
ANALYZING THE USES OF DIFFERENT TYPES OF DIGITAL MARKETING TOOLS OF BANK: A STUDY ON A COMMERCIAL BANK LTD

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Received: February 02, 2021

Accepted: March 27, 2021

Online Published: April 02, 2022

DOI: 10.46281/aijmsr.v12i1.1674

URL: <https://doi.org/10.46281/aijmsr.v12i1.1674>

ABSTRACT

Nowadays, business activities are drastically changing their services through using technology. Moreover, the banking activities are performed in a digitalized way where the customers get better services through online services. Digital marketing is the medium of the internet, mobile devices, social media, search engines, and other electronic devices to reach consumers. Through using digital technology banks perform billions of transactions to reach the customers in this current competitive market and it helps them to make it easier and shorter and more comfortable. The main objective of the study is to analyze the uses of different types of digital marketing tools of a private commercial bank limited. This study was quantitative and exploratory in nature. A non-probability convenience sampling method has been used in this study and the employees and experts of private commercial bank limited were the population. Primary data have been used where the primary data were collected from respective respondents through survey questionnaire. The sample size was 100 and Five-point Likert scale has been used where ('1=strongly agree' and '5= strongly disagree') in this study. The findings of the research suggests that using digital marketing tools are more effective than any other traditional marketing tools in the bank.

Keywords: Digital Marketing, Bank, Employees.

JEL Classification Codes: M38.

INTRODUCTION

Nowadays, digital marketing is the essential platform to stay in the competitive market. Recently the banking companies are using their different digital market in tools to reach the bank customers where customers' are the lifeblood as like the as the capital of any business organization. Digital marketing plays a crucial role in providing better services to customers. Digital marketing is the process of using different digital marketing tools to attract customers to full fill their satisfaction level (Karim et al., 2020). Marketing is the technique to connect between banks and customers. No bank can expect success without putting substantial investment in its marketing efforts. Recently, the success of businesses depends on digital marketing tools in the digital world (Asheq et al., 2022). Banks nowadays are coming up with amazing and attractive ways to attract their customer and retain their customer base thereby gaining new customers. In recent days, banks are paying the attention to building long-term relationships with their customers. Basically, digital marketing uses social media, email, online advertisement, blogs, and other online channels as a part of an overall marketing strategy that helps to engage current customers of the market (Baltes, 2015).

Digital marketing tools help banks what kind of services should provide to the customers of the market. In what way do customers their services and to find the expectation and feedback (Ali et al., 2021; Ali et al., 2020; Alhassan et al., 2021; Ali & Dahana, 2021). Digital marketing is the medium of using the internet, digital technology, and digital media to deliver goods and services to the customers over the internet. Its main goals are to reach the customers and achieve the organization's goal (Al Amin et al., 2021; Akhter, Karim & Islam, 2021; Akhter et al., 2020a). Digital marketing tools help the company and banking institutions to find out their target customer. In this modern age, people are more connected to the internet. People do all kinds of tasks by using the internet and digital technology. There is no chance to succeed in online business and banking without the use of digital marketing tools (Yadav et al., 2018).

Digital marketing tools effectively engage their customer with digital technology (Akhter et al., 2020b; Ara et al., 2015). Digital marketing tools help to reach these customers. Nowadays bank institutions should use digital marketing tools to provide attractive services to the targeted customers in the competitive market.

LITERATURE REVIEW

Digital marketing is the form of communication and interaction between organizations and their customer through the digital channel (internet, email, and others) and digital technologies (Kotler et al. (2009). On the other hand, digital marketing is the process of accomplishing marketing activities through using digital tools like social media, Facebook, Youtube, online advertisement, blogs, etc. (Kumar et al., 2019). Besides, digital marketing strategy enables an organization to expand communication, online services, retain targeted current customers and members of the bank (Baltes, 2015). However, digital marketing tools are that's tools that help companies to develop and promote their products and services by using digital technology (Chaffey and Ellis-Chadwick, 2019). Furthermore, Digital marketing is considered as the digital tools like the Internet, mobile devices, social media, search engines, and other channels to reach consumers which help to approach new ways of understanding how customers behave compared to traditional marketing (Rahaman et al., 2020; Miklosik et al., 2019; Islam & Bhuiyan, 2021; Islam & Barghouthi, 2017; Islam & Miajee, 2018; Islam, 2016a; Islam, 2016b; Islam, 2016c; Islam, Alam & Al-Amin, 2015; Islam, 2015; Islam et al., 2014; Islam & Barghouthi, 2017; Rahaman et al., 2021; Rahaman et al., 2022). Digital marketing is one of the crucial marketing processes that expand the detail of the products which creates intention among the customers to purchase the product through the online transaction (Karm et al. 2014). Nowadays, a large portion of people is busy on their social network, which helps to increase the necessity of marketing in a social media channel. According to Mahalaxmi et al. (2016) the term e-marketing rather than digital marketing and characterized that it is the use of both web and intuitive innovations to create a connection amongst firms and its clients of the digital market. Henceforth, by utilizing client information, it is possible to anticipate future offers that need to be sent to their existing customers for keeping the clients alive and tied up with the organization (Khan and Islam, 2017). Digital marketing tools help banker to reach their target customer and gain more profit from their business (Clagett, 1995). Moreover, Digital marketing tools help the bank to look after their customer behavior by using digital marketing tools where anyone from anywhere can get the services from the bank (Sharma et al., 2020). In this present age, people are more active on digital platforms where people want to do all activities by using digital technology and bank are also the user of digital technology by using digital marketing tools. Bank easily can reach their ultimate customer. In this way, digital marketing tools create new potential marketing value for the banking sector (Orwenyo, 2014). Therefore, Customers also get great services from the bank that is good for both and the digital marketing tools help the bank to run long-run relationships with their customers and both are beneficial (Wonder, 1981).

METHODOLOGY

For this study purpose, the non-probability convenience sampling method has been used because the population is unknown. This research is quantitative and exploratory in nature. The targeted population of the study was the employees and experts of a private commercial bank limited. Data were collected using structured survey questionnaires from experts and employees of the bank. In this study, the questionnaires were two parts namely where the first part consisted of demographic information and the second part was the survey questionnaire. The sample size was 100 and a five-point Likert scale has been used where (‘1=Strongly Agree, 2=Agree, 3=Neutral, 4=Disagree, 5=Strongly Disagree) in the study.

RESULTS & DISCUSSION

Table 1: Response regarding the gender status of respondents

	Frequency	Percent
FEMALE	31	31.0
MALE	69	69.0
Total	100	100.0

The above table shows that 69% (N=69) respondents are male, and the rest of the 31% (N=31) are female. This is the result of gender status respondents in this study.

Table 2: The frequency of South Bangla Agriculture and Commerce Bank Ltd using digital marketing tools in a very effective way.

	Frequency	Percent
strongly Agree	31	31.0
Agree	69	69.0
Total	100	100.0

The table above indicates that more than 31% strongly agreed (n=31) and more than 69% agreed (n=69) that South Bangla Agriculture and Commerce Bank Ltd uses digital marketing tools in a very effective way.

Table 3: Frequency of Using digital marketing tools are profitable for South Bangla

	Frequency	Percent
Strongly Agree	45	45.0
Agree	55	55.0
Total	100	100.0

The table above indicates that more than 45% strongly agreed (n=45) and more than 55% agreed (n= 55) that using digital marketing tools is profitable for South Bangla Agriculture and Commerce Bank Ltd.

Table 4: Frequency By using digital marketing tools South Bangla Agriculture and Commerce Bank Ltd can reach their potential customers.

	Frequency	Percent
Strongly Agree	21	21.0
Agree	74	74.0
Disagree	5	5.0
Total	100	100.0

The table above indicates that more than 21% of respondents strongly agreed (n=21) and more than 74% agreed (n=74) and 5% of respondents Disagree (n=5) that by using digital marketing tools South Bangla Agriculture and Commerce Bank Ltd can reach their potential customers.

Table 5: Frequency of Using digital marketing tools is the better way for creating new customer

	Frequency	Percent
Strongly Agree	27	27.0
Agree	70	70.0
Disagree	3	3.0
Total	100	100.0

The table above indicates that 27% of respondents strongly agreed (n=27) and more than 70% of respondents agreed (n=70) and 3% of respondents Disagree (n=3) that using digital marketing tools is the better way for creating a new customer.

Table 6: Frequency of Social media marketing is a very effective way to communicate the customers of a private commercial Bank Ltd

	Frequency	Percent
Strongly Agree	23	23.0
Agree	65	65.0
Disagree	10	10.0
Strongly disagree	2	2.0
Total	100	100.0

The table above indicate that more than 23% of respondents strongly agreed (n=23) and more than 65% agreed (n=65) and 10% respondents disagreed (n=10) and 2% of respondents strongly disagreed (n=2) that social media marketing is a very effective way to communicate the customer of a private commercial Bank Ltd

Table 7: Frequency of a private commercial Bank Ltd keeps web page running on Internet

	Frequency	Percent
Strongly Agree	34	34.0
Agree	61	61.0
Disagree	4	4.0
Strongly disagree	1	1.0
Total	100	100.0

The table above indicates that 34% of respondents strongly agreed (n=34) and more than 61% of respondents agreed (n=61) and minimum number of respondents 4% disagreed (n=4) and 1% strongly disagreed with that Bank Ltd keeps web page running on the Internet.

Table 8: Frequency of a Bank Ltd provides information Quickly through the use of digital marketing tools

	Frequency	Percent
Strongly Agree	17	17.0
Agree	77	77.0
Disagree	6	6.0
Total	100	100.0

The table above indicates that more than 17% of respondents strongly agreed (n=17) and more than 77% agreed (n=77) and minimum number of respondents 6% disagreed (n=6) with that a Bank Ltd provides information Quickly through the use of digital marketing tools

Table 9: Frequency of in case of advertising, the uses of digital marketing tools are cheaper than other marketing tools of a Bank Ltd.

	Frequency	Percent
Strongly Agree	10	10.0
Agree	35	35.0
Disagree	47	47.0
Strongly disagree	8	8.0
Total	100	100.0

The table above indicates that more than 10% of respondents strongly agreed (n=10) and more than 35% respondents agreed (n=35) but the maximum number of respondents more than 47% disagreed (n=47) and more than 8% strongly disagreed with that in case of advertising, the uses of digital marketing tools are cheaper than other marketing tools of a Bank Ltd.

Table 10: Frequency of a Bank Ltd keeps Facebook running on social networking site

	Frequency	Percent
Strongly Agree	48	48.0
Agree	44	44.0
Neutral	1	1.0
Disagree	5	5.0
Strongly Disagree	2	2.0
Total	100	100.0

The table above indicates that more than 48% of respondents strongly agreed (n=48) and more than 44% agreed (n=44) but a minimum number of respondents kept silent and more than 5% respondents disagreed and 2 % (n=2) strongly disagreed with that a private Bank Ltd keeps Facebook running on social networking site.

Table 11: Frequency of Social media marketing is a very effective tool for promoting a private commercial Bank Ltd

	Frequency	Percent
Strongly Agree	18	18.0
Agree	78	78.0
Disagree	2	2.0
Strongly disagree	2	2.0
Total	100	100.0

The table above indicates that more than 18% of respondents strongly agreed (n=18) and more than 78% of respondents agreed (n=78) but a minimum number of respondents 2% strongly disagreed (n=2) with that Social media marketing is a very effective tool for promoting a private commercial Bank Ltd

Table 12: Frequency of In case of using digital marketing tools, a private commercial Bank Ltd provides better services

	Frequency	Percent
Strongly Agree	19	19.0
Agree	70	70.0
Disagree	11	11.0
Total	100	100.0

The table above indicates that more than 19% of respondents strongly agreed (n=19) and more than 70% of respondents agreed (n=70) but the minimum number of respondents 11% disagreed (n=11) with that in case of using digital marketing tools a private commercial Bank Ltd provides better services.

The uses of digital marketing tools play a vital role in the banking sector. The South Bangla Agriculture and Commerce Bank Ltd uses digital marketing tools in a very effective way. It has become the order of the day to use digital marketing tools. The uses of digital marketing tools are better than other traditional marketing tools. Based on the finding of the report it can be said that the uses of digital marketing tools in the banking sector have a positive impact and influence the customer to choose more suitable banks for them. According to the findings use of different types of digital marketing tools can attract customers more than other traditional marketing tools because most customers or people are engaged on the internet. The educated people are engaged strongly on the different types of websites and portals. People believed that the use of digital marketing tools can help them in touch with the bank. Uses of digital marketing tools can be more useful to get more reliable information from the banking website. Social media marketing helps them more to provide information about their bank's new schemes and benefits to their customer. Social media programs help the bank to reach its target in a certain time. The uses of digital marketing tools help the bank and customers to save time and cost. At the present age use of digital marketing tools can help the bank to reach their ultimate target as well as their goal. Building good communication with the customer and making the easy of success depends on the proper uses of digital marketing tools. After going through the whole research process author recommends that the bank should train up their executive on proper uses of digital marketing tools on their banking site which would

help the bank to be more successful. Also, the bank should provide their advertisement on social networking sites because most people engaged on social media. Another is The bank should make their programs on social networking sites and make them easy to access to reach many potential customers. With the proper utilization of digital marketing tools, the bank would be able to reach its ultimate goal and success within in short time. The proper utilization of digital marketing tools can save their cost and time than other traditional marketing tools

CONCLUSION

According to the finding, it can be said that the uses of different types of digital marketing tools attract customer attention more easily than other marketing tools. With the proper utilization of digital marketing tools, the bank executive can do their work in a short time and customers get more reliable information. The proper uses of different types of digital marketing tools help the digital banking system more than other traditional marketing tools. The uses of different types of digital marketing tools help the banks to gain more customers and provide the services as peruses of different types of digital marketing tools has brought drastic change on the banking sector. In a digital age, the proper use of different types of digital marketing tools is the blessing of success. It can easily attract the customer's attention, and make the potential to an actual customer and help the bank to succeed in their working field. The use of different types of digital marketing tools in the banking sector is the blessing of the digital world (Akhter et al. 2022a; Akhter et al., 2022b; Kader et al., 2019; Kader et al., 2021; Kabir et al., 2021).

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CONFLICT OF INTEREST STATEMENT

The authors declare that they have no competing interests.

ACKNOWLEDGEMENT

All authors contributed equally to the conception and design of the study.

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