuki (2014) carried out a research survey to examine the growth of digital marketing and its impact on customer service at the Meru branch of Barclays Bank of Kenya. In their analysis, the level of digital marketing capabilities of banks in Kenya's banking industry is on average. So, they recommended that the banks need to utilize digital marketing methods to meet their respective goals optimally.

Emeh et al. (2018) conducted a study evaluating the prevalence of digital marketing in the Nigerian banking industry. They used correlation and regression models to analyze the obtained data. Their results showed that digital marketing has a significant positive impact on customer loyalty. The researchers recommend that banks continue to educate customers about the availability of digital marketing platforms to increase their customer base, and bank managers ensure that customers receive feedback on their requests.

Piabari et al. (2022) examined digital marketing and performance of selected banks in Port Harcourt. They used descriptive survey research design and sampled three deposit money banks: First Bank Plc, Access Bank Plc, and First City Monument Banks in Port Harcourt. 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. They recommended, among others, that the customer care service units should create a friendly relationship with their customers.

RESEARCH METHODOLOGY

Research Design

Ahiauzu and Asawo (2016) observed that the study purpose influences the research design, the unit of analysis, and the time frame. The research design adopted in this research work is a survey research design vis-à-vis correlational study that examines the relationship between the internet marketing and the performance of Deposit Money Banks in South-South Nigeria. The cross-sectional survey was adopted because, according to Unamma (2003), it focused on the observation of an entity in which a group of people or items is studied at one time or almost the same time by collecting data and analyzing the observations to establish a relationship.

The target population of this study was nineteen (19) deposit money banks in South-south Nigeria. More so, two (2) of each of the employees in each of the banks operating in South-south Nigeria were randomly selected, making the population of the study to be 38. To test the research instrument's validity, the questionnaires were given to my research supervisor to certify that the questions covered the study variables. The reliability of the device was done through Cronbach's alpha.

The responses obtained from the respondents through the research instrument (questionnaire) were analyzed with a significance level of 0.05, with the aid of a statistical analysis tool called Statistical Package of Social Sciences (SPSS) Version 22. Data were analyzed to determine the mean scores, standard deviations, and percentages of respondents. The study used Spearman's rank order correlation coefficient to assess the level of relationship between internet marketing and the performance of deposit money banks in South-South, Nigeria.

DATA ANALYSIS

Digital Internet Marketing

Three items in the questionnaire (B1, B2, and B3) were used to gather data on Digital Internet Marketing; the response scores are shown in Table 4.5 below**.**

Table 1: Items Scores on Digital Internet Marketing

B	Digital Internet Marketing	SD	D	I	A	SA	Sum	Mean Score	Standard Deviation
		1	2	3	4	5			
B1	Digital marketing is essential for businesses to reach their target audience effectively.	0	0	0	13	21	34	4.62	.493
		0.0	0.0	0.0	38.2	61.8	100%		
		0	0	0	52	105	157		
B2	Email marketing is an effective way to nurture customer relationships and drive conversions	0	0	0	25	9	34	4.26	.448
		0.0	0.0	0.0	73.5	26.5	100%		
		0	0	0	100	45	145		
B3	Content marketing is an effective method for establishing thought leadership and building trust with the audience.	3	1	0	16	14	34	4.09	1.164
		8.8	2.9	0.0	47.1	41.2	100%		
		3	2	0	64	70	134		
	Total	3	1	0	54	44	98	4.23	
		3	2	0	216	220	441		

Source: Research Data, 2023.

The data in Table 1 above indicated that the respondents agreed to the items on Internet Marketing with a mean score higher than four (4). Furthermore, since the respondents agreed on the full article on Digital Internet Marketing, it shows that Digital Internet Marketing is considered a strong phenomenon in the study of Internet marketing in Deposit Money Banks.

4.2 Organizational Growth

Three items in the questionnaire (C1, C2, and C3) were used to gather data on organizational growth; the response scores are shown in Table 4.8 below:

Table 2 Items Scores on Organizational Growth

C	Organizational growth	SD 1	D 2	I 3	A 4	SA 5	Sum	Mean Score	Standard Deviation
C1	The organization has experienced significant growth in terms of revenue and market share	0 0.0 0	0 0.0 0	0 0.0 0	16 47.1 64	18 52.9 90	34 100% 154	4.53	.507
C2	The organization has effective strategies in place to expand its customer base and reach new markets.	0 0.0 0	0 0.0 0	0 0.0 0	21 61.8 84	13 38.2 65	34 100% 149	4.38	.495
C2	The organization provides adequate resources and support for employees to contribute to organizational growth.	0 0.0 0	0 0.0 0	0 0.0 0	9 26.5 36	25 73.5 125	34 100% 161	4.74	.448
	Total	0 0	0 0	0 0	46 184	56 280	102 464	4.55	

Source: Research Data 2023

The data in Table 2 above indicated that the respondents agreed to all the organizational growth items with a mean score higher than four (4). Furthermore, since the respondents agreed on the full item on corporate growth, it shows that organizational growth is considered a strong phenomenon in the study of the performance of Deposit Money Banks in south-south Nigeria.

4.3 Effectiveness

Three items in the questionnaire (C4, C5, and C6) were used to gather data on effectiveness; the response scores are shown in Table 4.9 below:

Table 3 Items Scores on Effectiveness

C	Effectiveness	SD 1	D 2	I 3	A 4	SA 5	Sum	Mean Score	Standard Deviation
C4	The organization has clear goals and objectives that are aligned with its mission.	0	0	0	7	27	34	4.79	.410
		0.0	0.0	0.0	20.6	79.4	100%		
		0	0	0	28	135	163		
C5	The organization consistently achieves its desired outcomes and targets	0	0	0	15	19	34	4.56	.504
		0.0	0.0	0.0	44.1	55.9	100%		
		0	0	0	60	95	155		
C6	The organization effectively utilizes its resources (financial, human, and technological) to accomplish its goals.	0	0	0	18	16	34	4.47	.507
		0.0	0.0	0.0	52.9	47.1	100%		
		0	0	0	72	80	152		
	Total	0	0	0	40	62	102	4.61	
		0	0	0	160	310	470		

Source: Research Data 2023

The information in Table 3 above indicated that the respondents agreed to all the items on Effectiveness with a mean score higher than four (4). This shows that point is considered a strong phenomenon in the study of performance in Deposit Money Banks.

4.5 Relationship between Internet Marketing and Organizational Growth

Table 4: Correlations analysis showing the relationship between Digital Internet Marketing and organizational growth

			Digital Internet Marketing	Organizational growth
Spearman's rho	Digital Internet Marketing	Correlation Coefficient	1.000	.937**
		Sig. (2-tailed)	.	.000
		N	34	34
	Organizational growth	Correlation Coefficient	.937**	1.000
		Sig. (2-tailed)	.000	.
		N	34	34

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

Source: SPSS 22 Output, 2023

Table 4 above shows that Spearman's Rank Order Correlation coefficient (r) is 0.937. This means that a very strong and positive relationship exists between Digital Internet Marketing and organizational growth. It further shows that a direct relationship exists between the variables. Hence further improvement in Digital Internet Marketing will result in the growth of deposit money banks in South-South, Nigeria.

Relationship between Internet Marketing and Effectiveness

Table 5: Correlations analysis showing the relationship between Internet Marketing and Effectiveness

			Internet Marketing	Effectiveness
Spearman's rho	Digital Internet Marketing	Correlation Coefficient	1.000	.911**
		Sig. (2-tailed)	.	.000
		N	34	34
	Effectiveness	Correlation Coefficient	.911**	1.000
		Sig. (2-tailed)	.000	.
		N	34	34

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

Source: SPSS 22 Output, 2023

Table 5 above shows that Spearman's Rank Order Correlation coefficient (r) is 0.911. This means that a very strong and positive relationship exists between internet marketing and Effectiveness. It further shows that a direct relationship exists between the variables. Hence further improvement in internet marketing will result in the Effectiveness of deposit money banks in South-South, Nigeria.

FINDINGS

Ho_1: There is no significant relationship between Digital Internet Marketing and organizational growth in deposit money banks in South-South, Nigeria.

The study revealed that there is a positive, direct, and significant relationship between internet marketing and Organizational performance in the Deposit Money Banks in South-South, Nigeria, with a probability/significant value (PV) of 0.000, which is less than (<) 0.05. In line with the above finding, Chaffey and Smith (2022), Digital internet marketing allows organizations to reach a broader audience beyond their local or regional boundaries. Through online platforms, organizations can connect with potential customers globally and expand their market reach. This increased reach opens up new opportunities for customer acquisition and business growth. Additionally, Quelch and Klein (2007)

opined that Digital internet marketing provides organizations with tools and techniques to segment their target audience based on various criteria such as demographics, interests, and online behavior. By understanding their target audience better, organizations can create highly targeted marketing campaigns that resonate with specific customer segments.

Ho_2: There is no significant relationship between Digital Internet Marketing and Effectiveness in deposit money banks in South-South, Nigeria.

Table 4.14 shows a probability/significant value (PV) of 0.000, which is less than (<) 0.05 (level of significance). Also, in Table 4.22, Digital Internet Marketing has a t-calculated of 5.735, which is greater than the t-tabulated $_{(0.05,\ 33)}$ = 1.69. Therefore, we reject the null hypothesis; hence, there is a significant relationship between Digital Internet Marketing and Effectiveness in deposit money banks in South-South, Nigeria. Nylén and Holmström (2019) Digital internet marketing provides organizations with tools and techniques to segment their target audience based on various criteria such as demographics, interests, and online behavior. By understanding their target audience better, organizations can create highly targeted marketing campaigns that resonate with specific customer segments. This leads to higher conversion rates and improved return on investment (ROI) for marketing efforts. Gay, Charlesworth, and Esen (2007). Digital Internet marketing provides organizations various channels to engage and interact with their customers. Through social media, email, blogs, and other online platforms, organizations can build stronger relationships with their customers. Regular communication, personalized offers, and valuable content help nurture customer loyalty and increase customer lifetime value.

CONCLUSION

The result of this study provides an empirical, direct, strong, and significant influence on internet marketing and organizational performance of deposit money banks in South-South, Nigeria. Thus, from the outcome of the research findings, internet marketing should be taken seriously by the deposit money banks to enhance the banks' growth and Effectiveness in the South-South region of Nigeria. Also, the findings show that organizations of all types and sizes may strengthen their performance by engaging in a good, effective, and efficient internet marketing activity.

RECOMMENDATIONS

The following are the recommendations of the study:

i. Deposit money banks that want to grow and be effective must ensure a good Internet marketing system supported by policies, procedures, and rules that provide unambiguous determination and administration of digital marketing packages.
ii. Deposit money banks should apply internet marketing packages that enable their executives to possess and be motivated to withstand environmental threats.

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