DIGITAL MARKETING AND CUSTOMER TRUST AS PREDICTORS OF CONSUMER BUYING BEHAVIOUR OF SELECTED BANKS IN NIGERIA

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Abstract

The study investigated the effect of digital marketing and customer trust as predictors of consumer buying behaviour of selected banks in Zaria metropolis of Kaduna State. Quantitative research was employed using both survey research approach and cross-sectional research design. The population of the study is an infinite population with a sample size of 422. Purposive sampling techniques were utilised in order to administer copies of questionnaires to the respondents. Partial Least Square Structural Equation Modelling (PLS-SEM) was utilised to ascertain the hypothesised relationship. The study findings revealed that Email marketing and customer trust have positive significant effect on consumer buying behaviour while social media marketing have positive insignificant effect on consumer buying behaviour. The study recommends that marketing professionals must truly understand social media marketing campaigns and programs and understand how to do it effectively with performance measurement indicators.

Keywords: Consumer buying behavior, Customer trust, Digital marketing, Email marketing, social media marketing,

Introduction

Digitalization has transformed not just industrial marketing but also consumer marketing during the last two decades. Marketers in the present day employ new techniques to attract and maintain a diverse variety of clients to purchase their goods and services. Because various communication platforms may simplify access and connection with customers, technological improvements make the globe appear to be a tiny town (Alghizzawi, Salloum, & Habes, 2018; Salloum, Al-Emran, Shaalan, & Tarhini, 2019).

Due to technological advancements, marketing has shifted from more traditional forms to digital marketing, in which marketing information is communicated via digital channels. Businesses have modified the way they engage their consumers since the turn of the century in order to get closer to what the customers require. The transition to digital marketing in marketing has enabled businesses to supply products or services to customers swiftly and receive client response instantaneously (Schutte & Chauke, 2022). Consumers look for product information and services via digital communication channels. It has been ingrained in people's daily lives (Stephen, 2016). All of this was only possible through digital marketing, which made it simpler for these new businesses to reach out to consumers.

Digital marketing is the process through which marketers use internet-based promotional efforts to promote their goods and services by employing electronic media (Ramesh & Vidhya, 2020). Digital marketing has provided several options for businesses to increase revenue without regard to time or place (Njegomir, 2020). Digital marketing was viewed as a revolutionary kind of marketing that provided firms with new ways to conduct businesses. Marketers were able to interact directly with potential consumers regardless of their physical location by conducting marketing operations through digital media (Omar & Atteya, 2020). In general, digital marketing communication has consisted of product information, online advertising, and marketing via e-mail and mobile. It appears that digital marketing channels and concepts are employed separately and operationally, however identifying the influence of digital channels and customer trust on customer buying decisions is still evolving (Omar & Atteya, 2020). However, in this study, digital marketing determinants which includes Email marketing, social media marketing; and customer trust were explored.

Email marketing is one of the digital marketing methods used to distribute orders or target letters to the same individuals at a suitable time. With Email, businesses can send emails that meet customers' needs (Ugonna, Victor & Jeft, 2017). Moreover, email marketing is a sort of direct marketing that uses email to send promotional messages or communicate with targets (Lodhi, & Shoaib, 2017). Email marketing, in its broadest sense, refers to any email sent to new or existing customers to advertise products and services (Rai, 2018). E-mail is a vital method of communication within marketing tools, allowing firms to link brand value suggestions to the desired target audience.

Social media marketing is simply the use of social media channels to promote a business and its products (Bansal, Masood, & Dadhich, 2014). Social media refers to any software channel that permits and promotes participation in conversations (Etale & Uranta, 2022). Thus, the broad categories of social media include Facebook, Twitter, LinkedIn, YouTube and Instagram used by online consumers to satisfy their needs. At the moment, social media serve as a platform for marketers to engage with customers (Samreen & Shoaib, 2017). In addition, businesses are currently drawing customers through social media (Budiman, 2021). Social media also explored websites and programmes that allow customers to share materials quickly, efficiently, and in real-time, as well as create and exchange content (Al-Azzam & Al-Mizeed, 2021). Retail banking makes extensive use of social media for promotion and marketing. This two-way communication platform is great for boosting the value of customers through interaction with relevant information, media, events, and entertainment (Kim and Ko, 2010). Moreover, Iftikhar and Khan (2017) recognised that social media platforms play an important role in giving, receiving, and sharing information without limits, where the flow of information can be two-way and the flow of communication not only affects how companies can reach their target groups but also affects all stages of the decision-making process as well as consumer buying behaviour.

According to Chuchinprakar (2011), customer trust in e-business transactions may be described as the customers' perception and expectation that e-sellers are trustworthy and would fulfil their duties faithfully. Consumers are more likely to make an online purchase if they consider the merchant is reputable, reliable, and trustworthy. However, trust is primarily a future-oriented construct, ensuring that the partner is motivated not to modify the parameters of the transaction. There can be no secure or long-lasting relationship without trust (Yasir & Nazir, 2020).

Trust is established by belief in honesty and reliability of one side by the other (Ojeleye & Bakare, 2020). On the one hand, trust is a customer's readiness to participate in future relationship marketing transactions that result in a sense of decreased future risk (Kotler & Keller, 2015). Some scholars, on the other hand, think that trust is related to cognitive expectations about what to believe in order to satisfy expectations and get emotional support (Milan, Eberle, & Bebber, 2015). Furthermore, trust is described as a person's expectations, assumptions, and beliefs about the favourable results of other people's future behaviour (Yasir & Nazir, 2020). Because the services supplied by the banking industry are intangible in nature, customer trust impressions are critical for beneficial consumer buying behaviour. As a consequence, consumer who has trust in a brand and/or a company is more satisfied and more willing to commit to it.

Consumer behaviour is the dynamic interaction of affect and cognition, behaviour, and the environment through which humans conduct the exchange portions of their life (Hollebeek & Macky, 2019). Wilkie (1994) defined consumer buying behaviour (CBB) as a set of cognitive, emotional, and human actions in which individuals engage while selecting, acquiring, exploiting, and discarding products and services to obtain what they desire (Hollebeek & Macky, 2019). They developed a specific definition of CB, which is an examination of actions, whether by a group or an individual, for the acquisition or disposal of products in order to satisfy their goals and wishes. As a result, they explained that the consumer decision is a reaction to a specific problem in which the customer follows a certain sequence before acquiring the product or service. Thus, Schiffman, Hansen, and Kanuk (2012) proposed that the decision is to choose between two or more alternative possibilities, implying that customers must have another alternative option while making their decision.

Every day, customers make purchasing decisions, and various aspects influence each decision made by the consumer. Various internet applications, social networks, smartphone apps, and other digital communication tools have become a part of many people' everyday lives throughout the world. Customers are becoming increasingly active in the production of the products and services they buy, shifting power from the manufacturer to the customer. Web users are increasing considerably as a result of easier access to mobile devices, which occupy the bulk of their time (Ryan, 2014). This study explains the value of the digital marketing platforms chosen for marketers (e-mail marketing, social media marketing) and customer trust and assesses their influence on consumer buying behaviour.

Al-Azzam and Al-Mizeed (2021) and Omar and Atteya (2020) suggested that future research may be done taking into account additional factors in different digital marketing channels stating that the research may differ from their findings which will improve the body of knowledge. Furthermore, plethora of studies (e.g., Ebrahimi et al., 2022; Makudza, Mugarisanwa, & Siziba, 2020;Samreen & Shoaib, 2017; Ihinmoyan, 2022; Tashtoush, 2021;Surenderkumar, 2016; Etale & Uranta, 2022; Iftikhar & Khan, 2017) examined the relationship between digital marketing and consumer buying behaviour, these studies did not consider the combination of these two proxies (Email marketing, social media marketing) and customer trust despite their importance to customer buying behavior. This research study will focus on two digital marketing channels (Email marketing, social media marketing) and customer trust so as to fill the gap of the limited research conducted on the influence of this platforms on consumer buying behaviour in the banking industry. It is therefore important that these two proxies of digital marketing and customer trust are studied together so as to determine their impact on consumer buying behaviour. Therefore, based on the suggestions made by Al-Azzam and Al-Mizeed (2021); Omar and Atteya (2020), and the inadequate studies on the subject matter, this study investigates the contribution of digital marketing and customer trust on consumer buying behaviour. Similarly, based on the research objective, the following hypotheses were formulated to guide the study:

H_{01} Email marketing does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis.

H_{02}: Social media marketing does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis.

H_{03}: Customer trust does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis.

Theory of Reasoned Action

Theory of reasoned action was founded by Fishbein and Azjen in the year 1975. According to the theory, a person's behaviour is governed by their desire to execute the behaviour, which is determined by their attitude toward the behaviour and subjective standards. In other words, according to this theory, behavioural intentions, which are the immediate precursors to behaviour, are a consequence of salient information or beliefs about the likelihood that completing a given behaviour would result in a specific outcome. Fishbein and Ajzen (1975) distinguished two types of belief antecedents to behavioural intentions: behavioural and normative. The underlying impact on an individual's attitude toward completing the behaviour (Email marketing and social media marketing) is supposed to be behavioural beliefs, whereas normative beliefs influence the individual's subjective norms about executing the behaviour (customer trust).

A consumer will only do a certain action, such as participating in an organization's social media marketing and email marketing strategies, if they are given a reason (customer trust) that the desired consequence, which is the intention to purchase, will occur.

Research Model

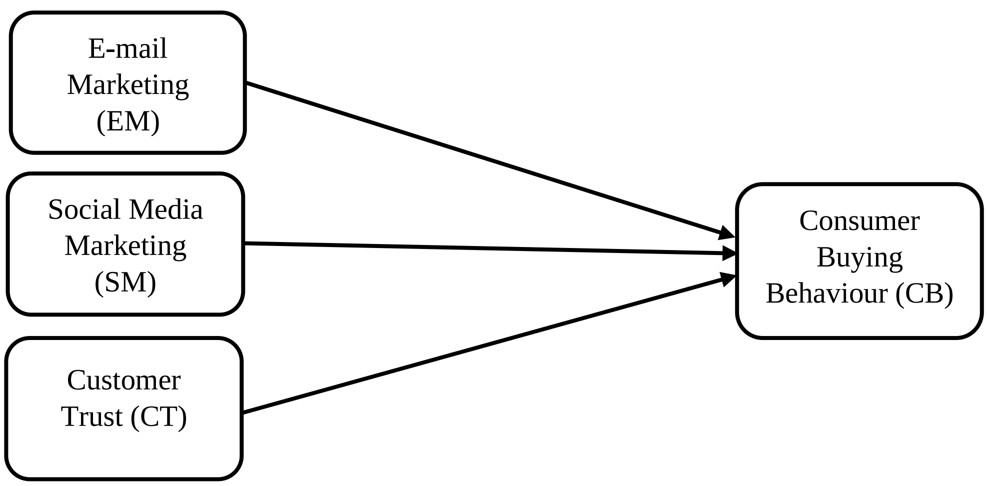

Figure 1: Research model

Hence, the model in Figure 1 displays the conceptual framework that clarifies the effect of digital marketing channels and customer trust on consumer buying behaviour. The predictor variables are the digital marketing channel platforms (specifically email marketing, social media marketing) and customer trust. In contrast, the criterion variable is consumer buying behaviour.

Research Methodology

The study used a cross-sectional and survey research approach. In cross-section research, also known as one-shot research, data is collected only once, maybe spanning days, weeks, or months, to answer a study topic (Sekaran & Bougie, 2016). The survey research approach was utilised since the study asked responses from respondents using a well-structured questionnaire. A questionnaire is fast, lowers prejudice, and is less expensive (Ojeleye, Bakare, Umar, & Ojeleye, 2021). The current study was carried out in Kaduna State, city of Zaria. The researcher purposively chose Zaria city because of its cosmopolitan nature and the presence of enlightened persons who are capable of understanding the usage of digital marketing and customer trust in purchase behaviors. Moreover, being a primary study, enlightened respondents are needed to avoid non response bias and common method bias. Digital marketing (email marketing, social media marketing) and customer trust are the predictor variable while consumer buying behavior is the criterion variable. The respondents are the customers of six selected banks (Guaranty Trust Bank, Access Bank, Sterling Bank, Fidelity Bank, Zenith Bank and Union Bank) in Zaria Metropolis. The respondents' perceptions were sought throughout a four-week period of data collection. Customers of six selected banks in Zaria, Kaduna state, comprises the study's population. The study selected few banks due to resource constraints (Lakens, 2010). Besides, practically, residents of Zaria city have more than one bank account and the researcher decided to use the most popular banks which can represent the interest of the other banks. Also, according to Lakens (2010) resource constraint can serve as a great justification for selected unit of analysis. As a result of the customer's pervasiveness, the population is infinite, and the study used the formula for infinite population to arrive at the sample size of 384. According to Israel (2013), an infinite sample size of 384 was used, and 10% of the sample size was added to account for non-response bias, resulting in a sample size of 422. Purposive sampling techniques were also used in this study to give copies of questionnaires to respondents. Purposive sampling was employed because it allows the researcher to utilise their own discretion when selecting individuals of the population to participate in their surveys.

Measures

Instruments from past studies were adapted to measure the constructs of this study. Firstly, consumer buying behaviour was measured using 5-item Ansari (2019) banking scale. The scale is a multidimensional scale. The study adapted sub-dimension customer behaviour scale to assess consumer buying behaviour. Sample of the adapted item is: “I am treated well by my bank” assessed on five Likert scale (1 strongly disagree to 5 strongly agree) with reported Cronbach alpha of 0.92 indicating that the instrument is reliable and consistent. For this study the Cronbach’s alpha stood at 0.707. The item for measuring Email marketing 5-item scale adapted form Khuu and Do (2018). The sample item for the instrument that was used to measure Email marketing is: “E-Mail marketing has played an important role in giving me information about the quality of a banking product". The overall Cronbach's alpha for this instrument as reported by the author stood at 0.84 and measured on five Likert scale (1 strongly disagree to 5 strongly agree). For this study, the Cronbach's alpha is 0.704. Also, instruments used to assess social media marketing consists of 3-item adapted from Muniz and O'Guinn (2001) which was measured on a five-point Likert scale (1 strongly disagree to 5 strongly agree) with a Cronbach alpha of 0.717 indicated that the instrument is suitable for the study. Sample of the item for the instrument that was used to measure social media marketing is: "social media is an easy platform where I can engage in". The Cronbach's alpha of this study is 0.754.

Lastly, Customer trust was assessed using the scale adapted from Lasser (1995) and Chaudhuri and Holbrook, (2000) which is an eight-item scale. Measured on five Likert scale (1 strongly disagree to 5 strongly agree) with reported Cronbach alpha of 0.973 indicating that the instrument is reliable and suitable for the study. Sample of the items for the instrument that will be used to measure customer trust are: "The bank I am patronising is dependable". For this study, the Cronbach's alpha is 0.801.

Data Analysis

SPSS 24 was utilised to carry out the preliminary analysis and data screening on the received data, including verifying and addressing missing values, outliers, normality tests, common method variance, and multicollinearity tests. These tests were performed to determine the nature of the data and to confirm that it had been cleaned and was ready for further investigation. In addition, Smart-PLS 3.2.8 structural equation modelling was used in the study to build the measurement model and the structural model of partial least square (PLS) path modelling. This is used because of its adaptability in terms of distribution and research population, as well as compensating for mistakes that might under or overestimate potential links (Hair, Hult, Ringle, & Sarstedt, 2017).

Research Findings and Discussions

The study's findings are described using the two main structural equation modelling (SEM) path models; the measurement and structural models utilised below:

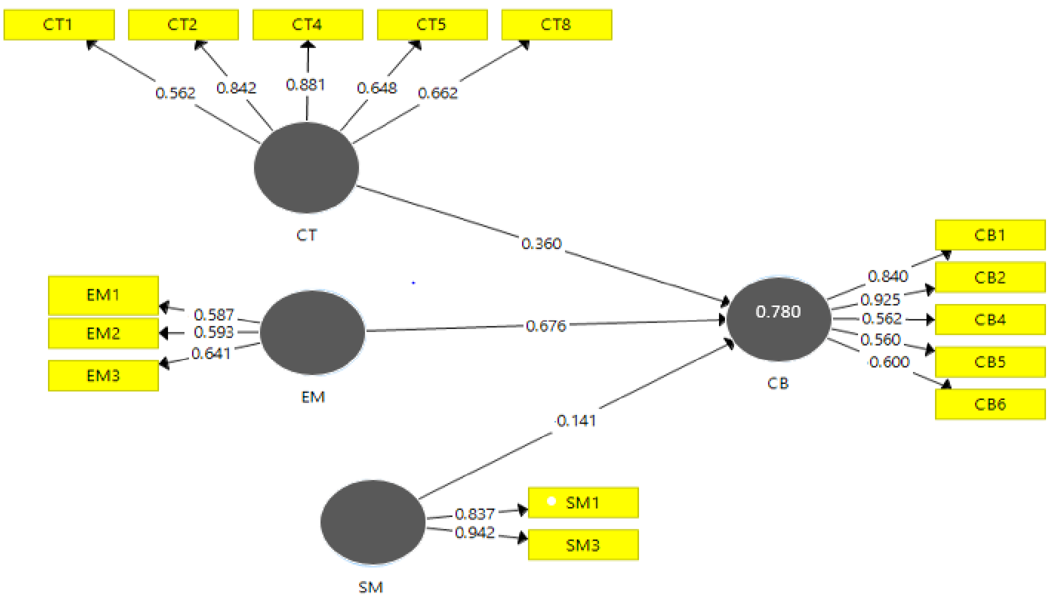

Figure 2: Measurement model

The measurement model explored factor loadings, reliability (Cronbach's alpha and composite reliability), and validity (convergent and discriminant). Items that loaded over 0.4 were kept, as advised by (Hair, Hult, Ringle, Sarstedt, Danks, & Ray, 2021), whereas those that loaded below the specified threshold were discarded (i.e., CT3, CT6, CT7, EM4, EM5, CB3 and SM2). Furthermore, the constructs' reliability was evaluated using Cronbach's alpha and composite reliability, and they all met the stated criterion of 0.700, as recommended by (Sekaran & Bougie, 2016). Cronbach's alpha scores vary from 0.704 to 0.801, while composite reliability ratings vary from 0.747 to 0.885. Similarly, average variance extracted (AVE) was analysed to establish the convergent validity of the constructs as posited by Fornell and Larcker (1981) all the values were above the 0.5 threshold.

Table 2: Study(n=422): Factor Loadings, Reliability and Convergent Validity (AVE)

Construct	Indicators	Loadings	Cronbach's Alpha	Composite Reliability	AVE
Consumer Buying Behaviour	CB1	0.840	0.707	0.792	0.510
	CB2	0.925			
	CB4	0.562			
	CB5	0.560			
	CB6	0.600			
Customer Trust	CT1	0.562	0.801	0.849	0.532
	CT2	0.842			
	CT4	0.881			
	CT5	0.648			
	CT8	0.662			
Email Marketing	EM1	0.587	0.704	0.747	0.503
	EM2	0.593			
	EM3	0.641			
Social Media Marketing	SM1	0.837	0.754	0.885	0.794
	SM3	0.942			

To confirm discriminant validity, the study used the Heterotrait-Monotrait (HTMT) ratio proposed by (Henseler, Ringle, and Sarstedt (2015), which outperforms cross-loading and the Fornell and Larcker criterion, which are unable to detect the absence of discriminant validity in certain research situations depicted in table 3 below.

Table 3: HTMT Ratio of Correlations for Discriminant Validity

Construct	CB	CT	EM	SM
CB				
CT	0.609			
EM	0.675	0.789		
SM	0.416	0.493	0.807	

The construct intercorrelations are all less than the 0.85 conservative threshold for conceptually different conceptions proposed by Hair et al. (2021), indicating the presence of discriminant validity. Besides, discriminant validity revealed no significant relationship between the tested concept and other tests. It mostly assesses conceptually separate concepts (Hair et al., 2017).

Structural Model

The structural model was explored to test the three hypothesised relationship. A 5000 bootstrapping was carried out to ascertain the relationship between the predictor and criterion variables. Furthermore, the study evaluated the effect size (f^2), predictive relevance (Q^2) and coefficient of determination (R^2).

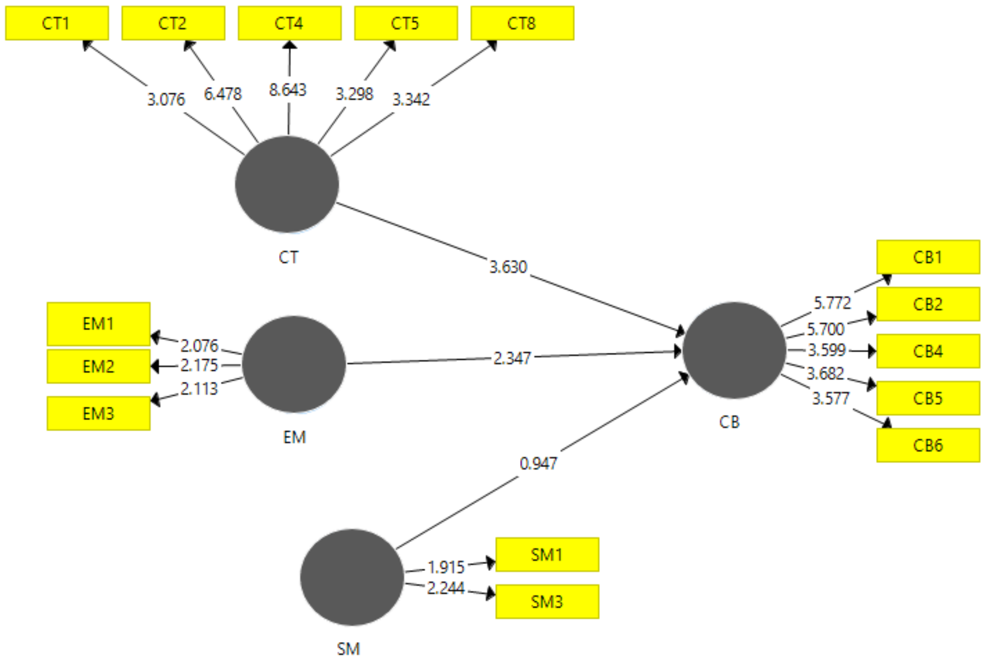

Figure 3: Structural model

Table 4: Test of Path Coefficient (Hypotheses)

Hypotheses	Relationship	Beta	Standard Error	T-value	P-value	Decision
H_{01}	EM-> CB	0.676	0.288	2.347	0.019	Rejected
H_{02}	SM->CB	0.141	0.149	0.947	0.344	Failed to be Rejected
H_{03}	CT->CB	0.360	0.099	3.630	0.000	Rejected

***R*²=0.780**

The first hypothesis in table 4 above shows that email marketing (EM) has significant and positive effect on consumer buying behaviour (CB) of selected banks in Zaria metropolis. The positive beta value shows that 1% increase in email marketing will result in 0.68% increase in consumer buying behaviour of selected banks in Zaria metropolis. Therefore, the first hypothesis that states that email marketing does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis is rejected. The research finding is in agreement with (Etale & Uranta, 2022; Albin & Mathew, 2021; Iftikhar & Khan, 2017) Etale and Uranta (2022) asserted that, email marketing, as a personal marketing method, encourages potential and present customers to purchase and remain loyal to the company.

Contrarily, the second hypothesis also revealed that social media marketing (SM) has positive but insignificant effect on consumer buying behaviour of selected banks in Zaria metropolis. Although beta value of 0.141 is positive but did not significantly affect consumer buying behaviour of selected banks in Zaria metropolis. Thus, the second hypothesis that states that social media marketing does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis was failed to be rejected. The result outcome is in not tandem with (Ebrahimi et al., 2022; Samreen & Shoaib, 2017; Tashtoush, 2021; Etale & Uranta, 2022; Ihinmoyan, 2022). According to these research, social media allows groups of customers to speak about products and services and exchange thoughts about particular companies, which impacts their buying choice. In other words, social media increases business awareness while simultaneously increasing brand value, which leads to increased customer loyalty and customer lifetime value.

Lastly, the third hypothesis which states that customer trust does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis was rejected. The finding showed that customer trust has positive and significant effect on consumer buying behaviour of selected banks in Zaria metropolis. The positive beta value depicts that a 1% increase in customer trust will result into 0.36% incremental in consumer buying behaviour of selected banks in Zaria metropolis. The finding is in congruence with previous studies (e.g., Hidayat, Wijaya, Ishak, & Catyanadika, 2021;Raje & Khanna, 2012). According to Hidayat et al. (2021), creating trust for online customers is critical in developing an e-commerce sales system. As a result, consumer trust is critical to the firm's existence. In contrast, Ding, Veeman, and Adamowicz (2013) discovered customer trust to be an insignificant predictor of consumer buying behaviour in their study.

Effect Size

The study explored the effect size of the exogenous variables on endogenous variable using the effect size (*f^2*). Cohen (1988) posited that f^2values of 0.02, 0.15, and 0.35, to depicts small, medium, and large effects respectively. The effect size is utilised to ascertain which of the exogenous variables contributed substantially in predicting the outcome of the endogenous variable. From the table 5 below both customer trust and email marketing have large size effect while social media marketing has no effect.

Table 5: ***Effect Size***

Construct	f^2	Effect size
CT	0.404	Large
EM	0.768	Large
SM	0.008	No effect

Predictive Relevance

Predictive relevance *(Q^2)* was used to ascertain the exogenous variable predictive relevance.

In other words, the study uses predictive relevance to assess the research model's practical value. Hair et al. (2017) suggest that a Q^2 score of 0 or negative indicates that the model lacks practical utility. As a result, the

Q^2 value of 0.378 in table 6 below demonstrated that the model has practical utility.

Table 6*: Predictive Relevance of Exogenous Variables*

Construct	**SSO**	**SSE**	**Q^2 (=1-SSE/SSO)**
CB	450.000	279.739	0.378

Conclusion and Recommendations

Digital marketing via mobile technology and social media platforms has become an integral part of our worldwide life, serving as the new mode of communication and marketing. Marketing has recently gotten more developed as a result of the influence of strong global competitiveness on various sectors via new technologies. Unlike traditional marketing and advertising, these aspects influence customers' behaviour and thinking. The new vast templates of digital technology provide users with entertainment, a wealth of information, and a variety of services. With the technological revolution and the habits of the younger generation, it is apparent that marketing managers of today must embrace a new style of communicating with customers, particularly in the banking industry. Below, are recommendations for this study:

1. Marketing managers who fail to utilize the importance of the internet in their business marketing strategy will be at disadvantage because the internet is changing the brand, pricing, distribution and promotion strategy.
2. Marketing professionals should truly understand social media marketing campaigns and programs and understand how to do it effectively with performance measurement indicators.
3. Thus, it is important for the top management of the organizations to understand which aspect of digital marketing contributes mostly toward customer trust leading towards effectively influencing consumer buying behavior.

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