

DIGITAL MARKETING AND CUSTOMER SATISFACTION IN SELECTED DEPOSIT MONEY BANKS IN AWKA METROPOLIS, ANAMBRA STATE

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Abstract

In today's competitive banking sector, where customer satisfaction is increasingly influenced by digital interactions, banks must adopt effective digital marketing strategies to enhance service delivery and retain clients. This study therefore examines the effect of digital marketing on customer satisfaction in selected deposit money banks in Awka Metropolis, Anambra State. The specific objectives were to: (i) ascertain the influence of mobile payment services on customer satisfaction; (ii) determine the effect of online banking experience on customer satisfaction; (iii) examine the impact of social media engagement on customer satisfaction; and (iv) identify the effect of mobile banking applications on customer satisfaction. The study adopted a descriptive survey design, with data collected through structured questionnaires administered to 180 respondents selected using simple random sampling. Data were analyzed using descriptive statistics and regression analysis. The findings revealed that mobile payment services significantly influence customer satisfaction ($B = 0.286$, $p = 0.000$), online banking experience has a positive effect ($B = 0.085$, $p = 0.025$), social media engagement significantly impacts satisfaction ($B = 0.332$, $p = 0.007$), and mobile banking applications positively affect customer satisfaction ($B = 0.216$, $p = 0.000$). The study concludes that digital marketing tools play a critical role in enhancing customer satisfaction in the banking sector. It recommends that banks invest in improving mobile payment platforms, enhance online banking interfaces, actively engage customers on social media, and continuously upgrade mobile banking applications to maintain high levels of customer satisfaction.

Keywords: Digital Marketing, Customer satisfaction, Mobile Bank applications, Social media Engagement.

Introduction

The global banking industry has undergone a profound transformation following the integration of digital technologies into marketing and service delivery processes. Digital marketing encompassing online platforms, mobile applications, social media, and other internet-enabled tools has redefined how banks communicate with customers, promote services, and create value (Oyedeko & Kolawole, 2024). Unlike traditional marketing approaches, digital marketing enables interactive, real-time, and customer-centric engagement while offering measurable performance outcomes that allow organizations to evaluate return on investment and customer responses more efficiently (Enyioko & Okwandu, 2023). As customer expectations increasingly shift toward convenience, speed, and personalization,

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digital marketing has become a strategic necessity rather than an optional innovation within the banking sector.

In Nigeria, deposit money banks (DMBs) have embraced digital marketing as a response to heightened competition, regulatory reforms, and rapid technological advancement. The expansion of mobile and internet banking has significantly altered bank–customer interactions, with a growing proportion of customers relying on digital channels for transactions, information, and service support (Ighomereho *et al.*, 2022). Recent evidence indicates a substantial rise in mobile banking adoption among Nigerian adults, reflecting broader improvements in digital infrastructure and consumer readiness for electronic financial services (Adeleke & Olalekan, 2024). Consequently, banks increasingly deploy digital marketing tools such as mobile payment services, online banking platforms, social media engagement, and mobile applications to attract customers, enhance service delivery, and strengthen long-term relationships.

Despite these developments, customer satisfaction remains a critical and unresolved challenge in Nigeria’s digital banking landscape. Customer satisfaction reflects the degree to which service experiences meet or exceed customer expectations and is a key determinant of customer retention, loyalty, and organizational competitiveness. In a digitally driven banking environment, satisfaction is shaped not only by the quality of core financial products but also by customers’ experiences with digital marketing interfaces, system reliability, responsiveness, and ease of use (Abdullahi *et al.*, 2025). While digital marketing initiatives are intended to enhance customer experience, empirical studies suggest that their effectiveness in achieving this objective remains inconsistent.

Evidence from prior Nigerian studies indicates that customers frequently encounter difficulties associated with digital banking and marketing platforms, including unstable network connectivity, transaction failures, system downtimes, slow responses to online inquiries, and inadequate digital customer support (Eze & Chinedu, 2023; Adeleke & Olalekan, 2024). Moreover, a perceived mismatch between promotional messages disseminated through digital channels and actual service performance has been shown to undermine customer trust and satisfaction (Salau *et al.*, 2023). These challenges raise critical questions about whether the widespread adoption of digital marketing strategies by DMBs has translated into meaningful improvements in customer satisfaction or merely expanded banks’ digital presence without corresponding service quality gains.

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Importantly, much of the existing empirical literature on digital marketing and customer satisfaction in Nigeria adopts a broad national or regional focus, with limited attention to localized banking environments and specific digital marketing components. There is a notable lack of component-based empirical evidence examining how distinct dimensions of digital marketing such as mobile payment services, online banking experience, social media engagement, and mobile banking applications—individually and collectively influence customer satisfaction within specific urban contexts. This gap is particularly evident in rapidly developing metropolitan areas characterized by high digital awareness, intense inter-bank competition, and diverse customer demographics.

Awka Metropolis in Anambra State represents one such context, where increasing reliance on digital banking services coexists with persistent variations in customer experiences and satisfaction across banks. Despite relatively high digital literacy among residents, customers continue to report challenges related to mobile payments, application usability, and responsiveness of digital communication channels. However, empirical studies that systematically assess how these digital marketing dimensions shape customer satisfaction within this localized setting remain scarce.

Against this backdrop, the present study examines the effect of digital marketing on customer satisfaction among selected deposit money banks in Awka Metropolis, Anambra State. Specifically, the study assesses the influence of mobile payment services, online banking experience, social media engagement, and mobile banking applications on customer satisfaction. By providing component-specific and context-sensitive evidence, this study seeks to contribute to the growing literature on digital marketing effectiveness in banking while offering practical insights to guide banks in optimizing digital marketing strategies to enhance customer satisfaction and competitive advantage in Nigeria's increasingly digital financial environment.

Objectives of the Study

The main objective of this study is to examine the effect of digital marketing on customer satisfaction in selected deposit money banks in Awka Metropolis Anambra State.

The specific objectives are to:

1. determine the influence of mobile payment services on customer satisfaction of selected deposit money banks in Awka Metropolis Anambra State.

2. examine the effect of online banking experience on customer satisfaction of selected deposit money banks in Awka Metropolis Anambra State.
3. determine the impact of social media engagement on customer satisfaction of selected deposit money banks in Awka Metropolis Anambra State.
4. examine the effect of influencer marketing on customer satisfaction of selected deposit money banks in Awka Metropolis Anambra State.

Research Questions

Based on the specific objectives of the study, the following research questions were formulated:

1. What influence do mobile payment services have on customer satisfaction of selected deposit money banks in Awka Metropolis, Anambra State?
2. What extent does online banking experience affect customer satisfaction of selected deposit money banks in Awka Metropolis, Anambra State?
3. What impact does social media engagement have on customer satisfaction of selected deposit money banks in Awka Metropolis, Anambra State?
4. How does influencer marketing affect customer satisfaction of selected deposit money banks in Awka Metropolis, Anambra State?

Research Hypotheses

The following hypotheses are formulated to provide a basis for empirical testing:

H0₁: Mobile payment services have no significant influence on customer satisfaction in selected deposit money banks in Awka Metropolis Anambra State.

H0₂: Online banking experience has no significant effect on customer satisfaction in selected deposit money banks in Awka Metropolis Anambra State.

H0₃: Social media engagement has no significant impact on customer satisfaction in selected deposit money banks in Awka Metropolis Anambra State.

H0₄: Influencer marketing has no significant effect on customer satisfaction in selected deposit money banks in Awka Metropolis Anambra State.

Literature Review

Digital Marketing in the Banking Sector

Digital marketing represents the strategic deployment of digital technologies and platforms to communicate value, engage customers, and enhance service delivery. In the banking sector, it encompasses digital channels such as mobile applications, social media

platforms, online banking interfaces, email marketing, and SMS notifications, which collectively enable banks to interact with customers beyond physical branch boundaries (Chaffey & Ellis-Chadwick, 2019). Unlike traditional marketing, digital marketing facilitates real-time, interactive, and measurable engagement, making it particularly suitable for service-oriented industries such as banking.

In Nigeria, deposit money banks (DMBs) have increasingly adopted digital marketing strategies in response to heightened competition, regulatory reforms, and shifting customer expectations. The COVID-19 pandemic further accelerated this transition, compelling banks to expand digital channels to sustain customer engagement during movement restrictions (Ilegbinosa *et al.*, 2024). Empirical evidence suggests that aggressive deployment of digital marketing during this period enhanced customer reach, increased account openings, and diversified revenue streams through digital platforms (Ilegbinosa *et al.*, 2024).

Beyond adoption, the effectiveness of digital marketing depends largely on service quality attributes embedded within digital platforms. A systematic review by Lolemo and Pandya (2024) demonstrates that digital banking initiatives positively influence customer satisfaction and loyalty, particularly when platforms are reliable, secure, and easy to use. Similarly, Adewole (2024) reports that platform complexity, accessibility, transaction cost, and security significantly affect repeated usage of digital banking services in Nigeria, thereby shaping customer satisfaction outcomes. These findings underscore that digital marketing effectiveness in banking extends beyond promotional visibility to the experiential quality of digital interactions.

To conceptualize service quality in digital contexts, Ighomereho *et al.* (2022) propose an e-service quality framework comprising reliability, security, fulfilment, ease of use, and responsiveness. This framework is particularly relevant to banking, where digital interactions involve sensitive financial information and require uninterrupted service delivery. Collectively, these studies suggest that digital marketing in banking operates as both a communication mechanism and a service delivery system, with direct implications for customer satisfaction.

Customer Satisfaction in Digital Banking Contexts

Customer satisfaction reflects customers' evaluative judgment of whether service experiences meet or exceed expectations (Kotler & Keller, 2016). In digital banking environments, satisfaction is shaped not only by transaction outcomes but also by usability, system reliability, security, responsiveness, and overall digital experience. As banking services

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become increasingly digitized, customers' satisfaction judgments are increasingly formed through interactions with digital interfaces rather than face-to-face encounters.

Empirical evidence from Nigeria consistently demonstrates a strong link between digital service quality and customer satisfaction. Isroset (2025) finds that system uptime, interface simplicity, and service reliability significantly enhance customer satisfaction in Nigerian banks. Similarly, Adewole (2024) reports that accessibility, security, ease of use, and reduced transaction costs are key predictors of customer satisfaction and repeat usage of digital banking platforms.

Studies focusing on digital marketing communication further reinforce this relationship. Chikere (2025), examining commercial banks in Port Harcourt, reports significant positive relationships between electronic marketing strategies (email marketing, content marketing, and social media engagement) and customer satisfaction, with content marketing exerting the strongest influence on customer retention. These findings indicate that digital promotional strategies, when aligned with service performance, play a meaningful role in shaping satisfaction perceptions.

However, evidence also points to persistent challenges. System failures, slow response to digital complaints, perceived security risks, and inconsistencies between promotional messages and service performance continue to undermine satisfaction in many Nigerian banking contexts. These challenges suggest that customer satisfaction in digital banking is contingent not merely on digital presence but on the congruence between marketing promises and actual service experience.

Digital Banking Services and Market Context

Digital banking services include mobile banking applications, internet banking, USSD services, digital payments, ATMs, and POS terminals, all of which facilitate financial transactions without physical branch visits (Adaramola *et al.*, 2025). The adoption of these services has expanded rapidly in Nigeria, driven by increased smartphone penetration, improved internet access, and financial inclusion initiatives. EFINA (2024) reports that over 45% of Nigerian adults used digital financial services in 2023, reflecting growing reliance on digital channels.

Empirical studies confirm that digital banking services contribute positively to both customer satisfaction and bank performance. Ndaman and Mohammed (2025) find that mobile banking and digital payment systems significantly improve customer satisfaction and loyalty

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in Zenith Bank, while Ine-Tonbarapa and Nnah (2024) report strong positive relationships between mobile banking, POS usage, and financial performance indicators such as ROA and ROE. Nonetheless, challenges such as cybersecurity risks, unreliable networks, digital fraud, and uneven digital literacy persist (Folami *et al.*, 2024), highlighting the importance of contextual and infrastructural considerations.

Market dynamics further shape the effectiveness of digital marketing in banking. Consumer expectations for convenience, personalization, and secure digital interactions continue to rise, while competition from fintech firms intensifies pressure on traditional banks to innovate (Okoye & Nwankwo, 2022; Ozor & Eneh, 2023). Regulatory frameworks issued by the Central Bank of Nigeria also influence digital marketing practices by setting standards for electronic payments, data protection, and cybersecurity (Abubakar & Shehu, 2022). These dynamics suggest that digital marketing effectiveness is embedded within broader technological, competitive, and regulatory environments.

Expectation–Confirmation Theory as the Core Framework

This study is primarily anchored in Expectation–Confirmation Theory (ECT) (Oliver, 1980), which provides a robust explanation of customer satisfaction in service and digital environments. ECT posits that satisfaction arises from the comparison between customers' prior expectations and their perceived performance after service usage. When performance meets or exceeds expectations, confirmation occurs, resulting in satisfaction; when performance falls short, disconfirmation leads to dissatisfaction.

In digital banking, expectations are largely shaped by digital marketing communications, including online advertisements, mobile app promotions, and social media messaging. Customers enter digital platforms with expectations regarding ease of use, transaction speed, security, and reliability. Empirical evidence from Nigeria supports the relevance of ECT in this context. Yusuf and Ologunwa (2024) report that satisfaction with mobile and internet banking is significantly predicted by whether service performance aligns with customer expectations, while Giwa *et al.* (2025) find that perceived service quality and convenience central to expectation confirmation enhance customer satisfaction among mobile banking users. ECT is particularly suitable for this study because it explicitly links digital marketing (expectation formation) with digital service performance (confirmation) and customer satisfaction (outcome). This makes it an appropriate theoretical lens for examining how digital marketing initiatives translate into satisfaction outcomes among DMB customers.

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Supporting Role of Technology Acceptance Model

While ECT provides the primary explanatory framework, the Technology Acceptance Model (TAM) (Davis, 1989) offers complementary insight into customers' adoption of digital banking platforms. TAM posits that perceived usefulness and perceived ease of use influence technology acceptance, which in turn affects usage and satisfaction. Nigerian studies consistently show that usability, convenience, and perceived usefulness significantly predict usability in general contexts (Abolle-Okoyeagu *et al.*, 2026), and specifically, customer satisfaction with digital banking platforms (Yusuf & Ologunwa, 2024; Giwa *et al.*, 2025). In this study, TAM supports the understanding of how customers engage with digital marketing-enabled platforms, thereby indirectly influencing satisfaction.

Method

This study adopted a cross-sectional survey design to examine the effect of digital marketing on customer satisfaction among deposit money banks (DMBs). The population comprised 480 customers of selected DMBs—Access Bank, Zenith Bank, First Bank, United Bank for Africa (UBA), and Fidelity Bank—operating in Awka Metropolis, Anambra State. The population consisted of 265 male and 215 female customers, all of whom actively engaged with digital banking and digital marketing platforms, including mobile banking applications, online banking services, and social media communication channels. A sample size of 218 respondents was determined using the Taro Yamane (1967) sample size determination formula at a 5% margin of error. To ensure adequate representation across banks, a stratified random sampling technique was employed, with each bank constituting a stratum. Respondents were randomly selected from each stratum in proportion to the size of the bank's customer base. This approach minimized sampling bias and ensured representation of customers exposed to different digital marketing platforms. Data were collected using a structured, self-administered questionnaire. The instrument comprised two sections: Section A captured respondents' demographic characteristics (e.g., gender, age, educational level, and bank affiliation). Section B measured constructs related to digital marketing dimensions—mobile payment services, online banking experience, social media engagement, and mobile banking applications—as well as customer satisfaction. All items in Section B were measured on a five-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). Questionnaires were distributed to respondents in person and retrieved within one week to enhance response accuracy and

completeness. The questionnaire underwent face and content validity assessment through expert review by academic supervisors and examiners in the Department. This process ensured clarity of wording, relevance of items, and alignment with the study objectives. Instrument reliability was assessed using Cronbach’s alpha coefficient to determine internal consistency of the measurement scales (Cronbach, 1951). All constructs met the minimum acceptable reliability threshold of $\alpha \geq 0.70$, indicating satisfactory internal consistency for statistical analysis. Data analysis was conducted using SPSS version 25. Descriptive statistics (frequencies, percentages, means, and standard deviations) were used to summarize respondents’ demographic characteristics and perceptions of digital marketing practices. Inferential analysis involved multiple linear regression to examine the effect of digital marketing dimensions (mobile payment services, online banking experience, social media engagement, and mobile banking applications) on customer satisfaction. All statistical tests were performed at a 5% level of significance, ensuring robust and reliable inference.

Results

Table 1 Mobile Payment Services

Statement	N	Mean	Std Dev	Remark
The online banking platform of my bank is user-friendly.	180	4.18	0.70	Agree
I experience minimal errors while using my bank’s online platform.	180	4.12	0.73	Agree
The online banking system allows me to access services anytime and anywhere.	180	4.05	0.75	Agree
The response time of online banking transactions is satisfactory.	180	4.10	0.71	Agree
Overall, I am satisfied with my online banking experience.	180	3.88	0.80	Agree

Respondents reported a generally positive online banking experience across the selected deposit money banks. All items recorded mean scores above the criterion mean of 3.50, indicating agreement with the statements. Perceived user-friendliness ranked highest (M = 4.18, SD = 0.70), followed by minimal system errors (M = 4.12, SD = 0.73) and satisfactory transaction response time (M = 4.10, SD = 0.71), suggesting efficiency and ease of use of online banking platforms. Although overall satisfaction recorded the lowest mean (M = 3.88, SD =

0.80), it remained positive, implying that online banking contributes meaningfully to customer satisfaction, with opportunities for further service optimization.

Table 2 Mobile Payment Services

Statement	N	Mean	Std Dev	Remark
The mobile banking app of my bank is easy to navigate.	180	4.05	0.72	Agree
The mobile app allows me to perform most of my banking transactions conveniently.	180	3.98	0.75	Agree
The mobile banking app is regularly updated for better performance.	180	4.00	0.70	Agree
I feel safe conducting transactions through the mobile banking app.	180	3.85	0.80	Agree
The use of mobile banking apps has improved my overall satisfaction with the bank.	180	4.10	0.68	Agree

Respondents expressed positive perceptions of banks' social media engagement, with all items recording mean scores above 3.90. Effective customer interaction via social media ranked highest (M = 4.22, SD = 0.68), highlighting its role as a key communication channel. Perceived improvement in brand trust also recorded a high mean (M = 4.15), suggesting that social media presence strengthens customer–bank relationships. Although the item on faster issue resolution recorded the lowest mean (M = 3.95), it remained positive, indicating that social media engagement contributes to customer satisfaction, albeit with room for improvement in responsiveness and problem resolution efficiency.

Table 3 : Online Banking Experience

Statement	N	Mean	Std Dev	Remark
My bank uses social media platforms to interact effectively with customers.	180	4.22	0.68	Agree
I receive timely updates about products and services through social media.	180	4.10	0.72	Agree
My bank's social media presence improves my trust in their brand.	180	4.15	0.70	Agree
Social media engagement helps me resolve my banking issues faster.	180	3.95	0.75	Agree
Social media engagement increases my satisfaction with the bank's services.	180	4.08	0.71	Agree

Perceptions of banks' social media engagement were generally positive, as all items exceeded the benchmark mean of 3.90. Effective customer interaction via social media emerged as the strongest perception (M = 4.22, SD = 0.68), underscoring its role as a strategic communication channel. Enhanced brand trust also recorded a high mean (M = 4.15), indicating that social media presence strengthens relational outcomes. Although perceived efficiency in issue resolution recorded the lowest mean (M = 3.95), it remained favorable, suggesting that social media engagement contributes to customer satisfaction, with responsiveness representing an area for improvement.

Table 4: Social Media Engagement

Statement	N	Mean	Std Dev	Remark
The mobile banking app of my bank is easy to navigate.	180	4.05	0.72	Agree
The mobile app allows me to perform most of my banking transactions conveniently.	180	3.98	0.75	Agree
The mobile banking app is regularly updated for better performance.	180	4.00	0.70	Agree
I feel safe conducting transactions through the mobile banking app.	180	3.85	0.80	Agree
The use of mobile banking apps has improved my overall satisfaction with the bank.	180	4.10	0.68	Agree

Respondents reported favorable perceptions of mobile banking applications, with all items recording mean scores above 3.80. Improved overall satisfaction emerged as the strongest perception (M = 4.10, SD = 0.68), indicating the positive contribution of mobile apps to customer experience. Ease of navigation also recorded a high mean (M = 4.05), reflecting user-friendly application design. Although perceived transaction safety recorded the lowest mean (M = 3.85), it remained positive, suggesting general trust in mobile banking platforms, with residual security concerns. Overall, mobile banking applications enhance customer satisfaction by promoting convenience, accessibility, and transaction efficiency.

Table 5: Mobile Banking Applications

Statement	N	Mean	Std Dev	Remark
I am satisfied with the quality of digital services provided by my bank.	180	4.18	0.70	Agree

Statement	N	Mean	Std Dev	Remark
My bank's digital marketing platforms meet my banking needs effectively.	180	4.12	0.73	Agree
I would recommend my bank to others due to its digital services.	180	4.15	0.71	Agree
My overall experience with my bank's digital platforms is positive.	180	4.08	0.69	Agree
Digital marketing services have increased my loyalty to the bank.	180	3.90	0.78	Agree

Respondents expressed generally positive satisfaction with digital services, with all items exceeding the benchmark mean of 3.90. Overall service quality recorded the highest perception (M = 4.18, SD = 0.70), indicating strong approval of digital banking offerings. Willingness to recommend the bank also scored highly (M = 4.15), reflecting positive advocacy among satisfied customers. Although perceived impact of digital marketing on loyalty was lowest (M = 3.90), it remained favorable, suggesting that while digital initiatives enhance satisfaction and engagement, they may not fully guarantee long-term customer loyalty. Overall, the findings confirm that digital marketing significantly contributes to customer satisfaction by improving service quality, convenience, and user experience.

Testing of Hypothesis

H0₁: Digital Marketing has no significant effect on customer satisfaction of selected deposit money banks in Metropolis, Anambra State.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.885 ^a	.783	.780	.18401

a. Predictors: (Constant), Mobile payment service, Online banking experience, Social media engagement, Mobile banking applications

The model summary (Table 6) indicates a strong positive relationship between digital marketing and customer satisfaction (R = 0.885). The coefficient of determination (R² = 0.783) shows that 78.3% of the variance in customer satisfaction is collectively explained by mobile payment services, online banking experience, social media engagement, and mobile banking applications. The adjusted R² of 0.780 confirms the robustness of the model, while the low standard error of estimate (0.184) indicates minimal deviation between predicted and observed

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values. These results suggest that digital marketing, as an integrated construct, substantially influences customer satisfaction in the selected deposit money banks.

Table 7 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	110.239	4	27.560	56.475	.002 ^b
	Residual	85.858	176	.488		
	Total	196.097	180			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Mobile payment service, Online banking experience, Social media engagement, Mobile banking applications

Table 7 presents the ANOVA results for the effect of digital marketing on customer satisfaction of selected deposit money banks in Metropolis, Anambra State. The regression sum of squares (110.239) compared to the residual sum of squares (85.858) indicates that a substantial portion of the variation in customer satisfaction is explained by the combined effect of mobile payment services, online banking experience, social media engagement, and mobile banking applications. The F-statistic value of 56.475 with a significance level of 0.002, which is less than 0.05, confirms that the model is statistically significant. This implies that, collectively, digital marketing has a significant effect on customer satisfaction. Therefore, the null hypothesis (H₀), which states that digital marketing has no significant effect on customer satisfaction, is rejected.

Table 8 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	.223	.080		2.778	.006
	Mobile payment service	.286	.050	.326	5.706	.000
	Online banking experience	.085	.038	.088	2.254	.025
	Social media engagement	.332	.122	.371	2.709	.007
	Mobile banking applications	.216	.049	.553	4.451	.000

a. Dependent Variable: Customer Satisfaction

Table 8 presents the regression coefficients for the effect of digital marketing on customer satisfaction in selected deposit money banks in Metropolis, Anambra State. The constant value ($B = 0.223$, $t = 2.778$, $Sig. = 0.006$) represents the baseline level of customer satisfaction when all digital marketing variables are not considered. The coefficient for mobile payment service ($B = 0.286$, $t = 5.706$, $Sig. = 0.000$) indicates a positive and statistically significant effect, meaning that a one-unit improvement in mobile payment services leads to a 0.286 increase in customer satisfaction. Online banking experience also has a significant positive effect ($B = 0.085$, $t = 2.254$, $Sig. = 0.025$), showing that better online banking platforms enhance customer satisfaction, though the effect size is smaller compared to other variables. Social media engagement exhibits a strong positive influence ($B = 0.332$, $t = 2.709$, $Sig. = 0.007$), suggesting that active interaction and engagement on social media significantly boost customer satisfaction by improving trust and communication. Mobile banking applications similarly have a significant positive impact ($B = 0.216$, $t = 4.451$, $Sig. = 0.000$), indicating that secure, user-friendly, and regularly updated apps enhance customers' banking experience and satisfaction.

Overall, the results show that each digital marketing component positively and significantly contributes to customer satisfaction, with social media engagement and mobile payment services having the largest impact among the four variables. This confirms that a combination of digital marketing strategies is essential for improving customer satisfaction in the banking sector.

Discussion of Findings

This study examined the effect of digital marketing on customer satisfaction among selected deposit money banks in Awka Metropolis, Anambra State. The findings indicate that digital marketing, conceptualized through mobile payment services, online banking experience, social media engagement, and mobile banking applications, significantly influences customer satisfaction. The discussion below aligns each finding with empirical evidence and relevant theoretical frameworks.

Mobile Payment Services and Customer Satisfaction

The results showed that mobile payment services significantly and positively affect customer satisfaction. Customers benefit from enhanced convenience, efficiency, and reliability, reducing the need for physical banking visits. This finding is consistent with Adewole (2024), who reported that digital banking improves satisfaction through accessibility,

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cost-effectiveness, and transaction flexibility. From a theoretical perspective, this aligns with the Technology Acceptance Model (TAM), as customers' perceptions of usefulness (e.g., faster transactions, ease of access) increase adoption and satisfaction (Davis, 1989; Venkatesh & Davis, 2000). The finding also supports the Expectation-Confirmation Theory (ECT), as mobile payment platforms that meet or exceed expectations reinforce customer satisfaction (Oliver, 1980).

Online Banking Experience and Customer Satisfaction

The study also found that online banking experience significantly predicts customer satisfaction. Respondents reported satisfaction with usability, accessibility, and system reliability. These results echo Folami, Yinusa, and Toriola (2024), who observed that secure and efficient digital platforms are critical determinants of trust and satisfaction in Nigerian banks. Theoretically, TAM explains that perceived ease of use and perceived usefulness of online banking platforms directly influence satisfaction. ECT further supports this finding, suggesting that confirmation of expectations regarding system performance enhances satisfaction, while disconfirmation reduces it (Oliver, 1980).

Social Media Engagement and Customer Satisfaction

Social media engagement was found to have a significant positive effect on customer satisfaction. Banks that interact actively with customers through social media enhance trust, responsiveness, and perceived service quality. This finding is supported by Chime and Okeke (2023) and Enyioko and Okwandu (2023), who found that digital engagement strengthens customer relationships, improves responsiveness, and increases conversion rates in Nigerian banks. Relationship Marketing Theory provides a strong underpinning here, emphasizing that trust-based, two-way interactions via social media foster loyalty and satisfaction (Grönroos, 1994). The finding suggests that social media serves both as a communication channel and a relational tool, reinforcing customer satisfaction through timely responses and personalized engagement.

Mobile Banking Applications and Customer Satisfaction

The study further revealed that mobile banking applications significantly enhance customer satisfaction. Key drivers include ease of navigation, security, and regular updates. These results are consistent with Adewole (2024) and Folami *et al.* (2024), who highlighted that user-friendly, secure, and reliable mobile apps increase continued usage and customer confidence. From a theoretical standpoint, TAM explains that perceived ease of use and

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usefulness of mobile apps drive adoption and satisfaction, while Relationship Marketing Theory suggests that frequent, reliable digital interactions via apps strengthen customer–bank relationships. ECT also reinforces that satisfaction arises when mobile banking applications meet or exceed customers’ expectations, confirming a positive experience.

Thus, the findings indicate that digital marketing, as a multidimensional construct, substantially shapes customer satisfaction. Each component—mobile payments, online platforms, social media, and mobile apps—contributes to convenience, service quality, and relational engagement, consistent with the reviewed literature (Adewole, 2024; Chime & Okeke, 2023; Enyioko & Okwandu, 2023; Folami *et al.*, 2024). The strong explanatory power observed in the regression analysis ($R^2 = 0.783$) supports the integrated theoretical framework, demonstrating that perceived usefulness, ease of use, expectation confirmation, and relational interactions jointly explain a significant proportion of customer satisfaction in digital banking contexts.

Conclusion

This study investigated the effect of digital marketing on customer satisfaction in selected deposit money banks in Awka Metropolis, focusing on mobile payment services, online banking experience, social media engagement, and mobile banking applications. The findings indicate that all four dimensions significantly enhance customer satisfaction by improving convenience, accessibility, reliability, trust, and overall digital banking experience. Mobile payments reduce the need for physical visits, online platforms offer efficiency and ease of use, social media fosters engagement and trust, and mobile apps provide secure, user-friendly services. Overall, digital marketing emerges as a critical determinant of customer satisfaction, suggesting that banks investing in robust, responsive, and secure digital channels can strengthen loyalty and maintain a competitive advantage in Nigeria’s banking sector.

Recommendations

Based on the findings of the study, the following recommendations were made:

1. Mobile Payment Services: Banks should continue to invest in improving mobile payment platforms to ensure faster, safer, and more reliable transactions. Regular system upgrades and enhanced encryption protocols should be adopted to minimize transaction errors and fraud risks. Additionally, awareness campaigns and customer education programs should be implemented to build trust and encourage the use of mobile payment channels.

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2. **Online Banking Experience:** Deposit money banks should prioritize the continuous improvement of their online banking interfaces to ensure they are user-friendly, secure, and accessible. This includes simplifying navigation, improving response speed, and offering multilingual and personalized service options to meet diverse customer needs. Regular maintenance and customer feedback integration should guide updates to enhance user satisfaction.
3. **Social Media Engagement:** Banks should strengthen their presence on social media platforms by adopting a more interactive and responsive communication strategy. Promptly addressing customer inquiries and complaints, sharing relevant financial education content, and promoting transparency will help increase trust and satisfaction. Furthermore, banks should utilize data analytics to monitor engagement patterns and tailor social media campaigns accordingly.
4. **Mobile Banking Applications:** Continuous innovation in mobile banking apps is essential to maintain customer satisfaction. Banks should ensure that their apps offer seamless functionality, high security, and attractive interfaces. Features such as instant notifications, biometric authentication, and 24/7 customer support should be incorporated. Regular updates and compatibility with different mobile operating systems will also enhance user experience and loyalty.

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