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**ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS, SCHOOL OF
COMMERCE**

**IMPACT OF DIGITAL MARKETING ON CUSTOMER SATISFACTION:
THE CASE OF ZEMEN BANK SC.**

BY

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ID No: GSE/7446/13

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ADDIS ABABA, ETHIOPIA

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**A THESIS SUBMITTED TO ADDIS ABABA UNIVERSITY, SCHOOL OF
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**ADDIS ABABA UNIVERSITY
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CERTIFICATION

This is to certify that Mrs. Abreham Muluneh has completed his thesis work entitled “Impact of Digital Marketing on Customer Satisfaction: the Case of Zemen Bank sc.” As I have evaluated, his research is original work and appropriate to be submitted as a partial fulfillment requirement for the Award of Degree in Masters of Arts in Marketing Management.

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DECLARATION

I, Abreham Muluneh, hereby declare that the thesis entitled “Impact of Digital Marketing on Customer Satisfaction: the Case of Zemen Bank sc.” is my original work and submitted by me for the award of the Degree of Master of Arts in Marketing Management of Addis Ababa University at Addis Ababa and it hasn’t been presented for the award of any other Degree, Diploma, Fellowship or other similar titles of any other university or institution and that all sources of material used for the study have been appropriately acknowledged.

Abreham Muluneh

Student

Signature, June 2023

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ACRONYMS AND ABBREVIATIONS

ANOVA: Analysis of Variance

CBBE: Consumer Based Brand Equity

CS: Customers' Satisfaction

CSR: Corporate Social Responsibility

CBE: Commercial Bank of Ethiopia

DM: Digital marketing

Ph.D.: Doctor of Philosophy

SC: Share Company

SME: Small and Medium-sized Enterprises

SPSS: Software Package for Social Sciences

VIF: Variance Inflation Factors

ABSTRACT

The purpose of this research was to investigate the impact of digital marketing on customer satisfaction using Zemen Bank SC as a case study. An exploratory research design was used, and a total of 232 sample respondents who are customers using the digital marketing of Zemen Bank SC participated in the survey. Random sampling procedure was used for selecting the targets to collect primary data through self-administered questionnaires. SPSS 21.00 is used to code and analyze the data. The outcome indicated that the overall Digital Marketing practices accounted for 63.2% variation on overall Customers' satisfaction. It is evidenced that all the dimensions of Digital Marketing activities such as social media marketing, mobile marketing, email marketing, and search engine marketing all have a positive and statistically significant impact on consumer satisfaction. Specifically, search engine marketing and mobile marketing had relatively the highest impact on customers' satisfaction but email and social media marketing had less contribution to the model. Substantial extra effort is needed to build a strong email marketing campaign that incorporates relevant content and offers that are tailored to individual needs and preferences.

Keywords: Digital marketing; Customer Satisfaction, Zemen Bank sc, Social media, Email, Mobile, and Search engine marketing.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The expression digital marketing refers to the utilization of digital channels to promote and sell products and services in order to contact customers. This type of marketing comprises the use of websites, mobile phones, search engines, social media and other related mediums (Chaffey, D and Smith P.R, 2017).DM became common with the introduction of internet in the year 1990s (Adam Barone, 2022).Digital marketing comprises some of the similar principles as traditional marketing and frequently reflected a different path for companies to approach customers and realize their behavior. Firms regularly syndicate traditional and digital marketing practices in their strategies. The term DM has grown in acceptance over time (Fiona Ellis-2000).Global DM is becoming the most popular term in recent years due to wide spread adoption of technology and internet (Ian Dodson,2016).

DM is important in the current business environment because it is inexpensive; escalate awareness, and enables companies to respond promptly to customer requests. Through digital media, companies similarly target to advance themselves and plan an encouraging picture of their products or services. As per further persons use the internet, the arena of DM is growing.

First impressions are significant because they stays for a long time, and in the contemporary time, a brand's fate to shape a durable first impression is taking place in the digital domain, accordance to the DM Institute (2018).Traditionally, customers have relied on the advice of their friends and family, but today, social media likes and testimonials support this. To make a judgment regarding a specific product, they will first conduct research using search engines, evaluate the websites, and read up on the brand.

Consumer communication is the foundation upon which brand reputations can stand or collapse. If done correctly, optimizing a website for search engines should also involve making it more user-friendly. This will ensure that search engines properly index and rank the page.

The highest return on investment of all marketing initiatives may be achieved with permission-based email marketing (it is a sort of marketing in which conveying communication only

towards those who have consented or opted-in to receiving messages). Mass customization is now possible thanks to technology, which enables personalization for a big subscriber base. Email marketing may significantly increase a customer's lifetime value when used to build relationships with a customer base. However, as more businesses and people utilize email marketing, many customers are becoming email-fatigued. As a result, it takes creativity, effort, and dedication to maintain an email database and continuously send engaging, relevant emails that will be opened.

Sherman (2019) defines integrated multi-channel marketing as a marketing strategy that uses all of the tools in the digital marketing arsenal to give the target audience a seamless experience. A corporation can develop a more cohesive brand message and increase the effectiveness of each campaign by coordinating marketing messages across digital channels and employing a variety of methods to promote each concentrated effort.

If organization is actively working to enhance consumer gratification, they are more probable to perceive a growth in income and there are a lot of additional reasons to make it an uppermost priority (Patel, 2018). According to the previously mentioned, the study is being carried out to assess the impact of DM on customer satisfaction in zemen bank sc. The background of a study involved the following points: Digitalization trends which explain the growing importance of DM in the banking industry due to the increase adoption of technology and changing customer preferences for digital channels. The other is to identify the specific objectives that zemen bank sc aims to achieve through DM. These include increasing brand awareness ,attracting new customers, improving customers engagement, or enhance overall customer experience. The third point is to explore the suitable DM strategies employed by the bank. Fourth, is to assess the impact of DM on customer perception and behaviour towards the bank. The fifth point for the back ground of the study is to analyze how zemen bank's DM efforts compare with competitors interms of effectiveness, innovation and customer engagement. By studying these aspects in context of zemen bank sc, the researcher gain insights into the overall impact of DM on the bank's Social media marketing, mobile marketing, email marketing, and search engine marketing.

1.2 Background of the Company

Zemen bank sc was founded in 2008 in Addis Ababa, Ethiopia and registered as a share company in line with the provisions of the licensing and supervision of banking industry proclamation no.84/1994 and the commercial code of Ethiopia.

The bank's primary business is to provide various financial products and services to whole sale, Medium Enterprises and retail clients in the Ethiopian Market.

Vision of the bank is to "Become a home of distinctive financial solutions and service excellence" and its Mission Statement is "To deliver unique financial experience, engaging work environment and sustainable value for all our stakeholders using empowered workforce and technology, in a socially responsible manner".

Zemen's Black Bull, is a symbol of strength and aggressiveness. It is gracefully sculptured in front of the Bank facing the Pubic. The Bull usually appears facing messages or facing forward (as in the sculpture in front of the Bank).Zemen Bank's logo appears in white on a red background or in red on a white Back ground. The dimension of the logo is designed in the shape of a perfect circle on which the Z is engraved.

To direct its operations, Zemen Bank has created a revolutionary five-year strategy plan. In order to attain superior financial performance, superior service, efficiency, and knowledge the strategy outlined a broad vision and strategic themes. Zemen has recently updated its business model, which consists of its products, distribution methods, and market niches. Leveraging its strong reputation in Ethiopia, Zemen Bank also wants to establish itself as a pioneer in cutting-edge industry solutions.

The Bank currently offers services in more than 100 banking centers and delivers financial services through a variety of banking channels, all of which are integrated with OMNI-CHANNEL Banking and are adapted to the needs and preferences of customers.

To improve customer satisfaction, the Bank has recently added new technological advancements to its lineup of services and products, including automatic cash deposit, Cardless ATMs, and Master card for travelers.

1.3 Statement of the Problem

Currently Ethiopia's most remarkable development going through is a concentration on digitalization. Commercial banks set the precedent and were the first to offer their customers digital banking services.

The digital transaction system has evolved as a result of the rising use of internet-based banking during the past few years.

Banks employ digital marketing to interact with their customers and offer a wide range of banking products and services. Banks must create customer-centric strategies for their products and services because of the fierce rivalry for customers and market share. Zemen Bank Sc, one of these banks, uses digital marketing to connect with its consumers.

DM assists brands in reaching their intended audience and promoting their goods or services. While traditional marketing campaigns also have this purpose, DM enables marketers to target a more specific or niche demographic audience. Connecting with customers digitally helps to establish a large audience that trusts your brand. (Akansha Rukhaiyar, 2022). Thus, eight banks (CBE, Awash, Dashen, COOP, OIB, Lion, Addis International Banks and Zemen Bank) promote their products and services to reach their target customers constantly on the online Ethiopian Reporter newspaper platform on a weekly basis. (Reporter, Feb. 2023).

The demand for the digital marketing has also made it simple for companies to establish and sustain their brand loyalty (sachin, 2018). Therefore, by incorporating Digital marketing policy into their core business strategies; firms are developing competitive advantages that separate them from competitors. However, all positive results of this operation depend on the customer's attitude towards digital marketing and the firm's ability to inform or communicate with customers about its digital marketing focused business processes. According to NAJEEM (2021), social media marketing, mobile marketing, email marketing and search engine marketing are important for generating more revenue and ensuring customer satisfaction.

Some of the Bank's major practical problems or gaps observed in digital marketing that affect customer satisfaction include the following:

- The bank frequently neglects to timely update its websites, which prevents current digital marketing campaigns from effectively reaching their target market.
- The banks' ability to use digital marketing to reach their target customers is limited by a lack of reliable telecommunications network connection.
- Lack of adequate awareness of digital marketing among bank's customers and staffs.

The study by Sanmathi Anbumani (2017) shows the challenge of digital marketing which is aiming the right audience. This has become one of the biggest challenges for marketers now days including commercial banks such as Zemen bank.

The impact of DM on business performances and customer satisfaction is under investigated issue in less developed countries such as Ethiopia. Considering the fast pace of digitalization in the country and services of commercial banks, examining the relationship between DM and customer satisfaction has important value to the knowledge of the researcher that there are no studies conducted in identifying impacts of DM on customer satisfaction specifically in the case of zemen bank sc. Therefore, in this study the researcher will examine how digital marketing affect customer satisfaction in the bank.

As a result, this study adds to the current knowledge about the impact of DM on customer satisfaction in Zemen bank sc, focusing on social media marketing, mobile marketing, email marketing and search engine marketing.

1.4 Research Questions

In general this study analyzes how much customer satisfaction is influenced by digital marketing components of social media marketing, mobile marketing, email marketing and search marketing has the following sub questions.

- i. How social media marketing have impact on customer satisfaction at Zemen Bank sc?
- ii. Does mobile marketing have impact on customer satisfaction at Zemen Bank sc?
- iii. How email marketing have impact on customer satisfaction at Zemen Bank sc?
- iv. Does search marketing/engine have impact on customer satisfaction at Zemen Bank sc?

1.5 Objective of the study

General Objective

General objective of the study is to identify the impact of DM on customer satisfaction in Zemen Bank.

Specific Objectives

The study's particular objectives are as follows;

- i. Examining the impact of social media marketing on customer satisfaction at zemen bank sc.
- ii. Examine the impact of mobile marketing on customer satisfaction in Zemen Bank sc.
- iii. Examine the impact of email marketing on customer satisfaction in Zemen Bank sc.

- iv. Evaluate the contribution of search engine marketing on customer satisfaction in Zemen Bank sc.

1.6 Significance of the study

The study provides unique insight into how zemen bank managers and dealers can utilize different digital tools like social media, mobile marketing, email marketing, search engine marketing, to address customer satisfaction. In addition, Zemen bank sc marketing managers and retailers try to acquire a good edge in the quickly changing industry will find insights from this study.

This study also beneficial to retail outlet managers, in various businesses that make use of DM tools to know not only the importance of digital marketing but also their relevance, to know the tools that fit the ideology of their business, the tools that appeal to their respective customer and also to employed it effectively and efficiently in their day to day operations/activities.

In addition to the practical significance mentioned above, the study will fill the theoretical gap observed from under investigation of the issue in the Ethiopian Commercial Banks. Academics and the general public are also likely to benefit from the research output by understanding the various DM elements and their impact on customer satisfaction in finance sector.

1.7 Scope of the study

The scope of the study was limited to studying the impact of DM on customer satisfaction in zemen bank sc. The population of this investigation consists of customers of Zemen Bank sc main branch in Addis Ababa. This study attempted to explain different DM tools, including social media marketing, email marketing, mobile marketing, and search marketing.

1.8 Limitations of the study

The following facts highlighted the limitations that the researcher most likely addressed:

- Lack of customer knowledge of the importance of carefully filling out questionnaires, supplying the necessary information, and promptly returning them.

- The fact that the study covered only Zemen bank, it is impossible to make generalizations about the banking sector.
- Furthermore this study only investigated social media marketing, email marketing, mobile marketing and search marketing components of DM on customer satisfaction. Conclusion of the study might be impaired by not incorporating all components of digital marketing tools like Pay-per-Click, Content Marketing, Influencer /Affiliate Marketing, Viral Marketing, Native Advertising and Online PR.

1.9 Organization of the study

This study is prepared in to 5 (five) chapters. The beginning chapter provided the introductory part of the study which comprises; the background of the study, the statement of the problem, objective of the study, the research questions, significance and scope of the study. Chapter two explored the Literature review on the subject matter. Chapter three mainly focused on description of the methodology and data sources for the research. The fourth chapter gave the data analysis and interpretation that supported the study's result. Finally, chapter five winded-up the study with conclusion and recommendation to the problem.

CHAPTER TWO

LITRATURE REVIEW

3.1 Introduction

The literature review part discusses on the theoretical literature review (theoretical and empirical) and Conceptual framework that are relevant for the purpose of this study.

3.2 Theoretical Review

As it described on literatures, DM is the constituent of marketing that uses digital technologies or internet such as computers, mobile phones, and other digital platforms or media to promote products and services. Sometimes it is also referred to as ‘Internet marketing’, ‘online marketing’, ‘web marketing’. However, DM spreads to non-internet channels that provides digital media, such as mobile phones (MMS and SMS), callback, on hold mobile ring tones, television and display boards. In addition to non-internet channels distinguishes DM from online marketing (Dave Chaffey and Fiona Ellis-Chadwick, 2019).

3.3 Digital marketing’s History and Evolution

In 1990, the term ‘Digital marketing’ was coined and first used. During the time, the web plat form 1.0 was created to assist users in locating the information they needed (Sarov and Rishi, 2022).They are, however, unable to communicate this knowledge via the internet. Marketing gurus are aware of the benefits of DM at this moment. They had no idea whether their approach would succeed because the internet had not yet become widely used.

The authors categorize the evolution of digital marketing as follows:

From (1990 to 2000)

The first clickable web ad banner debuted on the internet in 1993.Hotwired acquired a few banner ads for marketing at that time. This time was the start of DM era. Many new technology, such as the first internet based e-commerce transactions were developed and presented to the market as was a new vision and objective. This year also witnessed the founding of yahoo.it had one million hits its first year .yahoo has revised the concept of DM

and businesses have attempted to optimize their websites in order to boost their search engine ranks. In 1996 several search engines or tools were introduced including Look smart, HotBot and Alexa, Sixdegrees.com was the first social networking site to be established in 1997. It was a milestone moment for DM when Google was launched in 1998. Furthermore, Microsoft introduced MSN and Yahoo online search this year.

From the year (2000 to 2010)

Two years later (in 2000) the internet bubble crashed and all small search engines were destroyed. This creates more space and opportunity for the industry's behemoths. LinkedIn, a professional social media network was founded in 2002. In 2003, WordPress was released. Gmail was launched in 2004. Facebook and Google both went public this year. Following that, in 2005 YouTube was launched. Another extraordinary year was 2006, when search engine traffic was said to have jumped by 6.4 billion in single month. Microsoft released an MS live search at the moment. At the same time Amazon e-commerce reached USD 10 billion. Tumblr was founded in 2007. In addition, Hulu an online streaming service was launched this year. In same year apple debuted the iPhone. Spotify and Groupon both debuted in 2008. In order to give search engine results in real time, Google Instant was launched in 2009. Google was the first to create the cost-per-click advertising program known as AdSense. With time, Google started to focus its advertising on customers' interests and as a result grew to be a significant player in the digital business sector.

From the year (2010 till now)

Both Google Buzz and Whatsapp were made available in 2010. 2011 saw the launch of Google+ and Google Panda. People have already started devoting time to different media and their viewing has surpassed that of television. The year 2012 will be regarded as the year of social media. The Google Knowledge Graph has been produced and social media budgets for businesses have increased by 64%. Myspace and Facebook are the two most popular social networking sites. Companies were frantically attempting to sell their products and brands on various social media platforms because they understood that these sites would help them expand their businesses over the internet. Additionally, they have tried to advertise their businesses on social media. Tumblr was purchased by Yahoo in 2013. In 2014 the number of

mobile and smart phone users outnumbered PC users for the first time. The Facebook messenger app as well as LinkedIn and I watch targeted advert were released. Facebook bought Whatsapp earlier this year. Snapchat released its discovery feature in 2015. Several new technologies such as analytics wearable technology and content marketing were also created this year. The cookies represents another significant milestone in the field of DM. In order to record user preferences, the first cookies was made. The function of cookies has changed over time and modern cookies are programmed to give advertisers a variety of ways to obtain actual user data. With Facebook, YouTube, Instagram, Twitter, Reddit and other well-known networking sites included, there were 2.01 billion active members in 2017. Finally, the authors then examine a few DM instances (as stated below) that have arisen following its evolution.

DM statistics (Sarov and Rishi, 2022)

Online research is done atleast once a month by 85.4% of the internet users. Google process about forty thousand search requests every second on average. That works out to about 3.5 billion searches daily. A little over 92% of global search engine marketing is under Googl's control. The next two most used search engines globally (1.9%) are Bing (2.75%) and Baidu (2.75%). More than 60% of all Google searches are conducted on mobile devices. 92.3% of people who own smartphones conduct online searches using that devices. 70% of smartphone owners use their devises to do extra research before making a purchase in a store. For 49% of product searches, Amazon serves as the starting point, whereas 36 % of them begin with Google. According to data from Google, shopping ads make up 85.3% of clicks and account for 76.6% of all retail search ad spending. Internet users are 80% more likely to visit a physical store if they can check the inventory online. 88% of mobile users who use Google maps to locate a retailer visit a linked store within a week and 76% do so within a week. By 2022 over a million videos will have been uploaded to the internet according to experts. 71.1% of internet users listen to digital audio content atleast once a month. Webinars are used in 48% of nurturing marketing Campaigns and 91% of all internet users send an email atleast once a month. Emails have a 50 to 100 time's higher click-through rate than Facebook and Twitter. Facebook is the most widely used social networking platform with 2.7 billion monthly active users and TikTok users interact 15% more often than users of other social media platforms. The utilization of social media in nurturing marketing is 50%. Moreover, 97% of

firms who engage in content marketing utilize Facebook. Globally, more than 3.6 billion people used social media in 2021; by 2025, that number is projected to increase to around 4.41 billion.

3.4 **The Significance of DM**

Some of the crucial benefits of DM are addressed as follows (Simplilearn, 2023).

Global Reach

Geographical limitations on traditional marketing make it difficult, expensive and labor intensive to launch a worldwide marketing campaign. DM, on the other hand, takes place online, the reach you may attain with it is enormous. With an internet store, even a very tiny local business owner may appeal to global clientele. With traditional marketing, this is either not possible or would be extremely expensive for businesses to peruse. Any business can benefit greatly from the combination of global visibility and reach.

Local Reach

Although DM has a significant global reach it also enhances local awareness, which is crucial if the company relies heavily on local customers. Businesses looking to increase their customer base may find local SEO and locally focused advertising to be helpful. Compare the reach you can achieve with DM to the reach you would achieve by printing flyers and handing them out to each household in neighborhood.

Lower cost

DM offers affordable alternative to market company nationally or worldwide. Utilizing highly targeted techniques, it enables even the tiniest businesses to compete with bigger ones. Most of these tactics like SEO, social media and content marketing will be completely free to use when first implemented. However, not every type of DM is appropriate for every type of company and some may even cost more than others. Based on its marketing objectives, a company can find the right answers.

Easy to Learn

Although there are numerous facets of DM that must be grasp, getting started is rather simple. The nature of objectives and the size of the campaigns make it complicated. Finding the best approach for a company is all that is required, though.

Effective Targeting

Even if you do not have a completely clear picture of your target audience, DM allows you to extract data to determine which demographics will perform best for you and tailored your ads to them. Targeting can be done in a variety of ways, such as using social media demographic data or key words for search engine optimization (SEO) or pay per click (PPC).Every campaign is certain to reach the proper audience thanks to the vast array of targeting options at your disposal.it also helps you examine how customer behaviour is changing so you can adapt marketing. Any business that has the capacity to quickly comprehend the shifting wants of its clients will succeed.

Multiple Strategies

There are various DM strategies that can be applied by various business models. A local B2C clothing shop may have a completely different strategy than a B2B company looking to get worldwide leads. While some businesses may benefit more from SEO and content marketing, others will gain from conversion-based ad campaigns. The secret is to continually evaluate the outcomes and, over time, improve strategies and tactics. A well implemented DM strategy changes and adapts swiftly as the demands of the business change.

The following are few of the most typical DM types:

- Search engine marketing ,
- SEO based content criterion ,
- Social paid ads,
- Forum engagement,
- Video marketing,
- Social media marketing,

- Local search,
- Email marketing,
- Remarketing,
- Influencer marketing.

Multiple content types

The variety of online content formats that are available to showcase your company are another significant benefit of DM. To keep your fresh and create successful online advertising, there are many venues from which to select. In contrast to traditional marketing, it is simpler to copy one piece of content to fit as many platforms as you like. Blogs, Podcasts, emails, ebooks, Infographics, white papers, quizzes, social media posts, and webinars are some of the most popular types of content.

Increased Engagement

Enhanced involvement is among the most significant benefits of DM. The default engagement level for DM is rather high. Users can interact with your website by clicking on an advertisement or sharing a blog post like a photo or video. The fact that each of these activities can be assessed is the best part. This enables you to produce more interesting blogs to raise brand awareness or improve revenue. You can attract more devoted customers by participating more frequently online. Businesses that effectively include engaging formats into their online campaigns have an easier time turning cold traffic into devoted patrons.

Analytics and optimization

Web analytics, which tracks the effectiveness of DM campaigns in real time, is another crucial benefit of DM. It makes it easier to improve subsequent campaigns and swiftly correct any errors that could occur. You can identify every source of traffic and control over your sales funnels by analyzing your DM efforts.

3.5 Empirical Review and Hypothesis Formation

A number of studies evidence that DM has positive relationship and significant impact on customer satisfaction particularly DM components such as social media marketing, mobile marketing, email marketing and search engine marketing are important to be used to satisfy customers and achieve high return.

According to NAJEEM (2021), social media marketing, mobile marketing, email marketing and search marketing are essential for generating more revenue and ensuring customer satisfaction. Moreover, DM tools have been used successfully by many firms to communicate and satisfy their customers' needs and wants. DM tool has become vital part of every business to promote the benefit and educate customer about the products and services being rendered. The main objective of the study was to examine the impact of DM on customer satisfaction in Guaranty Trust Bank Nigeria plc. The findings show that DM has positive relationship and significant impact on customer satisfaction in Guaranty Trust Bank Nigeria plc. The study recommended that Guaranty Trust Bank Nigeria Plc should give attention to various social platforms they engaged in as well as understanding the platforms appropriateness and also increase the suitability in mobile application so as to bring about satisfaction to customers.

Social Media Marketing

In Jordan, Ahmad Mohd (2017) did research on the impact of social media marketing on customer satisfaction via brand perception. The investigation's goal was to offer dependable advice to telecommunications companies about how social media marketing affects customer satisfaction. In order to gather information from 384 respondents using the descriptive study approach, questionnaires were circulated. The study was tested using linear regression, and the results show that social media has a positive direct impact on brand perception and customer satisfaction. In accordance with the study's findings, Jordanian telecom firms should transform their vision into rules and processes in order to improve the competitiveness of their operations.

In support of the above findings; Khan, Al-balushi, Algaithi, and Al-shih (2017) focused on Muscat Bank when examining the influence of social media on customer satisfaction. Their goals were to look into the approaches used by bank customers in Muscat to contact the bank in order to evaluate their suggestions and grievances, to examine customer related information

posted by the bank in social media, and to look into the difficulties met by the bank customers in contacting the bank through social media 234 respondents' responses were gathered through questionnaires for the study. The data was analyzed using regression analysis and the result showed a favorable correlation between social media and customer satisfaction. Per the study's finding, the majority of those who responded prefer to send bank Muscat their comments and concerns via social media, and they concur that these submissions are promptly acknowledged. Moreover, some of the Popular Platforms used in Social Media marketing indicated by the study are: Facebook, Twitter, Google+, Pinterest, Instagram, LinkedIn and YouTube. These studies have shown the correlation between the impact of social media marketing and customer satisfaction. Thus, the following hypothesis is presented based on this theory:

H-1: Social media marketing has significant and positive impact on customer satisfaction.

Mobile Marketing

Surabhi (2014), investigated consumer satisfaction towards mobile marketing studied by the extensive applications of mobile phones are visible in global companies for the marketing of their products. The popularity of mobile marketing is increasing considerably. The objective of the paper was to investigate the perspective of consumer attitude towards mobile marketing in India. The research extracted four elements (Design and Usability, Traffic Funnels, Content, Advertising and Local Opportunities), which are determinants of mobile marketing satisfaction or consumer attitude towards mobile marketing. These were identified and projected the satisfaction of the consumer. The research also described the significance of mobile marketing and their factors of achievement in other countries. This study provides the industry a few insights for their execution of marketing strategies which influence the consumer attitude. On the other hand, the study paper of Ghaziabad (2019) had investigated the factors that lead to customer satisfaction interms of mobile marketing. The intangible benefit of mobile marketing, as shown by the article, leads to increased consumer satisfaction. This paper identified the factors affecting customer attitude and its impact on customer satisfaction towards mobile

marketing. These papers attempts to provide insights to companies on the understanding of the influence of mobile marketing on consumer's attitudes. Based on the output of the studies, the below hypotheses put forward:

H-2: *Mobile marketing has significant and positive impact on customer satisfaction.*

E-mail Marketing

Ron (2015) conducted the impacts of e-mail marketing on customer satisfaction. From the results an extended model of customer satisfaction and are influenced through repeat purchase behaviour by the frequency of the email communication and the perceived usefulness. The level of attitudinal loyalty has a positive moderating impact on the frequency of the email communication; perceived usefulness has a positive impact on satisfaction. The perceived intrusiveness has a negative moderating impact on all factors influence repeat purchase behaviour and attitude towards customer satisfaction. Finally age has a negative moderating impact on all factors positively on customer satisfaction through e-mail marketing. Moreover, According to the study of Morteza Jamalzadeh (2012) email marketing offers a cost effective, direct and reciprocal means for business overcoming time and geographical barriers. As so, According to this study discussed email marketing influences customers' satisfaction strongly and positively. Overall it can be concluded that the email marketing can have a positive impact on customer satisfaction and brand loyalty, based on this concept, the subsequent hypotheses is offered:

H-3: *Email marketing has significant and positive impact on customer satisfaction.*

Search Engine Marketing (SEM)

It is the practice of marketing a business using paid ads that appear on search engine result pages as stated by (Wordstream, 2023). Advertisers bid on keywords that users of service such as Google and Bing might enter when looking for certain service or product, which gives the promoters the opportunity for their ads to appear alongside outcomes for those search queries. These ads, frequently known by the term pay per click ads, come in a variety of arrangements. Some are small, text based ads, whereas others, such as product listing ads are more visual,

product base announcements that allow consumers to see important information at a glance such as price and reviews (Larry Kim, 2007).SEM's maximum strength is that it offers advertisers the opportunity to put their ads in front of motivated customers who are ready to buy at the detailed moment they are set to make a purchase. In general, SEM refers to paid search marketing, a system where businesses pay Google to show their advertisement in the search outcomes. Whereas, Search Engine Optimization (SEO) is different because businesses do not pay Google for traffic and clicks. Relatively, they secured a free spot in the search results by having the most related content for a given key word search. Both SEO and SEM should be important parts of your online marketing strategy.SEO is influential way to drive classic traffic at the top of the funnel, while search engine ads are a highly cost effective way to drive conversations at the bottom of the funnel. Keywords are the foundation search engine marketing. As users enter key words in to Search engines to find what they are looking for, it should come as little wonder that keywords form the foundation of SEM as an advertising strategy.SEO keyword research, before you can choose which key words to use in your search engine marketing campaigns, you need to conduct a widespread research as part of your key word management strategy and you need to identify key words that are relevant to your business and that potential customers are probably to use when searching for the products or services.

As a result, SEM in a social media setting is used to offer products and services that will maximize customer satisfaction. The following hypothesis is offered based on this concept.

H-4: Search engine marketing has significant and positive impact on customer satisfaction.

3.6 Conceptual Framework

The conceptual framework indicates the critical process, which is useful to show the direction of the study. The conceptual framework which was adapted from NAJEEM (2021), (Figure 1) shows the relationship between independent (the impact of social media marketing, mobile marketing, email marketing and search engine marketing) and customer satisfaction (the dependent variables).the study also displays the hypothesis on impact of digital marketing on customer satisfaction in a bank.

Independent Variable

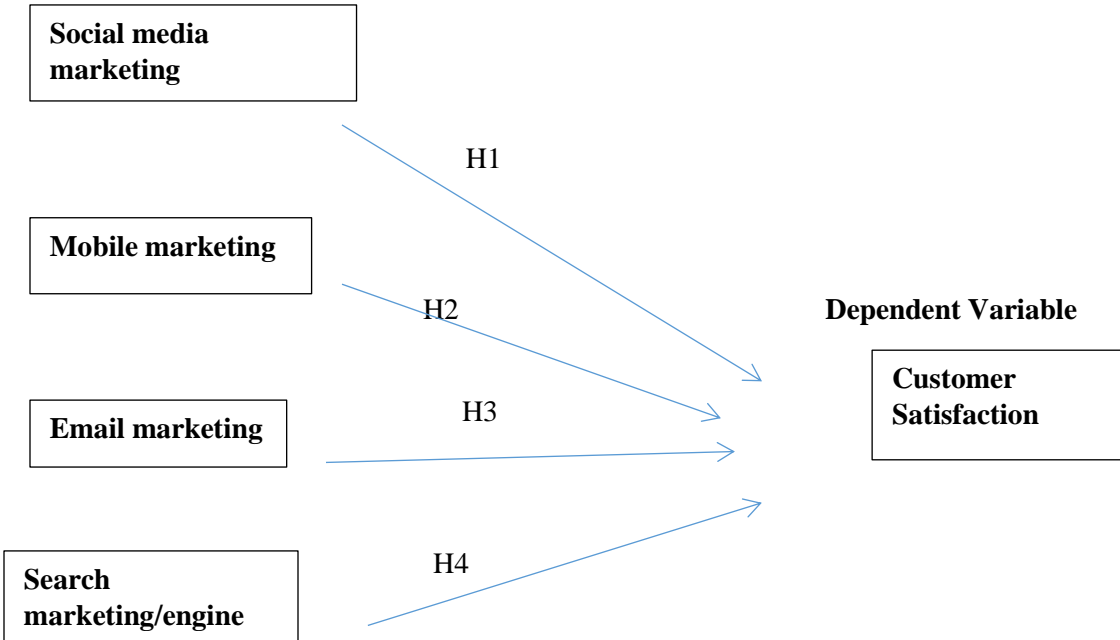


Figure 1: Conceptual framework (adapted based on NAJEEM (2021) model)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

A research design is a group of methods and processes used to gather and evaluate measurements of the variables mentioned in the research topic. An observational research method called a cross-sectional study is used to examine data on variables that were gathered at one specific moment across a sample group. The goal of an explanatory research design, also known as analytical research or cross-sectional research, is to find any causal relationships among the variables or factors that are relevant to the study problem. Furthermore, the researcher applied qualitative research design to framework the collection, analysis and interpretation of qualitative data. Considering these facts, the study employed two sets of variables customer satisfaction (dependent variables) and DM components expressed interms of social marketing, mobile marketing, email marketing and search engine marketing (independent variables).

3.2 Research Approach

To have enough information and properly address all research questions, quantitative research approach is used; According to Edmonds and Kennedy (2013, on p. 20); Quantitative research is essentially the use of systematic steps of scientific inquiry while including quantitative aspects in to the investigation.

3.3 Target Population and sampling design

3.3.1. Target Population

Saunders, et.al (2014) explains a study population as the total group of elements, having common observable characteristic, that a researcher is interested in conducting a study; a population comprises the total some of objects and elements from which a researcher wishes to draw conclusions. Customers of the main Addis Ababa branch of zemen bank sc make up the population for this study.

3.3.2. Sampling Procedure

The targeted respondents are selected from a population using a random sampling process. Thus; the study considers customers of zemen bank sc at main branch in Addis Ababa city and focus on the sample list of subscribers who are customers of the bank.

3.4 Sample size

Determining the right sample size is crucial since too big of a sample can waste time, money, and resources, while too small of a sample might produce unreliable outcomes. Saunders (2007) claims that, researchers often aim, for 95% degree of assurance. According to Zikmand (2010), sampling is the process of choosing some study units from a predetermined study population. Since it is cost effective to collect a representative sample for the intended inquiry, the following formula (Cochran, 1999) was used to derive the simplified formula for proportion sample size. The formula for calculating the sample size proportion is thus:

$$n = \frac{Z^2 \times p}{(e^2)} = \frac{(1.96)^2 \times 0.5}{(0.05^2)} = 384$$

Where: Z^2 =95 % of confidence level & equals to 1.96

P=expected prevalence which equals with 50%.

e^2 = 5% (0.05) is the precision level or sampling error.

As a result, 384 targeted customers made-up the overall sample size.

In line with the above formula, the sample sizes for the bank's branch are: Main branch customers total 384 samples.

3.5 Data type and sources

This study used both primary data and secondary sources that are gathered on issues related to the impact of DM on customer satisfaction. A questionnaire with closed-ended questions was utilized to collect primary data from zemen bank customers. In addition, secondary data sources were collected including from the bank's annual report, journals, articles, and other documents pertaining to the impact of DM on customer's satisfaction.

3.6 Data Collection Method

A self-administered questionnaire created by the researcher was largely used to obtain quantitative data for this study. As a survey tool, a questionnaire was given to a sample of respondents and used to collect the primary data. The questionnaire was divided into two sections i.e. section I and section II. Section I, deals with demographic information about the respondents such as age, sex, education background, and occupation, while Section II consisted of questions measuring the digital marketing impact on customer satisfaction with five-point Likert scale answers, ranging from (1 strongly disagree and 5 strongly agree).

3.7 Data Analyses

The data were analyzed using both descriptive and inferential statistics. To conduct descriptive or inferential analysis, the questionnaire responses were evaluated in order to determine the key factors that would have a substantial impact on Zemen Bank's customers' satisfaction. The descriptive analysis includes frequency distribution, percentage and table. The inferential statistics were employed to test the hypotheses formulated in chapter one of the study. Regression analysis was used to test the hypotheses of the study.

3.8 Validity

The researcher ensured the study's validity by pre-testing (external validity) questionnaires to eliminate any area of ambiguity when they were discovered and by also posing straightforward questions to the respondents. Validity is a measure of how well a data collection process (or methods) captures the required quantitative information (Saunders, 2009). Fink (2003) asserts that conducting a pilot test is essential to ensure the validity of the questionnaire and at least 10 questionnaires should be used in the test. In order to conduct the pre-testing; 32 questionnaires were given to customers of Zemen Bank sc. These customers reviewed the questionnaires to ensure the relevance of the questions, the language (style of expression), and to provide feedback on how to make improvements. Finally, after making all necessary adjustments, it was fair to distribute to the targeted respondents in accordance.

3.9 Reliability

Reliability is the degree to which measurements are error free and give consistent results. Internal consistency of scale, which evaluates how homogenous the items are, is the operational definition of reliability. Cronbach's alpha is used in this study to evaluate the internal consistency of the research instrument's variables. Cronbach's alpha is a reliable coefficient used to measure the scale's internal consistency. As stated by Zikmund (2010), a scale with an alpha coefficient between 0.6 and 0.7 shows rational reliability; therefore, an alpha coefficient of 0.7 or above is judged sufficient to determine reliability for the purposes of the study.

TABLE-1: The reliability test

	N	CRONBACH'S ALPHA
Social media marketing	6	.822
Mobile marketing	11	.715
Email marketing	9	.796
Search engine marketing	7	.803
Customers' Satisfaction	5	.711
Total	38	.829

Source: Own Survey, 2023

With a Cronbach's alpha coefficient above 0.7, it was determined that the result was within the acceptable range. Thus, as an indicator of acceptability of the scale for further study, all the four DM attributes (Social media marketing, mobile marketing, email marketing and search marketing) and customers' satisfaction dimensions were found to be the average Cronbach alpha for all the constructions, which was above 0.70, was $r = 0.814$. Based on the alpha score with in the range, the scale was considered a reliable too for performing data analysis because it can produce dependable, repeatable outcomes.

3.10 Ethical consideration

Every participant in the study is entitled to their privacy and to be treated with dignity. No one will suffer any injury as a result of the study. The study maintains the anonymity of all information gathered. All support and collaboration for the information utilized in the study are acknowledged.

CHAPTER FOUR

4.1 DATA ANALYSIS AND INTERPRITATION

The results and interpretations of the data analysis were included in the section of data presentation, Analysis and interpretation. Descriptive and inferential statics were used in the analysis. The descriptive statistics contain the demographic characteristics of the respondent's as well as the participants'replies to each DM attribute, whilst the inferential statistics include the assumption test,correlation,and multiple regression analysis. Questionnaires were physically distributed to customers of Zemen bank sc, Main branch located in Addis Ababa City. 288 of the 384 distributed questionnaires were returned representing a 75% of response rate. The appropriate response rate for a survey performed in-person is 57%, according to Nigel (2019) .Consequently; the response rate is more than the expected margin. However, only 232 valid and useful responses were statistically evaluated after the gathered responses had been checked for missing data and other inconsistencies. As a general rule, a size of 200–300 is regarded as enough for proper analysis (Gaur, 2009); hence this sample response is representative. To make the data appropriate for the suggested method of data analysis, SPSS 21.0 was used to encode them. Following completion of the necessary preparation, the analysis was conducted, and the results are shown below.

4.2 The respondents' general information

The descriptive statics provide information about the study participants sample respondents. Table -2 displays the results of this survey's 232 participants; male respondents comprised 176 (75.9%) and the rest 56 (24.1%) were their female counterparts. It means that male subscribers made up the vast majority of those polled. Other than the sampling diversity, it would be rash to draw conclusive generalizations about what this gender gap indicates given the length and scope of this study. Regarding the age of the respondents as shown in table -2, the majority 102 (44%) were determined to be under the age 30, next 71(30.6%), and 41(17.7%) were lays between the ages of 30 to 45 years and 46 to 60 years respectively. The remaining 18 (7.8%) are above 60. This statistic is encouraging because it shows that zemen bank sc piqued the interest of people of all ages, from youngsters to the elderly.

TABLE-2: Summary of demographic profile

Category	Frequency	Percent (%)
Sex		
Male	176	75.9%
Female	56	24.1%
Total	232	100.0%
Age		
<30	102	44.0%
30 - 45	71	30.6%
46 - 60	41	17.7%
> 60	18	7.8%
Total	232	100.0%
Education		
Primary	12	5.2%
High School	42	18.1%
Diploma	52	22.4%
University degree	64	27.6%
Master Degree & above	62	26.7%
Total	232	100.0%

Sources –own survey 2023

The educational background indicated that, the majority of respondents 64(27.6%) have a first degree. Master’s degree & above comprised 62 (26.7%). Whereas 42(18.1%) were high school certified and 52(22.4%) were diploma holder. The rest comprises 12 (5.2%) were at primary level.

Almost all of the respondents were educated and it implies that the majority of participants have a better chance of comprehending the questions and the aim of this survey.

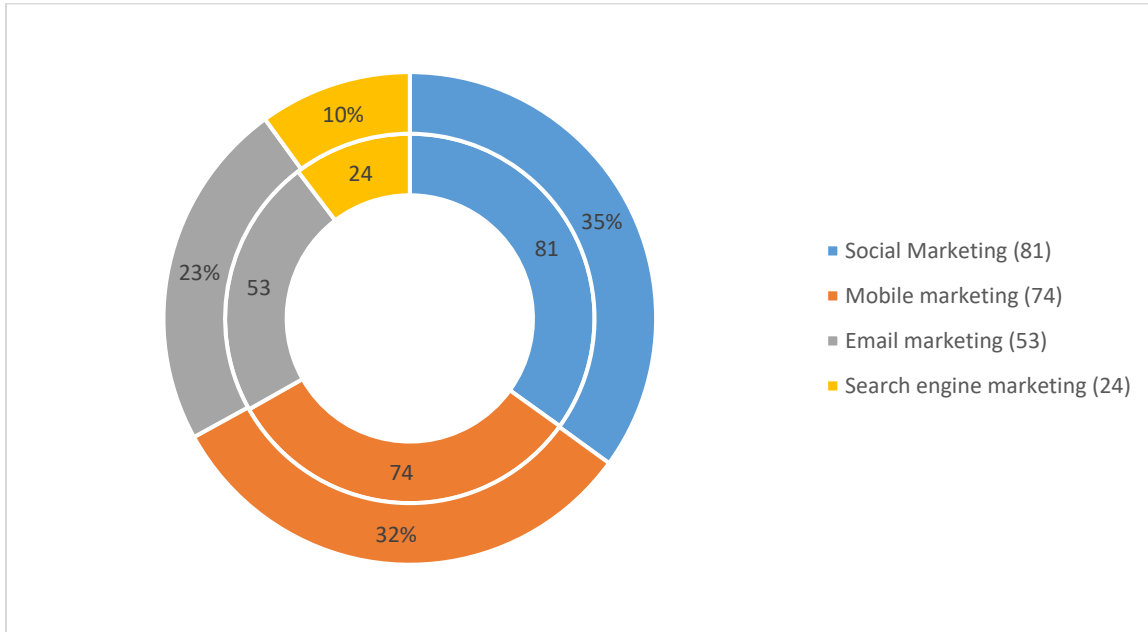


Figure 2: How to Know About the Company

Figure 2: How to Know About the Company

Regarding the means that the respondents’ know-how about the Bank’s DM activities, the results in figure -2- illustrates that respondent’s number of social media marketing usage took the highest share 81(35%), while herd from mobile, email and search engine marketing beneficiaries took the next levels as shared 74(32%) ; 53(23%) and 24(10%) respectively. Out of the total 232 respondents,109 (47%) of the respondents are using digital marketing service of the bank for a period of less than a year and 95(41%) are using these services from one year to three years and the remaining 28(12%) respondents have been using for more than three years. This implies that the bank's digital marketing services have shown a tendency of growth trend.

In general, it can be concluded that the respondents' demographics were dominated by male respondents, particularly those who were younger than 30 years and had university degrees in majority.

4.3 Description of Study Variables

The study variable creates digital marketing dimensions (independent) and customer satisfaction (dependent) variables. To achieve the research aims, a total of 33 questions were divided in to the dimensions of components like: social media marketing (6), mobile marketing (11), email marketing (9) and search engine marketing (7) attributes. For the Customers' Satisfaction dimension, 5 questions were designed. To carry out the descriptive statistics, a total of 38 questions were asked.

Descriptive statistics such as mean and standard deviation were used to compare the respondents' perceptions of the variables. The mean indicates how much the same group agrees or disagrees with the various claims on average. According to best (1977), the scale is established so that respondents strongly disagree if the mean score value is between 1.00 and 1.80; disagree between 1.81 and 2.60; neither agreed nor disagreed between 2.61 and 3.40; and agreed between 4.21 and 5.00. In addition, standard deviation demonstrates the variability of an observed response.

4.3.1 Social media marketing on customer satisfaction

TABLE- 1: Description of social media marketing activities

Social media marketing	N	Mean	Std.
Zemen bank is responsive to your concerns/questions on social media.	232	4.21	1.439
The social media response language used by the bank is simple and fully understandable.	232	4.12	1.476
The Bank's regular posting on social media meet my needs.	232	3.49	1.822
Overall, how satisfied are you with the bank's social media response.	232	4.22	1.377
Generally, how pleased are you with the amount of post engagement or relationship on social media between you (customer) and the bank.	232	3.12	1.942
How comfortable are you with the service offered by the bank through social media marketing compared to your expectations.	232	4.23	1.378
SMM	232	3.89	1.109
Valid N (listwise)	232		

Source-own survey, 2023

As seen in table-3, the majority of the respondents strongly agreed with the statement which refers to Zemen bank is responsive to your concerns/questions on social media (mean 4.21), the social media response language of the bank is simple and fully understandable (mean 4.12), satisfied with the Bank’s social media response (mean 4.22),and compared to expectation the social media marketing service offered are comfortable (mean 4.23).similarly, the respondents slightly agreed (mean of 3.49) that the Bank’s regular positing on social media meet customer needs. However, they neither agreed nor disagreed with how pleased the customer are with the amount of post engagement or relationship on social media between customer and the bank (mean 3.12). According to respondents’ perceptions ,the total impact of social media marketing was determined to be substantially higher (grand mean of 3.89).This means that respondents think zemen bank sc is responsive to customer concern using social media marketing to satisfy customers. It also indicates the failure of the bank’s engaged in social marketing activities highly affect customer satisfaction for maintaining consistent success.

4.3.2. Mobile Marketing on customer Satisfaction

TABLE 2 : Description of Mobile marketing activities

Mobile marketing	N	Mean	Std.
The Bank sends me important SMS reminders.	232	3.43	1.726
Are you interested by the design and usability of the bank’s mobile app including associated style, colors, and images.	232	3.69	1.619
Is it the length of the content displayed on the screen short and clear to read and understand.	232	3.41	1.861
I feel the bank’s mobile advertising is attractive.	232	3.18	1.701
I believe the bank's mobile advertising contains current and pertinent information about its products or services.	232	2.76	1.679
I am willing to receive the bank’s mobile advertisements when it offers reward.	232	3.42	1.726
I respond to the bank’s mobile advertising.	232	3.69	1.619
I feel the bank’s mobile advertising is pleasant.	232	3.42	1.860
I feel the bank’s mobile advertising helps me to find products or services that match my personality and	232	3.18	1.701

interests.			
I feel the bank's mobile advertisement is tailored for usage.	232	2.76	1.679
I feel satisfied with the bank's mobile advertising that is sent by getting my permission.	232	2.78	1.678
MM	232	3.24	1.159
valid N (listwise)	232		

Source – own survey, 2023

As it is described, the respondents' perception of Zemen Bank's Mobile Marketing on customer Satisfaction was evaluated. The results in Table -4- reveal that respondents agreed with the premise that the bank's clients are interested in the design and usability of the bank's mobile app, including associated style, color and photos. Meanwhile, they slightly agreed with the bank sends them important SMS reminders (mean, 3.43) and the length of the content displayed on the screen short and clear to read and understand (mean, 3.41) in addition they are also willing to receive the bank's mobile advertisements and they consider the bank's mobile advertising to be enjoyable (mean ; 3.42). However, neither agreed nor disagreed on the attractiveness of the bank's mobile advertisement (3.18) and the bank's mobile advertising assists customers in locating items or services that match their personality and interests (mean, 3.18) and the bank's mobile advertising contains current and pertinent information about its products or services tailored for usage (mean 2.76) as well. As an activity, mobile marketing allows banks to reach mobile users in specific locations and adapt their marketing campaigns and messaging accordingly. Overall, the mobile marketing (mean 3.24) of Zemen Bank was perceived as neutral or indifferent which implies that the majority have doubts on its mobile advertising contents, information about its products or services and its attractiveness to satisfy customers need.

4.3.3. Email marketing

Table 3: Description of Email marketing activities

Email marketing	N	Mean	Std.
I believe the bank regularly sends promotional or other emails to its customers.	232	3.48	1.559
I believe that the bank's email marketing adding value to its customers.	232	3.71	1.739
I believe that the bank's email marketing provides an easily searchable conversations and interactions.	232	3.33	1.854
The bank's promotional emails are helpful in giving me information about the key features, quality and value of the bank's product or service.	232	3.47	1.689
The bank's promotional emails are helpful in identifying the purpose of the product /service that might serve my purposes.	232	3.41	1.864
The bank's promotional emails make me more aware of the brand name, their characteristics and what they do.	232	3.49	1.178
The bank's promotional emails give me a sense about the corporate ethics of the sender.	232	3.71	1.739
I enjoy receiving exclusive offers through the bank's promotion emails.	232	3.33	1.854
I believe helpful and rate the bank's emails as a channel for receiving post-purchase service.	232	3.46	1.689
EM	232	3.51	1.177
Valid N, list wise	232		

Source-Own source, 2023

Respondents' views on email marketing of Zemen bank in Table -5 showed that the respondents agreed with the bank's email marketing adding value to its customers (mean 3.71),but slightly agreed with bank's promotional emails are helpful in giving information about the bank's product or service (mean 3.47),helpful as a channel for receiving post-purchase service (mean 3.46) and the bank frequently sends promotional emails to its customers (mean 3.48).However, they were neither agreed nor disagreed with the bank's email marketing provides an easily searchable conversations and exclusive offers (mean 3.33).The majority of the respondents had slightly positive attitude toward the overall Email marketing

(grand mean 3.51) of the bank. That means, the respondents thought that the bank's email marketing activities had a favourable impact on and added value for its customers. These imply that Zemen bank has to give more preference for its email marketing activities to satisfy its customer and accomplish its objective.

4.3.4. Search Marketing

Table 4: Description of Search marketing activities

Search/Engine marketing	N	Mean	Std.
I have a good idea of what I am searching for when I type keywords in a search engine.	232	4.06	1.530
While I am searching in a search engine, the more I know about the bank's product and increasing brand awareness.	232	4.12	1.525
I feel that search marketing of the bank is more efficient for acquiring visitors, and is based on the premise that the visitor is looking for what the bank offer.	232	3.62	1.680
I believe that the bank's search marketing activities are understandable and convenient for me.	232	3.65	1.725
I feel that the bank's website content is comprehensive and sufficient to get relevant information.	232	4.31	1.334
I believe that the bank's promotion of products and services increasing their visibility in website search engine results pages.	232	4.12	1.525
I feel that the bank's search marketing increasing your online presence and enhance the customers' satisfaction.	232	3.62	1.680
SEM	232	3.93	1.725
Valid N (Listwise)	232		

Source- own survey, 2023

Table -6 shows that the majority of respondents strongly agreed with Zemen bank's website content is comprehensive and sufficient to get relevant information (mean 4.31). Similarly, they

also had a positive attitude toward using search engines to promote brands and increase their visibility on search engine results pages (mean 4.12) and when entering keywords into a search engine, they are very certain for looking for (mean 4.06) but slightly agreed with that the bank’s search marketing activities are understandable and convenient (mean 3.65) is more efficient for acquiring visitors and increasing online presence to enhance the customers’ satisfaction (mean 3.62).In general, the overall perception of respondents on search marketing activities of Zemen bank was found satisfactory (mean, 3.93).This implies that the respondents had enough information regarding search marketing activities the bank involved to advertise its products and services to enhance customers’ satisfaction.

4.3.5. Customers’ Satisfaction

Table 5: Description of Customers’ Satisfaction activities

Customers’ Satisfaction	N	Mean	Std.
I believe that the digital marketing activities offered by the bank are satisfactory.	232	3.54	1.352
I believe that the bank’s social media marketing has significant impact on its customers.	232	4.17	1.279
I am satisfied with digital marketing content of the bank.	232	3.45	.951
I am interested by the ambience and platform of the bank’s digital marketing.	232	3.68	1.554
I am happy by the bank’s digital marketing promotions.	232	3.43	1.159
CS	232	3.66	.874
Valid N ,Listwise	232		

Source-Own survey, 2023

Regarding the overall customers’ satisfaction perception of the respondents, the result in Table -7- showed that the majority believed that the bank’s social media marketing has significant impact on its customers (mean 4.17), thus they are interested by the ambience and platform of the bank’s digital marketing (mean 3.68).But, slightly agreed that the digital marketing activities offered by the bank are satisfactory (mean 3.54), with its content (mean 3.45), and

happy by digital marketing promotions (mean 3.43). They also confirmed that they were happy and satisfied by the ambience, platform and contents of the bank's digital marketing promotions to some extent (grand mean, 3.66 with std. .874). This shows that the overall customers' satisfaction perception of the respondents was positive implying that their purchase or use of product and service decisions were related to or connected with the Bank's digital marketing promotion and delivery of high-quality services.

4.4 Inferential Analysis

Inferential statistics contain correlation tests among variables, several assumption pre-tests of the data itself for applicability or fitness to the intended regression analysis model, and finally the regression analysis.

4.4.1. The Correlation Test

To establish the association between DM and customer satisfaction, Pearson correlation was first explored for the study variable's categorical data. In this study, the four aspects of DM were treated as independent variables, while customer satisfaction was treated as dependent variable. According to Field (2005), a strength of link of 0.1 to 0.29 indicates a weak relationship; 0.3 to 0.49 indicates a moderate relationship; and 0.5 indicates a high relationship between two variables.

TABLE - 8: Results of Correlation test

	SMM	MM	EM	SEM	CS
Social media marketing-SMM	1				
Mobile marketing - MM	.183	1			
Email marketing – EM	.168	.129	1		
Search/Engine marketing – SEM	.343	.212	.134	1	
Customers' Satisfaction - CS	.473	.520	.321	.627	1

Source- own survey, 2023

According to the findings in Table-8, all dimensions of DM have positive and statistically significant relationships with customer satisfaction. Search engine marketing ($r = .627$) and email marketing ($r = .321$) have a favourable strong link with customer satisfaction. Whereas, social media marketing ($r = .473$), and mobile marketing ($r = .520$) had a positive and moderate relationship at $p < .05$. This implies that all dimensions of DM had positive and significant relation with customers' satisfaction and can be considered as good predictors of the model.

4.5 Multiple Regression Assumption

Multiple regression analysis was used to determine whether one or more predictive variables explain the dependent (criterion) variable. Multicollinearity, linearity, normality, and homoscedasticity are the regression assumptions considered in this work.

4.5.1. Multi-collinearity

The term multi collinearity refers to a situation in which the independent and predictor variables are highly connected. There is ‘overlap’ or sharing of predictive power when independent variables are multi collinear. As a result, the consequence of multicollinearity is to diminish the predictive value of any particular independent variable by the extent to which it is connected to the other independent variables. The values of ‘Tolerance’ and ‘variance Inflation Factor’ (VIF) for each predictor are used to test for multicollinearity. A tolerance value less than 0.1 and a VIF value greater than 10% suggest a multicollinearity concern (Robert, 2006).

TABLE -9: The multicollinearity test

model		collinearity statistics	
		Tolerance	VIP
1	Social media marketing	.857	1.167
	Mobile marketing	.933	1.071
	Email marketing	.957	1.045
	Search/Engine marketing	.855	1.169
Dependent Variable: Customers' Satisfaction			

Source-own survey, 2023

In this study, the collinearity statistical analysis of variance inflation factor (VIF) value ranges from 1.045 to 1.169 and tolerance value ranges from 0.957 to 0.855 revealed that there was no collinearity problem, as shown in Table 9. This might be seen as confirmation that there were no multicollinearity difficulties, allowing regression analysis to proceed. That is, if the DM variables in this model were substantially connected, they would have been measuring the same thing or conveying the same information.

4.5.2. The Homoscedasticity and Linearity

The assumption in regression analysis that the residuals at each level of the predictor variable(s) have identical variances is the basis for testing for homoscedasticity. The distribution is tested using ZRESID versus ZPRED plots to see if the graph looks like a random array of dots uniformly distributed around zero. This means that the dispersion of residuals should be fairly constant along any predictor variable. The linearity assumption can be easily tested using scatterplots or residual plots, which are plots of residuals vs either the expected values of the dependent variable or against (one or more) of the independent variables(s). Figure-3 shows the scatter plots of standardised residuals versus fitted values for the regression models.

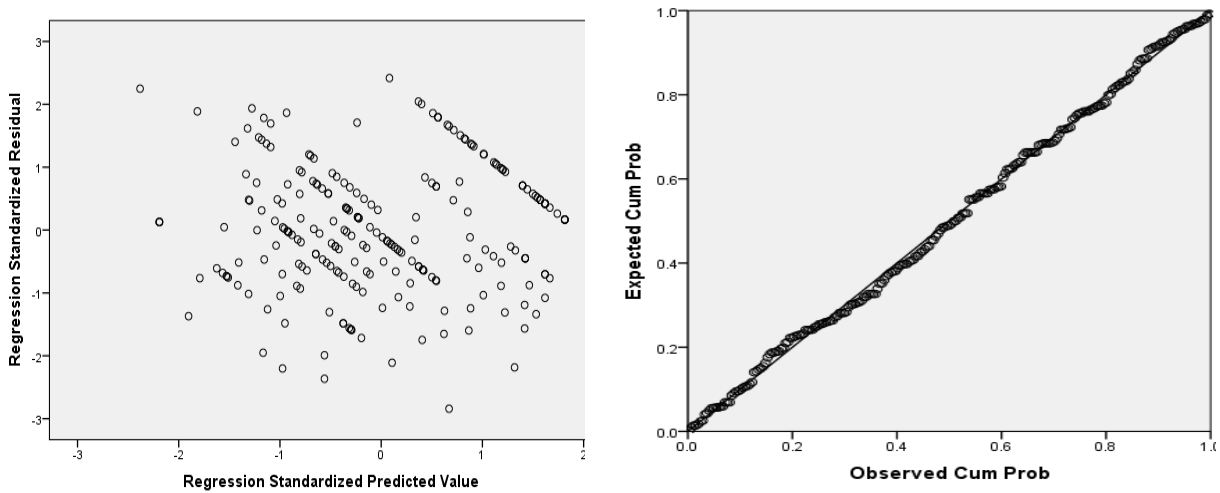


Figure 3 : Scatter Plot of Linearity Test

Figure-3 depicts overall outcome vs the predictor variable. The plot depicts how the points are distributed randomly and evenly across the plot. And these patterns indicate that the linearity and homoscedasticity assumptions have been met.

4.5.3. Multivariate Normality

To determine whether a score distribution is normal, the values of Kurtosis and Skewness must be examined. Both have an associated standard error. In normal distribution, the values of Skewness and kurtosis should be zero. Positive Skewness values indicate that the

distribution scores are accumulating to the left. The greater the number of zeros, the more likely the data will be distributed regularly. However, the real significance of skewness and Kurtosis is not informative in and of itself. Instead, the value must be taken and converted to a z value. The Z-score is essentially a standardized score from a distribution with a mean of zero and a standard of deviation of 1.0.

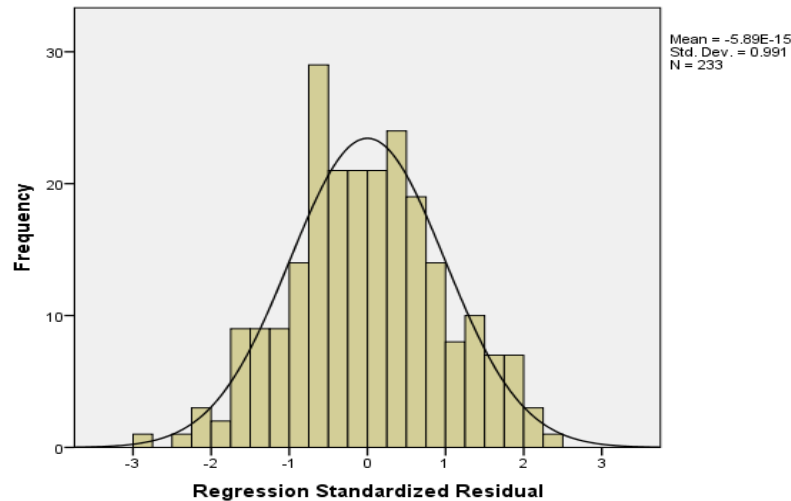


Figure 4: Histogram for Multivariate Normality test

As shown in figure 4, with the exception of social media marketing and email marketing, all DM dimensions Z-score were skewed to the left but were judged to be within acceptable ranges (skewness range within -2 to 2, and kurtosis range with in -2 to 2).

4.6 Regression Analysis

Multiple regressions were used to find the most influential DM variable influencing customer satisfaction in the case of zemen bank sc main branch Addis Ababa. Furthermore, the multiple regression analysis in this study was used to examine a total of four submitted hypotheses. They are tested to see if the four DM dimensions have a significant and positive impact on customer satisfaction. The standardised coefficients are verified to determine the impact of

each component on the dependent variables. The three outputs of the multiple linear regression analysis in this study are the model summary, the ANOVA test, and the beta coefficients.

TABLE-10: The model summary

Model	r	r-square	Adjusted r-square	The estimate std error
1	0.795 ^a	0.632	0.626	0.53417

a.SMM.MM, EM and SEM: constant predictors.

Referring Table 10, it indicates the model summary of the analysis, there is a positive relationship between DM and customers' satisfaction and the level of association between these two variables is $R = .795$ which shows that the relation of both variables is positive and strong. The value of R^2 is 63.2% which means that DM cause 63.2% change or variation in customers' satisfaction. Thus, it can be concluded that the goodness of fit, which accounted for about 63% of variation of customers' satisfaction of the model is by DM dimensions. The discrepancy between the observations and the expected value (residual), contributed by other unsought factors, is relatively smaller (36.8%).

TABLE 11: ANOVA Test

ANOVA^a

Model		Sum of squares	df	Mean square	F	Sig.
	Regression	111.783	4	27.946	97.938	.000 ^b
1	Residual	65.058	228	.285		
	Total	176.841	232			

a. Customer satisfaction: Dependent variables

b. SMM, MM, EM, SEM: predictors, constant

The F-value of 97.938 in the ANOVA test is significant at P 0.01.as a result, with 63.2% variance (r-square), DM is significant and the model accurately assesses customer satisfaction.

That is, the regression model predicts customer satisfaction and is well explained by the DM dimensions.

TABLE-12: *Coefficients of estimated regression*

Models		Un-standardised Coefficients		Standardized Coefficients	t	Sg.
		B	Error std.	Beta		
1	/Constants/	0.416	0.180		2.308	0.022
	Social media marketing	.138	.032	.176	4.280	.000
	Mobile marketing	.339	.033	.450	10.368	.000
	Email marketing	.166	.032	.223	5.143	.000
	Search engine marketing	.256	.029	.361	8.682	.000

^a. Predictors: (constant), Social media, Mobile, Email, Search marketing.

^b. Dependent Variable: Customers' satisfaction

According to the results of the multiple regression analysis in Table-12, inserting the results in the model yields:

$$CS = .416 + .176SMM + .450MM + .223EM + .361SEM.$$

The regression analysis revealed that each DM dimensions have positive and significant impact on customer satisfaction.

Search marketing (B = .361, p < .05) dimension has highest impact on customer satisfaction preceded by mobile marketing (B = .450, p < .05) but Social media marketing (B = .176, p < .05) and Email marketing (B = .223, p < .05) have a pretty minor influence on the prediction model relatively. The outcome indicates that Mobile marketing and Search marketing highly influenced customer satisfaction of Zemen bank sc.

Thus, the findings of the multiple regression analysis, it has enabled the student researcher to investigate the four proposed hypothesis and the subsequent relationship of the independent variables (DM) to customer satisfaction (the dependent variables in the equation). Through careful examination including successive runs, support has been found to accept all the four proposed hypothesis at a significant level of 5%. A summary of each of the hypothesis listed in Table 13.

Table 6: Summary of the research Hypothesis test result

Hypothesis	Result
H1: Social media marketing has a positive and significant impact on customer satisfaction.	Supported
H2: Mobile marketing has positive and significant impact on customer satisfaction.	Supported
H3: Email marketing has positive and significant impact on customer satisfaction.	Supported
H4: Search engine marketing has positive and significant impact on customer satisfaction.	Supported

4.7 Discussion

The discussion section focuses on analysis's main findings for more explanation. It includes the demographic information of the respondents, addresses the research objectives which refer to DM practices of Zemen Bank SC, Main Branch and its impacts on the customer satisfaction. The responses to the DM practice dimension, their responses indicated a significant variation among the customers tested, which might be reflected in the impact on service delivery, image, and customers' satisfaction in relation to strategically implementing DM.

Referring to the demographic characteristics of the respondents, customer who are using Zemen Bank products and services from the main branch in Addis Ababa, the services made interested people from all age groups, from adolescents to the elderly but more dominated by male educated who have first degree and master degree and engaged in or used social media marketing, mobile marketing, email marketing and search/engine marketing activities.

It is expected that male customers are more financially strong than their female counterparts for a number of reasons (Lin, 2013) and educated adults are increasingly interested in receiving high-quality services for their time and money spent, which is why they use digital marketing to achieve maximum customer satisfaction. However, evidence suggests that in less than three

years, customers are using digital marketing services more frequently in growing rate regardless of internet access and other communication means infrastructure facility problems.

As far as the Digital Marketing Activities of Zemen Bank sc is concerned, the current status of the bank's DM practice had a positive and significant impact on customers' satisfaction but in different intensity. Among the practices, mobile marketing and search marketing showed relatively the highest contribution while social media and email marketing issues were less predictor.

Specifically mobile marketing practices of Zemen bank had the strongest impact on customers' satisfaction ($B = .450, p < .05$). Working in the mobile marketing area of the banking sector has significant impact on creation of strong customers' satisfaction. It is in support of (N KHALUFI, 2019) who study Effectiveness of mobile marketing, The findings of this study shows that mobile marketing can indeed have a big impact on achieving high levels of customer satisfaction in the banking industry. Using mobile marketing strategies, banks can boost their communication with customers, provide personalized offers and services, and offer a more suitable and seamless banking service experiences.

Similarly, next to mobile marketing, the search engine marketing of the bank contributed relatively the highest impact on customers' satisfaction ($B = .361, P < 0.5$). This illustrates that, effective search engine marketing can help a bank to improve brand awareness, increase website traffic, and drive more leads and conversions. By providing relevant and useful content, optimizing for relevant keywords, and delivering a smooth user experience, a bank can enhance customer satisfaction and build loyalty. Moreover, customer feedback and analysis of customer behavior can help a bank to refine its search engine marketing strategy over time to further improving customer satisfaction. The implemented activities with these dimensions are search marketing and its impact on customer satisfaction in the commercial banks (S.M Ferdous Azam, January 2021) showed that there is a significant relationship between the customer satisfaction and search marketing. By designing a good DM strategy banks create an exclusive and an explicit position in the market by establishing a definite bank image that is identifiable by their customers (Valentzas and Broni, 2010).

However, Social media marketing showed the smallest contribution to customers' satisfaction ($B=0.176$; $P < 0.05$). Banks implemented slightly in the social media marketing context. That may point the occurrence of some portions of the social media marketing practical implementation in the banking industry is at the basic level. The fundamental impact of the social media marketing on Customers' satisfaction was proven to be very weak, which is somewhat unexpected. Among several potential weak impacts of social media marketing on customers' satisfaction (Khan, Firdouse and Al-balushi ,Hajar and Algaithi ,Amna and Al-Shihi, Amal, June 2017) with in banks some of them are: Lack of personalization; Social media marketing campaigns may not be tailored specifically to individual customers as result it lowers satisfaction; Over-reliance on self-promotion: banks may focus too heavily on promoting their own products or services, rather than providing helpful information or engaging in relevant conversations with customers; Limited impact on retention: While social media marketing may help to attract new customers, it may have a limited impact on retaining existing ones, which can impact overall customer satisfaction and Reputation management challenges: Social media can also be a forum for negative feedback or complaints, which can be challenging for banks to manage effectively and can impact customer satisfaction.

Besides, finally, the email marketing of the bank has a positive but relatively weak contribution to customers' satisfaction ($B = .223$, $p < .05$). This underlying relationship was proven to be statistically significant, which shows that the relationship is not caused by a coincidence. It is noble to know that the bank's email marketing has a positive impact on customers' satisfaction. However, if the contribution is relatively weak, it might be beneficial for the bank to further evaluate their email marketing strategies and find ways to improve and strengthen their approach to better meet customers' needs and expectations. Thus, lack of awareness on relevant email marketing issues practiced by the bank might lower the impact of the email marketing concerns on customers' satisfaction.

In conclusion, as a bank, Involved in digital marketing activities can help banks to build stronger relationships with their customers, increase customer retention, and improve customer satisfaction levels.

CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

In this chapter summary of research finding, conclusion of the findings, recommendations and area further research are presented. Based on the results of the study obtained through the questionnaire distributed to 384 participants, the following conclusion and recommendations were made.

5.1 Summary of Finding

The major objective of this study was to investigate the impact of digital marketing on customers' satisfaction in zemen bank sc. In order to achieve the objective of this study, the researcher develops a conceptual framework drawn from a review of other studies. It also developed research hypothesis and tested them by using different statistical techniques. Both descriptive and inferential statistics were used to test the hypothesis. Correlation and regression analysis also used to show the relationship between the dependent and the independent variables. Multiple regression assumption tests were conducted by checking the normality of distribution, existence of multicollinearity between the predictor variables and dependent one, Linearity test and homoscedasticity test. The data fulfills all the assumptions needed to undertake regression analysis.

Thus, based on the results of the analysis the following major findings are summarised as follow:

According to respondents' overall demography: 176 (75.9%) of male respondents and 102 (44%) were under the age of 30, followed by 71 (30.6%) between the ages of 30 and 45 years. 64 (27.6%) were first degree holders while 62 (26.7%) were Master's degree & above holders. On the other hand, Regarding the know-how of the Bank's digital marketing activities, respondent's number of social media marketing usage took the highest share 81 (35%), while herd from mobile, email and search engine marketing beneficiaries took the next levels as shared 74 (32%); 53 (23%) and 24 (10%) respectively.

According to the correlation test, all four dimensions of DM had a positive and statistically significant link with the customer satisfaction. In particular, Search engine marketing ($r = .627$) and Mobile marketing ($r = .520$) had positive and strong relationship; whereas, social media marketing ($r = .473$), and email marketing ($r = .321$) had a positive but moderate relationship at $p < .05$.

The regression model explains 63.2% of variation in customers' satisfaction through the variations in the four dimensions of DM practices, statistically significant at $p < .05$.

The beta coefficients also revealed that the four dimensions of the research variables has a favourable and significant impact on customers' satisfaction. Specifically:

- Majority of the respondents strongly agreed with the statement which refers to Zemen bank is responsive to the concerns/questions on social media (mean 4.21), the social media response language of the bank is simple and fully understandable (mean 4.12), satisfied with the Bank's social media response (mean 4.22), and compared to expectation the social media marketing service offered are comfortable (mean 4.23). However, Social media marketing ($B = .176$, $p < .05$) had the least contribution to customers' satisfaction.
- Mobile marketing ($B = .450$, $p < .05$) dimension has the highest impact on customers' satisfaction. The respondents agreed with the idea that the bank's customers are interested by the design and usability of the bank's mobile app including associated style, colors, and images (mean of 3.69). Meanwhile, they slightly agreed with the bank sends them important SMS reminders (mean, 3.43) and the length of the content displayed on the screen short and clear to read and understand (mean, 3.41) in addition they are also willing to receive the bank's mobile advertisements and they feel the bank's mobile advertising is pleasant (mean-3.42). However, there was no agreement or disagreement regarding the bank's mobile advertising attractiveness (mean, 3.18) and the bank's mobile advertising assists customers in finding items or services that match their personality and interests (mean, 3.18) and the bank's mobile advertising contains current and pertinent information about its products or services tailored for usage (mean 2.76) as well.

- And similarly, email marketing ($B = .223$, $P < .05$) relatively have a smaller contribution to the prediction model. The respondents agreed with the bank's email marketing adding value to its customers (mean 3.71), but slightly agreed with bank's promotional emails are helpful in giving information about the bank's product or service (mean 3.47), helpful as a channel for receiving post-purchase service (mean 3.46) and the bank frequently sends promotional emails to its customers (mean 3.48). However, they were neither agreed nor disagreed with the bank's email marketing provides an easily searchable conversations and exclusive offers (mean 3.33).
- Next to mobile marketing, search engine marketing ($B = .361$, $p < .05$) had also the strongest impact on Customers' satisfaction. The majority of respondents strongly agreed in this regard with Zemen bank's website content is comprehensive and sufficient to get relevant information (mean 4.31). Similarly, they also had a positive attitude toward using search engines to promote brands and increase their visibility on search engine results pages (mean 4.12) and when entering keywords into a search engine, they are very certain for looking for (mean 4.06) but slightly agreed with that the bank's search marketing activities are understandable and convenient (mean 3.65) is more efficient for acquiring visitors and increasing online presence to enhance the customers' satisfaction (mean 3.62).

5.2 Conclusions

The primary objective of this study is to assess the impact of DM practices on customer satisfaction at zemen bank sc, main branch. As a result, the research tried to determine the most relevant characteristics of DM activities to improve customer satisfaction in the minds of the customers which might be used to revise or amend the current DM practices and dissemination of the relevant information via its preferred and effective media. In Zemen Bank's context, the overall DM practice in the course of building customer satisfaction is mainly focused on the search engine marketing and social media marketing aspect of the DM at the expense of other DM dimensions. In such situation, how bank managers can reconcile and integrate different components of DM to build their bank's image would be the major challenges that need to be

addressed properly. In this regard, the specific objectives of the study were initiated to address the impact of each DM dimension namely social media marketing, mobile marketing, email marketing and search engine marketing variables on overall customer satisfaction.

The results of the findings confirmed that all DM activities have a favourable and significant impact on overall customer satisfaction. Search engine marketing and Mobile marketing relatively had more positive and statistically significant impact whereas Social Media marketing and email marketing dimensions showed lower significance on customers' satisfaction of Zemen Bank service. It can be concluded that the banks focused on their search engine digital marketing through providing and promoting their products and services to reach and satisfy customers. However, the bank failed to stimulate its email marketing and social media marketing activities and creating awareness to customers regarding what the bank has done so far. Email marketing issues should have been executed entirely and exercised sensibly along with creating the awareness in the society as well. Search marketing was also reasonable and has been exerted significant efforts in supporting the maximum satisfaction of customers.

It is possible to conclude that DM activities a good and considerable impact on customer satisfaction. Focusing only on mobile and search engine marketing and failing in promoting its email marketing and social media marketing activities lead to customer shift to other better performers. Besides, creating awareness to customers through different effective media regarding what the bank has done so far is the area that needs more consideration as well.

5.3 Recommendations

Based on the findings of this research, the following commendations are forwarded to the Zemen Bank sc executives, managers and marketers so as to improve the customers' satisfaction through DM practices. The recommendations are:

- According to the research results in this paper, Zemen Bank sc should give emphasis and rationally allocate the resources invested in every aspect of DM activities, based on the different responses of customers to various aspects of DM, allowing the Bank to obtain greater benefits from inputs of DM activities.

- Zemen Bank sc strived to promote its products and services in social media to the market to be profitable and sustain in the banking industry. However the respondent had doubts on the service offered by the bank through social media marketing compared to their expectations. The management of the Bank should aggressively promote its product and services through social media marketing in reaching a wider audience and engaging with potential customers to show case its unique offerings and build brand awareness depend on the bank's target audience, market position and the type of products and services being promoted.
- Mobile marketing dimension has the highest contribution to customers' satisfaction of the bank's product or services. The respondents had weak perception toward the bank's commitment in promoting and operating in existing mobile marketing platform as well as the requirement of different stakeholders. Management of the bank are advised to regularly measure and evaluate the effectiveness of the bank's mobile marketing to ensure that they are meeting their goals.
- Email marketing had smaller contribution to the prediction model comparatively. The bank's product and service promotional email and giving an easily searchable conversations and interactions were perceived weak. The management of the bank is advised to invest in building a strong email marketing campaign that incorporates relevant content and offers that are tailored to individual needs and preferences.
- The Bank's website content is comprehensive and sufficient to get relevant information but less concerned in increasing online presence and acquiring visitors. The corporate managers of the Bank are advised to boost the bank's search engine optimization efforts and invest on search engine marketing campaigns. This will allow the bank to its visibility in search engine result pages, attract more potential customers and drive more traffic to its website. In addition, relevant and valuable content creation, keyword research and analysis, optimizing website structure and implementing effective link building can all help the bank's online presence. By doing so, the Bank can ultimately increase its online brand awareness, generate leads, and grow its customer base.

5.4 Limitations and Recommendation for Further Research

The limitation of this paper includes two aspects. One is that this paper studies only a single branch of Zemen Bank sc-main branch in Addis Ababa city and the other is that all the data are from city branch not considering outlying branches. The results have no strong generalizability. Future research can be extended to other banks and industries or business sector in other areas to test the findings in this paper. In addition, dividing customers' satisfaction into different dimensions to analyze the relationships between DM and brand image in detail can also be discovered in future research. Role of moderator variables like stakeholder involvement, management commitment, and staff competency, etc. are worth mentioning too.

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¹ * Sources used for the questionnaire's development.

ANNEX



ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS, SCHOOL OF COMMERCE

Survey Questionnaire

Questionnaire to be filled by Respondents

Dear Participant,

I am a Postgraduate student at Addis Ababa University School of Commerce. As partial fulfillment for the Masters of Marketing Management, I am conducting a research study on Impact of Digital Marketing on customer satisfaction case study on Zemen Bank sc.

Therefore, I would appreciate if you could spare a few minutes of your time to answer the following questions. All the information provided will be completely used for academic purposes and your identity will be treated with utmost confidentiality.

Your assistance will be highly appreciated and thank you in advance.

General Instruction:

- Your participation is voluntary,
- Do not write your name on the questionnaire,
- Please simply tick the most appropriate responses for each question in section I & II.

Part I: General Information of Respondents

1. Gender

Male

Female

2. Age

- 18 up to 30
- 31 up to 45
- 46 up to 60
- Above 60

3. Education level:

- Primary
- High School
- Diploma
- University degree
- Master Degree and above

4. Which type of Digital marketing do you use (you can have more than one answer?)

- Social media marketing
- Mobile marketing
- Email marketing
- Search marketing/engine.

5. For how long have you been using the Digital marketing service (in years)?

- Less than one year
- One year to three
- More than three

Part –II-Impact of Digital marketing service

To what extent do you agree with following statements regarding the Digital marketing service you are using? (Where **1.SD** = Strongly Disagree, **2.D** = Disagree, **3.N** = Neutral, **4.A** = Agree and **5.SA** = Strongly Agree).

Social media marketing on customer satisfaction	SD	D	N	A	SA
Zemen bank is responsive to your concerns/questions on social media.					
The social media response language used by the bank is simple and fully understandable.					
The Bank's regular positing on social media meet my needs.					
Overall, how satisfied are you with the Bank's social media response.					
Generally, how pleased are you with the amount of post engagement or relationship on social media between you (customer) and the bank.					
How comfortable are you with the service offered by the bank through social media marketing compared to your expectations.					
Mobile marketing on customer satisfaction	SD	D	N	A	SA
The Bank sends me important SMS reminders.					
Are you interested by the design and usability of the bank's mobile app including associated style, colors, and images.					
Is it the length of the content displayed on the screen short and clear to read and understand.					
I feel the bank's mobile advertising is attractive.					
I believe the bank's mobile advertising contains current and pertinent information about its products or services.					
I am willing to receive the bank's mobile advertisements when it offers rewards.					
I respond to the bank's mobile advertising.					
I feel the bank's mobile advertising is pleasant.					
I feel the bank's mobile advertising helps me to find products or services that match my personality and interests.					
I feel the bank's mobile advertisement is tailored for usage.					
I feel satisfied with the bank's mobile advertising that is sent by getting my permission.					
Email marketing on customer satisfaction	SD	D	N	A	SA
I believe the bank regularly sends promotional or					

other emails to its customers.					
I believe that the bank's email marketing adding value to its customers.					
I believe that the bank's email marketing provides an easily searchable conversations and interactions.					
The bank's promotional emails are helpful in giving me information about the key features, quality and value of the bank's product or service.					
The bank's promotional emails are helpful in identifying the purpose of the product/service that might serve my purposes.					
The bank's promotional emails make me more aware of the brand name, their characteristics and what they do.					
The bank's promotional emails give me a sense about the corporate ethics of the sender.					
I enjoy receiving exclusive offers through the bank's promotion emails.					
I believe helpful and rate the bank's emails as a channel for receiving post-purchase service.					
Search marketing on customer satisfaction	SD	D	N	A	SA
I have a good idea of what I am searching for when I type keywords in a search engine.					
While I am searching in a search engine, the more I know about the bank's product and increasing brand awareness.					
I feel that search marketing of the bank is more efficient for acquiring visitors, and is based on the premise that the visitor is looking for what the bank offer.					
I believe that the bank's search marketing activities are understandable and convenient for me.					
I feel that the bank's website content is comprehensive and sufficient to get relevant information.					
I believe that the bank's promotion of products and services increasing their visibility in website search engine results pages.					
I feel that the bank's search marketing increasing your online presence and enhance the customers'					

satisfaction.					
Customers' Satisfaction					
I believe that the digital marketing activities offered by the bank are satisfactory.					
I believe that the bank's social media marketing has significant impact on its customers.					
I am satisfied with digital marketing content of the bank.					
I am interested by the ambience and platform of the bank's digital marketing.					
I am happy by the bank's digital marketing promotions.					

Many thanks for your valuable time!