

# **DIGITAL MARKETING AND CUSTOMER SATISFACTION IN NEPALESE COMMERCIAL BANKS**

A Dissertation submitted to the Office of the Dean, Faculty of Management in partial  
fulfillment of the requirements for the Master's Degree

by

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## CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Digital Marketing and Customer Satisfaction in Nepalese Commercial Banks**”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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**REPORT OF RESEARCH COMMITTEE**

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## APPROVAL SHEET

We, the undersigned, have examined the thesis entitled “**Digital Marketing and Customer Satisfaction in Nepalese Commercial Banks**” presented by Tashina Bhatta, a candidate for the degree of Master of Business Studies (MBS Semester) and conducted the Viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

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Date:

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## ABBREVIATIONS

&	:	And
Co.	:	Company
e.g.	:	Example
EM	:	Email Marketing
i.e.	:	That is
IT	:	Information Technology
Ltd.	:	Limited
MKT	:	Marketing
MOF	:	Ministry of Finance
No.	:	Number
OAM	:	Online Advertisement Marketing
R&D	:	Research and Development
Res	:	Respondents
SAARC	:	South Asian Association for Regional Cooperation
SMM	:	Social Media Marketing
T.U.	:	Tribhuvan University
WM	:	Websites Marketing
www	:	World Wide Web

## ABSTRACT

This study examines the digital marketing and customer satisfaction in Nepalese commercial banks. The study is used descriptive and casual comparative research design. Data were analyzed by using different statistical technique such as descriptive statistic, correlation analysis and multiple regression. This study shows that the majority of the respondents highly agreed that social media marketing and website marketing factors are significant affecting their satisfaction. The correlation analysis shows that social media marketing (SMM) has positive and significant relationship with customer satisfaction (CS). Likewise, online advertisement marketing (OAM) has positive and significant association with customer satisfaction (CS). Similarly, correlation value between website marketing (WM) and the customer satisfaction is significant positive. Finally, email marketing (EM) has significant positive relationship with customer satisfaction (CS). The regression result found that the effect of social media marketing on customer satisfaction is significant positive. It indicates that changes in one unit of social media marketing lead to increase in customer satisfaction and it has also significant effect on customer satisfaction. Then, online advertisement marketing has significant positive impact on customer satisfaction. At the same time, websites marketing has significant positive impact on customer satisfaction. Moreover, there is significant positive effect of email marketing on customer satisfaction. Therefore, all the digital marketing have significant impact on customer satisfaction in Nepalese commercial banks.

*Keywords: Customer satisfaction, social media marketing, online advertisement marketing, websites marketing and email marketing.*

## CHAPTER- I

### INTRODUCTION

#### **1.1 Background of the Study**

A well-executed marketing strategy speeds up a company's growth. The quick advancement of modern technology has made numerous marketing conveniences feasible, including digital marketing. The process of arranging and implementing concepts, ideas, pricing, promotions, and distribution is known as digital marketing (Haeruddin & Haeruddin, 2020). Utilizing developments in the digital realm, digital marketing creates covert advertising that has a big influence even when it stays out of the public eye. Targeted consumer attraction is digital marketing's main goal. Customers' experiences can be influenced by digital marketing through sensory, emotive, behavioral, and intellectual responses. By creating digital marketing strategies across a variety of platforms, including websites, social media, and e-commerce, businesses may also enhance the online customer experience (Bilgihan, 2016). Banks can enhance customer experience through personalization tactics by utilizing Artificial Intelligence (AI) technologies. By gathering information and matching profiles, personalization seeks to modify content in accordance with user requirements and preferences.

There are several options for banks to increase sales through digital marketing that are not limited by time or place. Brands have made considerable use of digital marketing. With the help of digital marketing, customers may interact and engage with the company's variety of products and quickly and widely disseminate information (Yamin, 2017). Restaurant companies can have a website presence and resources to rank first on search engines and draw in more customers by utilizing digital marketing techniques like SEO. The owner of the restaurant can now collect consumer data and insights at a relatively low cost thanks to digital marketing technologies. The restaurant sector now has a lot of technological power to drive customers thanks to digital marketing (Tiago & Verissimo, 2014).

The idea of digital marketing initially arose from the Internet and search engine results for websites. The Gopher network protocol was used by the first search engine to conduct requests and searches when it launched in 1991. Since Yahoo started in

1994, businesses have been boosting their rating on the platform (Spiller & Baier, 2010). Digital marketing is a pretty broad notion. It combines all marketing strategies that use electronic devices, including web, mobile, and on-screen advertising. The Internet has emerged as the most talked-about subject in business and the media at large in the early 21st century. By all measures, the growth of electronic marketing has advanced incredibly quickly. Nonetheless, a significant body of theoretical work and discussion on the nature of interaction in marketing has emerged from the early writings.

Digital marketing, which is sometimes referred to as digital marketing, is the promotion of products and services using computer tools. It involves creating the instruments for commercial purchases and sales conducted online. It's a contemporary marketing strategy that heavily relies on technology. It is currently a very useful tool for consumers and marketers. E-marketing is a very young and emerging marketing tactic. It's accomplished using audio, video, 3D, etc. Globally, the majority of MNCs and international businesses successfully use it. Its reach is spreading around the globe (Hooda & Aggarwal, 2012).

For many years, customer satisfaction has been the focus of extensive discussions in the fields of marketing and consumer research. Customer happiness is a key component of marketing and a prerequisite for keeping current customers. Satisfied clients are likely to stick with the business for a long time, which may indicate an increase in the company's potential future revenue (Khan, 2012). Conversely, unhappy clients often complain, look for compensation to lessen cognitive dissonance, or, in the worst situations, disparage the implicated organization in retaliation. It makes sense for businesses to prioritize their customers in a volatile economic climate, and customer happiness is a cutting-edge definition of excellence in the business world today (Rahim, Ignatius & Adeoti 2012).

Kotler and Keller (2014) stated that satisfaction, also known as contentment, is the feeling one gets when they assess how well a product or performance meets or exceeds their expectations; they will feel happy if the performance meets their expectations, and unhappy if it does not. The degree of customer satisfaction can be ascertained by considering variables such as overall satisfaction, expectations, want to

make another purchase, and willingness to propose. The reaction a customer has after using or consuming a good or service is referred to as their degree of satisfaction. The main benefit of client satisfaction for a firm is that it fosters loyalty and long-term value. According to Sudirman et al. (2020) argued that there are several ramifications for how customer pleasure is formed. These include keeping the company's connection with its consumers favorable, providing a basis for customer loyalty and repeat business, and producing profitable word-of-mouth referrals.

Banks and other financial organizations are jumping on the digital technology bandwagon since it has changed the way businesses conduct business and is frequently seen as a vital instrument for success. Surprisingly, though, despite the clear benefits of allowing businesses to stay in touch with and successfully service their consumers, there hasn't been much focus on the use of digital media to improve customer satisfaction. Additionally, as the marketing paradigm has shifted from transactional to relationship marketing, consumer satisfaction has received a lot of attention lately. Analyzing earlier research in the field of digital marketing, it was found that many of them concentrated on how businesses may take advantage of this change (Royle & Laing, 2014; Yannopoulous; 2011). Some that places a higher priority on its influence and significance for customers (Wang, Tang & Tang, 2001; Yasmin et al., 2015). This demonstrates that there have been few or no published studies looking at how digital marketing affects customer satisfaction in Nepalese commercial banks. This work attempts to close that gap. Although the digital revolution is having an impact on every industry and profession, marketing is the area where it has the biggest impact. This is due to the fact that marketers have the primary responsibility for creating plans that draw in and keep clients whose demands are ever-evolving. Therefore, it's essential to have a thorough grasp of how to integrate digital components into sensible methods that will help ensure client satisfaction.

In Nepal, service delivery, often the center of the banking sector, is a relatively common product offered in a competitive market. On the other hand, a bank can draw customers and differentiate itself from rivals by offering services with effectiveness and efficiency. In an attempt to digitalize their market and educate customers about the quality of their offerings, a number of corporate entities, including those in the

banking industry, have shifted from their conventional methods of raising service awareness to the online space. This is because the fast changes in the technology environment mean that traditional methods of brand marketing, such as radio, newspaper, television, magazine, etc., are no longer enough to carry out this operation. The internet era has brought new challenges for businesses and marketers worldwide. There are many discussions worldwide concerning technology and customer service, but few empirical studies have examined the relationship between digital marketing and customer satisfaction, especially in the banking sector of Nepal. Therefore, this study aimed to analyze the digital marketing and customer satisfaction in Nepalese commercial banks.

## **1.2 Problem Statement**

The Nepalese banking industry's current practices of mergers and acquisitions, restructuring, downsizing, and the like have made it nearly impossible for them to make meaningful progress toward attaining excellent organizational performance. Recent events tend to show the opposite, despite the fact that Nepalese commercial banks strive for client happiness, which is essential to their increasing profitability and long-term survival. For many Nepalese banking consumers, accessibility and quality of service, particularly through online delivery methods, appear unattainable.

Stanley and Chinelo (2017) showed that email marketing significantly improves customer satisfaction in Nigerian deposit money institutions. Chinenye, Onyedikachi and Omaka (2017) stated that the influence of digital marketing on client patronage has been determined to be large and beneficial. Yamin (2017) argued in this tech-friendly climate, an integrated marketing communication plan must include a well-designed marketing strategy with targeted digital marketing tools. Bala and Verma (2018) found another crucial element in ensuring the success of online marketing for a business is understanding the social media platforms that its target audience uses. It is possible to assess the efficacy of Internet marketing in relation to various businesses.

Kpahambang and Majeed (2019) demonstrated that five digital strategies had a significant effect on customer satisfaction. Adam et al. (2020) revealed online media used in digital supply chain marketing has a major impact on customer satisfaction. Next, customer satisfaction is significantly impacted by the digital supply chain. In

addition, the usage of online media and customer satisfaction has a direct impact on customer loyalty. Dash and Chakraborty (2021) indicated that customer engagement attenuated the relationship between content marketing and communication and purchase intention. Bakria and Zamlia (2021) found that each element significantly affected consumers' level of satisfaction with digital marketing promotion.

Omar and Atteya (2021) showed that email has a highly positive influence on customer purchasing decisions in two phases: post-purchase and information research. The decision-making stage had an adverse effect on the customer's buying decisions. In the Egyptian market, customers' decisions at every stage of the purchase process were negatively impacted by mobile devices as a digital marketing channel. Awosoji (2021) found consumers use digital technology on a daily basis, prefer social media marketing over other forms of digital marketing, and think that digital marketing has no bad effects. It was also shown that when customers buy things online, particularly those with great quality, they feel satisfied and satisfied because efficient and effective management of digital marketing meets their needs.

Suhartoa et al. (2022) found that social media marketing had a major impact on e-commerce customer pleasure, happiness, and loyalty, which in turn had a big impact on e-commerce consumer loyalty. Research by Al Kurdia et al. from 2022 showed how crucial a role all digital marketing channels have in influencing consumers' purchase decisions, with eWOM acting as a moderator in this relationship. Suhartoa, Junaedib and Muhdarc (2022) found that social media marketing significantly impacted e-commerce customer happiness, loyalty, and satisfaction in turn significantly impacted e-commerce consumer loyalty. Al Kurdia et al. (2022) showed that the important influence and part that all digital marketing channels have in customers' purchasing decisions, with eWOM playing a moderating role in this relationship.

Ranjbar and Vares (2023) found email marketing, search engine optimization, content marketing, social network marketing, influencer marketing, mobile marketing, viral marketing, and search engine optimization all significantly improved consumer satisfaction. While the aforementioned empirical evidences are relevant to other nations, there are none relevant to Nepal, particularly the Kathmandu Valley, and the

current situation. Additionally, the explanatory variables in this study included social media marketing, email marketing, online advertisement marketing, and website marketing; however, these components were not included in a single study. It is intended to fulfill the gap of the context as mentioned above. So, the study aims at answering the following research questions;

- How is the level of digital marketing and customer satisfaction in Nepalese commercial banks?
- Is there any relationship between digital marketing and customer satisfaction in Nepalese commercial banks?
- Do the social media marketing, online advertisement marketing, websites marketing and email marketing have effect on customer satisfaction in Nepalese commercial banks?

### **1.3 Objectives of the Study**

The main objective of the study is to examine the digital marketing and customer satisfaction in Nepalese commercial banks. The other specific objectives are;

- To assess the level of digital marketing and customer satisfaction in Nepalese commercial banks.
- To examine the relationship between digital marketing and customer satisfaction in Nepalese commercial banks.
- To analyze the impact of social media marketing, online advertisement marketing, websites marketing and email marketing on customer satisfaction in Nepalese commercial banks.

### **1.4 Research Hypothesis**

This study has developed the following hypothesis;

H<sub>1</sub>: Social media marketing has significant impact on customer satisfaction in in Nepalese commercial banks.

H<sub>2</sub>: Online advertisement marketing has significant impact of online advertisement marketing on customer satisfaction in in Nepalese commercial banks.

H<sub>3</sub>: Website marketing has significant impact of on customer satisfaction in in Nepalese commercial banks.

H<sub>4</sub>: Email marketing has significant impact of on customer satisfaction in Nepalese commercial banks.

### **1.5 Rationale of the Study**

This study is unique in that it examines the use of digital marketing among Nepali commercial bank sources while assessing the determinant elements. This is a positive aspect of the research. Since digital marketing is the main mechanism through which customers' demands are satisfied and impacted by Nepalese commercial banks' infrastructure to supply its service, this study will have practical benefits.

- It assists the marketing division of Nepalese commercial banks in evaluating how well their current digital marketing strategies are performing in terms of implementing the framework's components.
- It serves as a useful guide for commercial bank digital marketers and staff/service providers as they draft their plans.
- It accumulates knowledge about Nepali commercial banks' use of digital marketing.
- It serves as a valuable resource for upcoming scholars by offering insights on linked subjects.

### **1.6 Limitations of Study**

This course of study has been completed in part to meet the requirements for the Master of Business Studies degree. Therefore, the purpose of this study is to ascertain customer satisfaction and digital marketing in Nepalese commercial banks. It is subject to the following limitations:

- Due to the small sample size and study's restriction to the Kathmandu Valley, it may not accurately reflect the opinions of commercial banks' customers nationwide.
- The majority of the data utilized in this study are primary based on sample surveys since they were collected primarily through questionnaires and interviews.
- This study covers small segment of Nepalese market.
- Time is also limited during this study.

## **CHAPTER-II**

### **LITERATURE REVIEW**

The chapter is divided into two sections. The first section deals with theoretical review, the second section presents empirical review and finally, research gap is also presented at the end of this chapter.

#### **2.1 Theoretical Review**

##### **2.1.1 Theories Related to Digital Marketing**

The theories that are reviewed in this study are: attribution theory and technological acceptance model social network theory, source credibility theory, hierarchy of effects theory.

###### **2.1.1.1 Attribution Theory**

According to Ryan and Connell (1989), the notion of perceived locus of causality was developed by Fritz Heider, an early proponent of the attribution theory. It describes how a person's perception of their surroundings is influenced by both internal and external factors. You could persuade someone to do the desired action by helping them to understand how they view causation. According to Moskowitz (2005), attribution is the process by which actions and occurrences are ascribed to internal or external causes. When internal traits rather than outside factors are attributed as the reasons, this is known as internal attribution. However, in the case of external attribution, behavior is seen as the result of a person's surroundings.

Research and promotion in marketing have made substantial use of attribution theories. They serve as the cornerstone for how consumers identify, arouse, and satisfy demands. Kotler and Keller (2014) developed the economic man model by drawing on the Marshallian economic model. According to this idea, consumers are logical beings who always try to optimize the advantages of the transaction process. The customer also assesses all available information regarding the possibilities in order to inform their ultimate purchase choice. The information is further divided into internal and external variables by the stimulus-response model. A number of ideas have been developed to explain in depth how consumers make decisions.

### **2.1.1.2 Technological Acceptance Model**

Fred Davis created the Technological Acceptance Model (TAM) in 1986 with the express purpose of simulating user acceptance of information technologies. The Theory of Reasoned Action (TRA), developed by Davis in 1989 (Davis, Bagozzi, & Warshaw, 1989), was modified to become TAM. Among academics and practitioners, it is one of the most effective measures of computer usage. In addition to making predictions, TAM aims to explain its findings so that practitioners and researchers may determine why a certain system might not be acceptable and take the necessary action. TAM aids in comprehending how technology users come to adopt a certain technology. This model assumes that people's decisions about when and how to employ new technology are influenced by a number of factors. Included in this are perceived utility (PU) and perceived usability (PEOU) (Al-Rahimi, Othman & Musa, 2013).

According to Fred Davis, perceived usefulness is the extent to which a person thinks that utilizing a certain technology would improve their performance at work. The degree to which a person feels that using the system would need no effort is known as perceived ease of use (Venkatesh & Davis, 1996). TAM is often used, however it has several drawbacks. TAM is useless and has a poor ability to anticipate the future. TAM has been charged for creating a "illusion of progress" in knowledge acquisition and drawing scholars' focus away from other crucial research issues (Al-Rahimi, Othman & Musa, 2013).

### **2.1.1.3 Social Network Theory**

Sociology is where Social Network Theory (SNT) first emerged. It is focused on comprehending how people behave in social exchanges with one another. According to the hypothesis, people communicate, build ties, and join interest groups to form tight partnerships. Stated differently, all social action is contingent upon each person's evaluation of the advantages and disadvantages associated with the social exchange. Li (2010) claims that social media users can be divided into four major categories: It was discovered that 61 percent of people were interested in sharing, 79 percent of people just watched, 36 percent of people commented, and 24 percent of people produced. But, in order to increase their market share, companies should try to offer all the groups the same platform by developing special items for each of them. Stated

differently, organizations might utilize digital resources to enhance their exposure to prospective customer groups.

Mangold and David (2009) claim that SNT is about relationships that are analogous to networks, where the system is made up of both nodes and ties, and all the necessary parts of the system must cooperate and relate to one another in order for the system to function properly. In a similar spirit, the social interests of the individuals that comprise the network may likewise be ascertained through the network. A social network diagram, in which nodes are the dots and links are the lines, is frequently used to illustrate these ideas. The interaction between people, whether in business or at work, where a positive social interchange is necessary for the company to achieve its goals, is explained by the nodes and ties analogy. Low production and poor performance inside the organization are the result of poor social exchanges. As a result, social networking offers a lot of advantages that can be further increased by digital tools that are inclusive of all social groupings and interactive. Digital tools are preferable to previous marketing platforms because of their benefits, which include enhanced customer feedback, knowledge exchange, and better marketing and sales.

#### **2.1.1.4 Source Credibility Theory**

Ohanian (1990) posited source credibility is a quality that advocates are expected to possess, which helps the target audience accept the information being spread. One important component of this paradigm is attractiveness and trustworthiness (Park & Lin, 2020). The familiarity and likeability of the source (the endorser) are referred to as attractiveness, and they have an impact on the consumer's objectivity while making a purchasing choice (Brain & Busler, 2000). Park and Lin (2020) stated that consumers are assumed to develop a certain level of affection for their attractive celebrities, and this positive attitude is transferred to the acceptance of products that these celebrities support. Put another way, a likable celebrity could sway people's decisions about what to buy.

Conversely, consumers' view of an endorser's honesty, belief, and integrity is what makes them trustworthy (Busler & Brain, 2000). They contend that this model component is crucial, particularly in cases where the items being promoted don't need the endorser's knowledge. Therefore, Chung and Cho (2017) claim those customers'

attitudes toward a company and their choice to buy is greatly influenced by celebrities who are viewed as trustworthy. This suggests that customers will choose to purchase recommended items when they believe the judgments made about them to be legitimate, and vice versa. In order to address the issues of trustworthiness and attractiveness in the conceptual model, the source credibility model is important in this study.

#### **2.1.1.5 Hierarchy of Effects Theory**

As an AIDA model, the Hierarchy of Effects theory was first presented by St. Elmo Lewis in the late 1880s and attempted to describe the process by which a salesperson persuades a customer to buy a product. For over a century, the Hierarchy of Effects models have been present in marketing literature. The idea was first presented in 1961 in an essay titled "A model of predictive measurements of Advertising Effectiveness" by Robert J. Lavidge and Gary Steiner. They made an effort to gauge the suggested advertising's efficacy and consider advertising from a different angle. It currently informs advertising techniques used to raise awareness of brands that are changing in terms of applicability and structure.

The idea describes the ways in which advertising affects consumers' decisions to buy particular brands and items. The term "hierarchy" refers to the fact that as one moves up the hierarchy, fewer consumers are there. It considers customer flow to be orderly. The hierarchy of impact model was created to illustrate the several steps that customers could take before engaging in real purchasing action (Belch & Belch, 2004).

Based on behavioural psychology, the idea contains three main stages that advertisers can utilize to influence consumers' purchasing decisions, from raising awareness to making a final purchase. The three main stages of behavior behavioral, cognitive, and affective are the foundations of human thought. The theory is that the effects of advertising happen gradually rather than all at once. Advertising communications may not immediately result in purchases; instead, they will happen when certain requirements are met. When the processes are completed, the customer can advance to the next level of the hierarchy.

### **2.1.2 Definition of Digital Marketing**

Digital marketing is the process of promoting a company's goods and services using digital techniques. Examples of this include online advertisements, mobile apps, opt-emails, and websites. Digital marketing is one of those platforms where customers interact with the business, express interest, deal with the goods and services, and provide feedback to help the firm grow (Chaffey & Smith, 2017).

Along with changing traditional marketing, digital marketing has also caused a shift in customer behavior. The typical consumer has evolved into a more discerning, knowledgeable, and control-oriented individual due to the widespread use and impact of the internet (Luca, 2010). Yasmin, Tasneem, and Fatema (2015) pointed out there are eight distinct benefits that consumers might receive from digital marketing: Customers benefit from having the ability to compare products and services, stay informed, and access more precise information. In addition, consumers can interact with the brand, shop around-the-clock and make quick purchases, receive some price transparency, and share product and service content with others.

Digital marketing offers a number of advantages and benefits to the consumer as well as the business. Tiago & Veríssimo (2014) assert that firms need to engage with stakeholders, use social media platforms, and provide customers with relevant information in order to grow sales. Thanks to digital technology, customers may now access a wider selection of goods and services, more information, and more affordable rates (Tiago & Veríssimo, 2014). Interestingly, social networks seem to augment those benefits for clients by enabling easier and more proactive communication (Tiago & Veríssimo, 2014).

Digital marketing is more than just traditional marketing on steroids. It's not only a faster or more modern channel. It's a creative approach to marketing (Wind & Mahajan, 2001). The term "digital marketing" refers to advertising that uses electronic devices, such as computers, tablets, and cellphones, to engage consumers. 28 percent of marketing experts have reduced their advertising budgets in order to allocate more money to digital marketing. Over the past few years and decades, a lot of marketing strategies and methods have centered around mass marketing; however, there has

been a shift in the industry toward direct marketing, either as the primary strategy or as a complement.

Digital marketing is one of the marketing channels that the public is currently demanding in order to support a wide range of activities that are carried out and in an effort to increase customer satisfaction. This is because digital marketing creates criteria that customers want, boosts the value of items for consumers, and ultimately results in customer happiness. It also speeds up connections between firms and consumers (Kpahambang & Majeed, 2019).

A company's digital marketing efforts have a significant impact on its image in the modern digital era (Omar & Atteya, 2021). The goals of marketing campaigns and the development of brand identities can no longer be customers and potential consumers. There is an abundance of broad audience information and advertisements in online media. Because of this, the majority of customers today trust their friends, family, fans, and followers on social media more than they do commercials or expert advice. Social media marketing (SMM) and content marketing are the digital marketing strategies that most influence consumers' perceptions of a company or brand.

Digital marketing for digital goods and services is one of the largest innovations in the information systems industry. The growth of digital marketing has presented information system and marketing managers with a unique challenge. The advancement of Internet technology has enormous potential to reduce the cost of distributing products and services and connect customers and sellers across national boundaries. Information is communicated via email, banner adverts, splash screens, viral marketing, and partnership advertising, among other online methods of advertising. Ranjbar and Vares (2023) stated that the internet revolution altered the ways in which buyers and sellers behaved by introducing new avenues for communication and exchange of goods.

Digital marketing is a novel strategy in the realm of internet marketing that aims to promote deeper engagement with customers through a range of channels that convey advertisements. Customers are impacted by it via a variety of channels of engagement, including as blogs, emails, social media, mobile apps, and even search

engine optimizers (SEOs). According to Sawicki (2016), digital marketing is an exploration of the vast digital universe of technologies that have created a platform for bringing together a variety of potential customers. Digital marketing also involves employing e-commerce platforms that respond instantaneously to an internet connection to promote goods and services.

Digital marketing connects companies with consumers through a variety of platforms, including social media, influencer marketing, content marketing, and online advertising. It also allows marketers to track the effectiveness of their campaigns in real time. One type of marketing that is frequently used to offer products and services to consumers through digital platforms is digital marketing. It includes outlets that don't require Internet access in addition to online marketing. It offers mobile phones (SMS and MMS), banner ads, search engine optimization marketing, social media marketing, and a variety of other digital media (Chaffey & Smith, 2017). Customers can obtain information at any time, from any location, with the help of digital marketing. Through the use of digital marketing, customers can now follow the opinions of friends, peers, and the media in addition to what the firm says about their brands.

Digital marketing, in its most basic definition, is the promotion of goods and services using digital channels or technology. The primary promotional media is the internet, but it also employs display advertising, mobile channels, and any other digital medium that doesn't require the internet. According to Wymbys (2011), the Digital Marketing Institute has appropriately defined it as the utilization of digital technology to develop a cohesive, precise, and quantifiable communication strategy that fosters stronger customer relationships while assisting in client acquisition and retention. This concept is insightful because it places a strong emphasis on connections and communications, which are crucial for strategy, as well as measurability and integration.

### **2.1.3 Forms of Digital Marketing**

The following are some commonly used social media platforms:

### **2.1.3.1 Email marketing**

Despite its age, email remains one of the most powerful tools in digital marketing. Emails continue to be the most popular form of digital marketing in part because they can be tailored and are delivered to the prospect's "mailbox," where they may be accessed at any time. Emails are also valued since they serve as a private digital mailbox for correspondence. It can be utilized the message to send a prospect-specific quote or newsletter. Email marketing can often be quite difficult, but it can also be very profitable if done well. Effective message communication is essential to email marketing. Numerous actions can be made better, and numerous errors should be avoided (Gaikwad & Kate, 2016). When it comes to B2B marketing, emails are the most important option. In a poll of business-to-business marketers, email was found to be the most crucial medium for marketing (Gaikwad and Kate, 2016). Eighty-six percent of respondents said that responding to emails is the most crucial marketing tactic. Conversely, studies have indicated that content marketing and social media are the most successful strategies. Tiago and Veríssimo (2014) stated that email marketing has shown to be an effective technique for marketing, but it requires a specialized target audience. Creating a subscription model that adds users to an email list is typically the best approach to filter the audience. Emails can now be sent to several leads simultaneously with a specific and personalized message thanks to automation tools that enable highly targeted delivery. Online data collection has increased email marketing's potential and efficacy. Email marketing outcomes require tailored content and a well-thought-out message to reach their intended audience, even with the growth of automated tools and e-commerce (Gaikwad & Kate, 2016).

Email marketing provides an affordable means of reaching a larger audience while also providing a means of initiating a private discussion with a customer. The ability to send emails in bulk while maintaining client customization is another advantage. Sending emails to prospects is a terrific method to remain in touch and stay in their minds, and it's a great way to expand your network without having to leave your office (Hooda & Aggarwal, 2012).

### **2.1.3.2 Social Media Marketing**

Social media platforms offer an excellent means of forming meaningful connections and establishing modes of social engagement characterised by lively dialogues among

their users. The quantity and diversity of social media platforms and users are increasing dramatically (Gaikwad & Kate, 2016). Everyday internet users are surrounded by social networks, which give businesses with a great chance to advertise because they let users communicate, share, and trade content (Gaikwad & Kate, 2016). Additionally, social media platforms can be very helpful to businesses since they allow them to communicate directly with both current and future clients, post content, have discussions, establish credibility, reach a larger audience, have a greater influence, and gain a deeper understanding of their clientele (Gaikwad & Kate, 2016). The capacity to target consumers and potential customers based on user behaviors, demographic data, and particular interests is social networking's greatest strength. Here are a few instances of social networking sites used for marketing:

**1. Facebook:** Gaikwad and Kate (2016) claim that Facebook is the biggest social media network. Globally, there are around 1.9 billion users of it. Facebook users exchange information with brands and other users, therefore the network has a wealth of personal data. Because it allows advertisers to target specific audiences with rich user data, Facebook is one of the most popular network channels.

**2. Instagram:** Tiago and Veríssimo (2014) explained Instagram is a mobile social network where users may share photographs and videos. It has over 700 million monthly active users worldwide. Instagram users may share stock footage and videos with Instagram and other social networking sites like Facebook, both publicly and privately. Instagram is an excellent medium for advertising since it allows them to visually and captivatingly express the story of their business. Instagram ads that are successful attempt to communicate the narrative of the product while including pertinent information about it, rather than promoting discounts or selling things.

**3. Twitter:** Twitter is a social media website that was established in 2006. There are currently around 300 million registered users who are active every month. Twitter users are able to publish brief messages known as "tweets," which are limited to 140 characters. Tiago and Veríssimo (2014) allows users to include links, videos, and photographs in their posts. With Twitter, marketers may choose from a variety of ad formats that can be tailored to meet specific campaign objectives, such as raising

website traffic, revenue, or fan count. Twitter also provides the ability to target a certain audience based on their demographics, hobbies, and actions.

#### **4. WhatsApp:**

WhatsApp is a smartphone messaging program that can be downloaded for free. WhatsApp sends messages, photos, music, and video via the internet. Although the services are quite similar to text messaging services, WhatsApp is far less expensive to use than texting because messages are sent over the internet. You may download WhatsApp for Mac or Windows from the WhatsApp website and use it on your PC as well. Because of features like location sharing, voice messaging, and group chat, it is well-liked among teens (Tiago & Verissimo, 2014).

#### **5. Viber:**

Viber is an app for messaging and calling that brings people together, regardless of their background or identity. Every month, hundreds of millions of people use high-quality audio and video conversations, texting, and other free services to stay in touch with their loved ones. You can be certain that your discussions are always secure since end-to-end encryption is incorporated into all group chats, individual chats, and one-on-one Viber calls (Gaikwad & Kate (2016).

#### **2.1.3.3 Mobile Marketing**

The term "mobile marketing" refers to the relatively recent field of marketing that focuses on two-way marketing communications between businesses and their clientele via mobile devices. Mobile device optimization is being applied to the website, applications, and content. The number of mobile users is increasing daily, and marketing with them is the most successful strategy. Mobile marketing is described by Dushinski (2009) as a groundbreaking technology that allows businesses to interact with each of their clients via their mobile devices at the perfect time, location, and with the proper direct message.

#### **2.1.3.4 Website**

Lee and Bradlow (2011) argued a Web site is a collection of functional and interface elements that work together to provide users with high levels of usability, performance, and beauty while also meeting their needs and ensuring their satisfaction

in the competitive online and offline information services and sales market. Website design becomes a crucial component of success, particularly when it comes to e-commerce. The primary means of communication between companies and customers is through websites. Second, the website starts to play a major role in evaluating a business.

A website has several different characteristics (Zhao & Dholakia, 2009). A website's attributes are its characteristics or qualities. Consumers view every website as a collection of features with different levels of ability to meet their needs. Features may focus on technology or the user. User-oriented attributes are the qualitative experiences of users in connection to a site's structural features, such as navigability and demonstrability, whereas technology-oriented attributes are the structural characteristics of a site, such as hyperlink multimedia modes (Huang, 2003)

#### **2.1.3.5 Search Engine Marketing**

In order to maximize visibility and enhance the percentage of paid and/or organic traffic referrals from search engines, a website or web page must be researched, submitted, and positioned inside search engines. This process is known as search engine marketing, or SEM. Search Engine Optimization (SEO) is the portion of SEM that helps websites obtain high ranking placement in natural or unpaid search engine results.

Search engines like Google, Bing, and Yahoo are common examples. The reasoning behind this is that a website has a higher probability of being viewed by visitors if it organically ranks higher in organic search results. Yasmin et al. (2015) stated that SEO may be targeted toward many search engines, including local, academic, picture, video, news, and industry-specific ones. While SEO and SEM are interchangeable, SEM leverages search engines to promote and drive more relevant visitors to the website in addition to obtaining higher organic search results through programs like Google Adwords or BingAds. As a result, it covers paid listings, sponsored links, competitive analysis, and SEO all of which are typically shown above natural search results. In the right context, it refers to the process of increasing visibility and traffic from search engines through both paid and unpaid initiatives. information marketing tactics, which are marketing techniques of producing and disseminating important,

noteworthy, and consistent information to draw in and acquire a precisely defined audience, are the foundation upon which search marketing generally flourishes. Content verges on vocabulary, articles, jargon, and keywords. Since search and content marketing are inextricably linked, it makes sense that search marketing's practical application is the foundation of content marketing.

#### **2.1.3.6 Online Display Ad**

Online advertising is defined by Patrutiu Baltas (2016) as follows: it is comparable to traditional advertising in that it is exhibited online and targets a specific audience for the digital sphere through interactive and communication technology. The most common tool used in online advertising, according to the literature, is an online advertising banner. Online banners differ from traditional advertising in that they can be utilized on various electronic platforms (Patrutiu Baltas, 2016). These platforms consist of emails, blogs, websites, and social media.

Dreze and Hussherr (2003) demonstrated that despite people deliberate efforts to ignore display advertisements; they nonetheless had a favorable impact on advertising memory and brand awareness. Display ad avoidance has been linked to perceived goal obstruction, or the idea that the advertisement has nothing to do with the aim in question (Cho & Cheon (2004). Danaher and Mullarkey (2003) found which showed that banner advertising have a greater impact on those who are browsing than on people engaging in goal-directed activities, corroborated this.

#### **2.1.4 Concept of Customer Satisfaction**

Customer satisfaction is a critical link between cumulative purchase and post-buy phenomena in terms of attitude change, repeat business, and brand loyalty (Churchill & Surprenant, 1982). Customer satisfaction is the mindset that results from the discrepancy between what consumers think should have occurred (expectations) and what they think really happened (performance perception). Recurring business is encouraged and quality perception is enhanced by customer happiness. Yi (1990) defined customer happiness as "an affective reaction to the experiences offered by, linked to specific goods and services acquired, retail establishments, or even molar patterns of conduct like purchasing and consumer conduct, as well as the general marketplace" (Yi, 1990).

Users of goods and services are known as customers. They buy products and services from the company or vendor. The consumer is king in the marketplace. Consumers are an organization's most important source of success. When a buyer feels sufficiently rewarded for their purchase decision, they are said to be satisfied (Koirala, 2015). As a result, one kind of consumer attitude is satisfaction. Consumers expect specific things from a product or service in the past or from future purchases. They assess how well the good or service performs in comparison to their earlier assumptions. They are happy when the performance meets or exceeds their expectations; they are not happy when the performance falls short of their expectations. The main factor in developing expectations is advertising. They assess how well the items operate in comparison to their expectations when they use or consume them. Either pleasure or dissatisfaction is the result of the interplay between expectations and actual performance. The degree of pleasure or discontent is established via the confirmation procedure. Consumer satisfaction refers to how happy or disappointed a consumer is with the way a product works for them. If the items meet the customer's expectations, they are considered satisfied; if not, they are considered disappointed or unsatisfied (Shrestha, 2004).

The items and services that the company offers should satisfy the customer. The most valuable individual in every corporate organization is the consumer. Without consumers, marketing cannot be conducted. Clients are the ones that bring their needs to the business. The firm's responsibility is to satisfy such desires. "Every business depends on its customers for survival" (Shrestha, 2004). The company must thus make an effort to please them. The satisfying of customers' demands and desires is known as customer satisfaction. When someone is satisfied, they are experiencing the joy of disappointment stemming from a comparison with their expectations. As a result, the perceived performance of the product and the expectations of the customer determine the level of customer satisfaction. Customer satisfaction is frequently a subjective phenomena that is influenced by their mental state during the purchasing process and, more crucially, during the consuming phase. It matters because there is evidence of some degree of post-purchase dissonance among customers. Customers that are happy have a big beneficial influence. They will have some influence over them and inform a lot of other people. Consequently, happy customers are a wise investment, and some businesses are aware of this.

Because dissatisfied customers might easily switch to a better deal, many financial institutions strive for high satisfaction. Highly pleased people are far less likely to be willing to switch. In actuality, the focus has switched from greater consumer happiness to joy. Elevated contentment or joys foster a sentimental connection with the brand and the provider, rather than merely a logical choice. Customer loyalty is high as a result. Businesses must regularly evaluate their customers' satisfaction levels and, if necessary, take corrective action. Maintaining a high level of customer satisfaction requires constant development in both products and services (Koirala, 2015).

Customer satisfaction has become an important intermediary goal in service operations since it benefits businesses (Saha & Theingi, 2009). The importance of customer satisfaction stems from the generally held view that a business needs to satisfy its consumers in order to be successful and profitable (Bitner & Hubbert, 1994). Previous research has shown a strong relationship between plans to repurchase and satisfaction (Fornell, 1992).

Furthermore, a business's capacity to maintain satisfied consumers serves as an exit barrier (Fornell, 1992). Several studies' findings indicate that obtaining new clients is more expensive than retaining existing ones. Moreover, a firm can benefit from a positive kind of indirect promotion in the form of satisfied customers' good word-of-mouth advertising (Fornell, 1992). In many economic areas, a business with satisfied consumers also receives fewer complaints (Fornell, 1992), which reduces the cost of mistake management. According to Bitner and Hubbert's (1994) research, companies can boost profitability by expanding their market share, gaining repeat and referral business, and making sure their customers are happy.

## **2.2 Empirical Review**

### **2.2.1 Review of Journals/Articles**

Stanley and Chinelo (2017) investigated improving customer satisfaction through digital marketing in the Nigerian deposit money banks. The main objective of this study was to find out how digital marketing affected customer satisfaction in Nigerian deposit money institutions. Correlation analysis, simple percentage analysis, and multiple regression analysis were used to examine the data. The research indicates

that in Nigerian deposit money institutions, email marketing greatly raises client happiness. It was deduced that customers value and are content with regular email interaction because it is helpful to them. The study's conclusions showed that companies with excellent websites had higher search engine rankings and improved customer satisfaction.

Chinenye, Onyedikachi and Omaka (2017) analyzed digital marketing in Nigerian banking industry: an appraisal. The objective of this research was to investigate how digital marketing platforms affect consumers' purchasing decisions. The data was analyzed using regression and correlation models. The study's conclusions demonstrated the considerable and favorable influence that digital marketing has on consumer spending. Despite the obstacles banks encounter in implementing digital marketing, banking services have well beyond the human interaction in physical locations. The study's final finding was that Nigerian banks' service performance has significantly improved after the introduction of digital marketing.

Yamin (2017) examined impact of digital marketing as a tool of marketing communication: a behavioral perspective on consumers of Bangladesh. The objective of the research was to examine how digital marketing affects Bangladeshi consumers' potential behavior. The study was analyzed using correlation analysis and descriptive statistics. According to this study, digital marketing plays a significant role in mass consumer aggregate marketing campaigns, particularly when it comes to their behavioral and inflecting patterns. Additionally, this survey showed that consumers use digital media to research brands and products. The majority of responders to this survey really followed videos, and it's noteworthy to note that most of the videos on Facebook had either inspirational or moral messages.

Bala and Verma (2018) analyzed a critical review of digital marketing. The objective of this research was to examine the effective internet marketing strategies currently in use and provide a fundamental comparison between digital and conventional marketing. The data were analyzed using simple percentage, descriptive, and correlation analysis. The study's conclusions demonstrated that all consumers were linked via Facebook and Whatsapp, and that as social media use increased, so did the chances for digital marketers to reach out to customers via digital platforms. The

study may be expanded to examine internet marketing strategies tailored to different types of organizations. This study came to the conclusion that another important component in ensuring the effectiveness of internet marketing for a business was understanding which social media platforms its target audience uses.

Kpahambang and Majeed (2019) examined digital marketing and customer satisfaction: strategies for marketing managers. The main objective of the research was to investigate into how digital methods affect customer service. Regression analysis and correlation were employed in the study to examine the data. Five digital techniques were shown to have a substantial impact on customer satisfaction in the study. It was determined that in order to improve customer happiness, managers at the different banks needed to be aware of how digital channels functioned.

Ayoola and Ibrahim (2019) analyzed effect of electronic marketing on customer satisfaction: evidence from selected airlines services in Nigeria. The main objective of the research was to assess how electronic marketing affected Nigerian customers' happiness with particular airline services. Because the study entailed direct interaction with a cross section of respondents who shared comparable features, the survey design was chosen as the research method. The 18 domestic airlines that make up the study's population were chosen as samples, with six of them chosen since they are the busiest domestic carriers in Nigeria. The data were analyzed using both descriptive statistics (tables, mean and standard deviation) and inferential statistics (regression analysis). This study found that electronic marketing had a positive effect on customer satisfaction with domestic airline services in Nigeria. The study's data were collected from one hundred (100) customers of the sampled airlines using a structured questionnaire. The findings showed that search engine optimization, social media marketing, and email marketing have positive effects on customer satisfaction of airline services in Nigeria.

Dastane (2020) analyzed impact of digital marketing on online purchase intention: mediation effect of customer relationship management. The primary aim of the research was to examine how digital marketing influences Malaysian e-commerce customers' intentions to make online purchases. Multiple regression analysis and correlation were utilized in this study to examine the data. The study's conclusion

showed that online purchase intention was significantly impacted favorably by digital marketing. Nevertheless, it was discovered that CRM had no discernible mediation impact. In the end, this study found that a well-designed layout, high-quality material, and a discussion forum encouraged purchase intentions.

Mezgebe (2020) examined effect of electronic marketing on customer satisfaction: the case of four star hotels in Addis Ababa. The main objective of this study was to ascertain how e-marketing affected customers' satisfaction with the services provided by four-star hotels in Addis Ababa, Ethiopia. Multiple regression analysis and correlation were used to analyze the data. The results of this study showed that there was a reasonable association between the location aspect, technological facet, social skill, and customer pleasure, and a significant correlation between motivation, technical competence, and consumer contentment. It was found that each of these associations was statistically significant. The results also showed that, while the effects of social skill, location, and technology were all negligible overall, the effects of technical skill and motivation were significant. On the other hand, the two variables technological skill and motivation had a significant, positive, and also supported influence on customer satisfaction.

Adam et al. (2020) examined the role of digital marketing platforms on supply chain management for customer satisfaction and loyalty in small and medium enterprises (SMEs) at Indonesia. The objective of this research was to find out how digital technologies help small and medium-sized businesses (SMEs) in the creative industries with their supply chain management plans. Multiple regression analysis was performed in this study to examine the data. The study's findings indicate that online media used in digital supply chain marketing has a major impact on customer satisfaction. Then, customer happiness was significantly impacted by the digital supply chain. Additionally, this study discovered that customer loyalty was not much impacted by product reviews. This study found a direct correlation between consumer loyalty and online media usage and satisfaction.

Dash and Chakraborty (2021) analyzed digital transformation of marketing strategies during a pandemic: Evidence from an emerging economy during COVID-19. The primary objective of the study was to investigate the relationships among digital

marketing methods, customer engagement, satisfaction, and purchase intention. The study's findings showed how SEM/SEO, display, and E-CRM strategies had a significant impact on customer satisfaction and purchase intention. A mediation-cum-moderation approach was also applied. Customer satisfaction had a significant impact on buy intention and served as a helpful mediating factor between buy intention and digital marketing tactics. The ultimate conclusion of the study indicated that consumer engagement attenuated the relationship between content marketing and communication and purchase intention.

Bakria and Zamli (2021) investigated the effectiveness of advertising in digital marketing towards customer satisfaction. The objective of this research was to determine how well advertising in digital marketing contributes to consumer satisfaction in Melaka, Malaysia. Multiple regression analysis, Pearson correlation analysis, and descriptive analysis were the data analytic methods used in this study. The link between independent and dependent variables was determined by this investigation. The findings demonstrated that every component had a substantial impact on how satisfied customers were with digital marketing promotion. The study came to the conclusion that every research goal had been met and that the most important component had been identified.

Omar and Atteya (2021) examined the impact of digital marketing on consumer buying decision process in the Egyptian market. The main objective of the study was to examine how email marketing, mobile marketing, and retargeting affected Egyptian customers' purchase decisions. This study used multiple regression analysis to look at the data. The study's findings showed that email significantly influenced customers' decisions to buy at two different phases: information gathering and after the purchase. The decision-making stage had a detrimental effect on the decisions made by the customer throughout the transaction. In the Egyptian market, the mobile device, as a digital marketing channel, had an adverse effect on customer choices at every level of the purchasing decision-making process. Information research is required for recognition, buy decision, and post-purchase phases. Additionally, re-targeting significantly influenced consumer decisions during the assessment stage. According to the study's findings, the factor that influences consumers' purchasing decisions the most is targeting.

Awosoji (2021) investigated digital marketing effect on customer satisfaction: a cross sectorial study in Nigeria. This study investigated the effect of digital marketing on customer satisfaction through a cross-sectional survey carried out in Lagos, Nigeria. Although 400 was the sample population predicted by the Yamane approach, only 347 of the 400 questionnaires that were distributed were correctly filled out and returned. The questionnaire was subjected to a number of analyses, including factor, regression, correlation, and frequency. The inquiry revealed that customers regularly use digital technology, that they choose social media marketing over other types of digital marketing, and that they don't believe that digital marketing has any negative impacts. It was also shown that when customers buy things online, particularly those of great quality, they feel happy and satisfied because efficient and effective management of digital marketing meets their needs. Furthermore, a significant positive correlation was found between customer satisfaction and search engine marketing, email marketing and customer satisfaction, social media marketing and customer satisfaction, and mobile marketing and customer satisfaction.

Suhartoa, Junaedib and Muhdar (2022) investigated consumer loyalty of Indonesia e-commerce SMEs: the role of social media marketing and customer satisfaction. The purpose of this study was to investigate how social media marketing affects e-commerce customer satisfaction and loyalty. This study used multiple regression analysis to look at the data. The study's conclusions showed that social media marketing had a major impact on e-commerce customers' contentment, happiness, and loyalty, which in turn had a major impact on e-commerce customers' loyalty. Consequently, social media marketing may increase consumer confidence and impact e-commerce site shopping loyalty, according to this study's findings.

Al Kurdia et al. (2022) investigated the role of digital marketing channels on consumer buying decisions through eWOM in the Jordanian markets. The objective of this research is to examine how various applications—like social media, email marketing, online advertising, and internet search engines—affect customer purchasing choices while taking into account the mediating influence of eWOM. The data were analyzed using multiple regression analysis, correlation analysis, and descriptive analysis. The study's conclusions demonstrated the important influence and significance that all digital marketing channels had on customers' purchasing

decisions, with eWOM playing a moderating role in this relationship. The study came to the conclusion that further additions to the body of current literature are needed, and they should be made in order to strengthen the subject area's understanding.

Ranjbar and Vares (2023) analyzed the effect of digital marketing on customer satisfaction of online stores. The current study examined the impact of digital marketing on customer satisfaction in online businesses. The study used a descriptive-correlational methodology, and its statistical population consisted of Digikala product users who lived in East Tehran and were under 25. According to Morgan's data, a total of 384 people were selected, of whom 392 were selected using the nonrandom convenience technique. The experts examined the face and content validity of the questionnaires that were developed on the Porsline website, as well as the construct validity and hypotheses using the confirmatory factor analysis with Smart-PLS 3 software. According to the research findings, customer satisfaction was significantly increased by search engine optimization, content, social network, influencer, mobile, viral, and email marketing in addition to search engine optimization.

Oladejo et al. (2024) investigated effect of electronic marketing practice on service satisfaction and legal framework in Nigeria banking sector. The primary aim of the research was to assess the impact of electronic marketing strategies on customer satisfaction levels in Nigerian banks, while accounting for the legal framework governing such strategies. The primary data was used in a survey study design. Descriptive and regression analysis were used to examine the data that was gathered. The selected samples' satisfaction with customer service was highly correlated with electronic marketing characteristics, according to the results. According to the study's findings, the Nigerian banking industry has adopted the rules and regulations governing the practice of electronic marketing, and all of the variables that were identified—email marketing, mobile marketing, search engine marketing, and social media marketing—were significant elements of this practice and positively impacted customer satisfaction with bank services.

### **2.2.2 Review of Thesis**

Limbu (2019) analyzed impact of digital marketing on customer satisfaction. The main objective of the study was to investigate the relationship between consumer

satisfaction and digital marketing in Nepalese commercial banks. For the study, four hypotheses were formulated, and questionnaires with a seven-point Likert scale were made and used as a data collection instrument to let respondents express how much they agreed with each statement. Regression analysis was the data analysis technique used. The findings showed that digital marketing has a strong and positive correlation with customer satisfaction in Nepalese commercial banks. The study concluded that in order to satisfy their customers and boost returns, Nepalese commercial banks needed to embrace search, email, mobile, and social media marketing.

Shrestha (2020) studied effect of digital marketing on consumer buying behavior in Kathmandu Valley. The main objective of the research was to investigate how digital marketing affects Kathmandu Valley consumers' purchasing decisions. 355 replies to the product's surveys were obtained as primary data, which were then meticulously edited, coded, and encoded using a spreadsheet, and then analyzed using SPSS. To examine the outcome, a descriptive and explanatory study approach was employed. The results of the study showed that consumers identified websites, social media, and online display ads as factors influencing their purchasing decisions. These findings, in line with the body of empirical research already in existence, validated the hypothesis that there is a relationship between consumer behavior and digital marketing. The study's findings showed that the three factors—online display ads, social media, and websites—had significant effects on consumers' purchasing decisions. In terms of their relative contributions, online display ads had the most positive influence, followed by social media and websites.

Shah (2021) investigated the effect of digital marketing strategies on customer attraction in Nepalese commercial banks. The primary aim of the study was to assess the influence of digital marketing techniques on customer acquisition in the banking sector, with a focus on social media, internet, and mobile marketing as the specific objectives. The study employed a descriptive design, which was deemed acceptable since it allowed the researcher to use a questionnaire to collect quantitative data from the participants. Multiple regressions were employed in this study's analysis to achieve its goals, and descriptive statistics were utilized to manage the study's general data using SPSS software. The results were presented in tables, pictures, and text. According to the study, all three platforms had a positive and significant impact on

attracting new customers in the banking industry. Website marketing made the largest contribution, accounting for 44.25 percent of the total, followed by social media marketing at 38.82 percent and mobile marketing at 17.37 percent.

Manandhar (2022) examined factors affecting Digital marketing practices in Nepalese commercial banks. The purpose of this study was to identify the factors impacting the use of digital marketing by Nepalese commercial banks. This study includes perceived utility, reported ease of use, rules and regulations, and infrastructure as predictor variables. The researcher used explanatory, exploratory, and descriptive research approaches. A five-point Likert scale questionnaire was used to collect data from 370 people using a purposive sampling approach. The sample responders were chosen through the use of purposeful sampling. Analysis of multiple linear regression was done on research data. The results of the analysis showed that there is a strong positive correlation between the practices of digital marketing and all of the predictive factors, including infrastructure, perceived ease of use, perceived utility, and law and regulation. The efficacy of digital marketing strategies may be increased with greater user training and government infrastructure improvement.

Jaishi (2023) investigated the effect of digital banking on customer experience: a case of commercial banks in Nepal. The main objective of this research was to investigate how digital banking has affected some commercial banks' customers' experiences. The three hundred and eighty-four clients of three carefully chosen commercial banks across twelve branches completed the survey questionnaire that was utilized to gather the data for this study. The investigation of causal links between digital banking and customer experience was conducted using multiple linear regression analysis and Pearson correlation. The results of this study showed that the commercial banks in Nepal that were chosen for this study's use of digital banking had a positive and statistically significant effect on their customers' experiences and had a positive relationship. Lastly, the report suggests that a few chosen commercial banks make investments to improve digital banking so that clients can receive exceptional service.

K.C. (2024) examined the digital banking and its impact on customer satisfaction of commercial banks in Nepal. The main objective of the study was to investigate the relationship between customer satisfaction levels and digital marketing in Nepalese

commercial banks. The data were analyzed using the correlation coefficient and multiple regression analysis. This study indicates that social media marketing can significantly improve customer satisfaction and has a positive impact on customer satisfaction. Internet advertisement marketing also greatly increased customer satisfaction. Furthermore, website marketing greatly increased customer satisfaction. In Nepalese commercial banks, email marketing ultimately led to a large increase in customer satisfaction.

### **2.3 Research Gap**

Research gap refers to the study gap related to the previous studies. Only limited studies had been done in the digital marketing and customer satisfaction in Nepalese commercial banks. This study also tried to find out the impact of digital marketing on customer satisfaction as well as this study also tries to analyze the relationship between digital marketing and customer satisfaction. This study has included important explanatory variables such as social media marketing, online advertisement marketing, online advertisement marketing and websites marketing and email marketing which variables were not included in previous study to analyze the digital marketing and customer satisfaction in Nepalese commercial banks. Descriptive analysis, correlation analysis and multiple regression analysis are the major tools in this study which are not used on this topic. That's why, this study is quite different to compare previous researchers' studies.

## **CHAPTER-III**

### **RESEARCH METHODOLOGY**

The purpose of research methodology is to provide an explanation of the research techniques used to accomplish the initial goals of the study. This chapter explains the procedures used in connection to the research paradigm, including the sampling process, data gathering methods, and analytic approaches, to investigate social media and its impact on consumer purchasing behavior. The chapter also describes the data gathering process and the technique the researcher used to analyze the data that was already accessible. It involves creating the questionnaire that was given to the sample to get their feedback. The process and methodology used to gather and examine the data have been described. This chapter aims to elucidate the selection of research methodology, as well as the procedures for data collection and analysis.

#### **3.1 Research Design**

This study has employed descriptive and causal comparative research design to analyze the study. This study adopts descriptive research design to analyze the digital marketing characteristics and level which gives customer satisfaction in Nepalese commercial banks. Causal comparative research design is used to find the relationship and impact of digital marketing such as social media marketing, online advertisement marketing, online advertisement marketing and websites marketing and email marketing on customer satisfaction in Nepalese commercial banks.

#### **3.2 Population and Sample, and Sampling Design**

In this research population for the study is the all the consumers of 20 commercial banks in Nepal (till July, 2024) who are familiar with the digital marketing. To make my research comfortable and simple, the researcher just takes samples from five commercial banks such as NIC ASIA Bank Limited (NICA), Global IME Bank Limited (GBIME), Prahua Bank Limited (PRAVU), Kumani Bank Limited (KBL) and Nepal Bank Limited (NBL)'s customers are taken to analyze the study. 500 questionnaires are distributed to the customers of five commercial banks and 100/100 questionnaires in each commercial banks but only 322 questionnaires returned. Among them, the errors questionnaires are 22. So, the sample size of the study is 300. These customers were selected using simple sampling technique. The sampling

technique for the study followed non-probabilistic sampling technique i.e. convenience sampling. Survey questions were manually distributed at different places in Kathmandu Valley branches to generate responses from varied response group.

### **3.3 Nature and Sources of Data, and the Instrument of Data Collection**

Primary sources are typically used as the data source in order to deliver relevant and helpful information. The study's analytical phase likewise made a conscious decision to use the primary data source. The intended audience for the questionnaires and interviews used to acquire this information was commercial bank customers. Additionally, relevant online reading materials, books in journals, articles, magazines, and newspapers were used as secondary sources of knowledge about the connection between the impact of digital marketing and customer satisfaction.

### **3.4 Method of Analysis**

Excel and SPSS are utilized for the data analysis once all of the questionnaires from the respondents were gathered. The respondent's whole collection of replies was coded, then collated into an SPSS spreadsheet. The coding was done according to the rule, taking into account the kind of inquiry (e.g., Likert scale). Software called SPSS was used to examine the research's data. Several graphical techniques, including tables, charts, diagrams, and graphs, have been used to show data. The descriptive analysis of variables has been provided with the mean and standard deviations. Stepwise regression analysis was performed after correlation analyses. Tests of significance have been run in order to improve the efficacy of the findings. In order to draw significant conclusions about how social media affects consumer purchasing behavior, all observable relationships and findings have been analyzed. The following subsections discuss the statistical instruments that were employed in this write-what statistical study to evaluate the data findings:

#### **Mean**

The mean, which is obtained by dividing the total number of values by the number of values, is the arithmetic mean of a range of values or quantities. It alludes to the average that is examined or utilized to determine the data's central tendency. A widely used and easily understood metric of central tendency is the arithmetic mean. To find it, tally up all of the population's data points, then divide the total by the number

point. The mean is computed in this study to determine the average of the respondents' answers to the various variables in the Likert scale question. On all samples, the mean value of the answers to the Likert scale question is computed.

$$\text{Mean } (\bar{X}) = \frac{\sum X}{n}$$

Where,

$\sum X$  = Value of responses of each independent or dependent variable

$n$  = No. of statements

### **Standard Deviation**

The standard deviation, which measures dispersion, is used to express how much a set of data values vary or are dispersed. The positive square root of variance is one way to define it. One helpful characteristic of the standard deviation is that, in contrast to variance, it has the same units of measurement as the data. There is a larger deviation within the data set if the data points deviate further from the mean. Therefore, the standard deviation increases with data spread. The standard deviation is computed for each sample in this study based on the Likert scale responses.

$$\text{Standard Deviation (S.D.)} = \sqrt{\frac{\sum (X - \bar{X})^2}{n}}$$

Where,

$X$  = Value of responses of each dependent or independent variable

$\bar{X}$  = Mean value of responses of each dependent or independent variable

$n$  = No. of responses

### **Variance**

The difference in numbers within a collection of data is measured as variance. Each number in the set's variance indicates how much it deviates from the mean. The difference between each value in the set and the mean is taken, the differences are squared, and the sum of the squares is divided by the total number of values in the set to determine the variance. Variance for the Likert scale responses given for each sample in this study is computed. A statistical measure of how much a group of data differs from one another is called variance. Since variance quantifies the deviation from an average or mean, it is utilized in statistics for probability distribution.

### Correlation Coefficient (r)

The relationship between independent variables (like trust, referrals and recommendations, forums and communities, rating and reviews) and dependent variables (like intense purchase intent) is examined using Pearson's correlation analysis. The direction and strength of a linear relationship between variables are shown by the correlation coefficient (r) (Wel, 2013). The variation or relationship between two or more variables is statistically measured. It shows both the direction and the magnitude of the linear relationship between the variables.

A positive or negative sign shows whether there is a positive or negative correlation, and a value between -1 and +1 is considered appropriate for r. If  $r = +1$ , then a perfect positive relationship can be inferred; if  $r = -1$ , then a perfect negative relationship may be identified. When  $r = 0$ , it indicates that the variables are not related to one another. Furthermore, the link is deemed poor when  $r = \pm 0.21$  to  $\pm 0.60$ , moderate when r equals  $\pm 0.61$  -  $\pm 0.80$ , and strong when r equals  $\pm 0.80$  -  $\pm 1.00$ . In this study, correlation is calculated for the respond provided in Likert scale to find the degree of relation between independent and dependent variables.

$$\text{Correlation Coefficient (r)} = \frac{n\sum XY - \sum X \sum Y}{\sqrt{n\sum X^2 - (\sum X)^2} \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Where,

X = Value of independent variable

Y = Value of dependent variable

n = Number of responses

### Regression Analysis

One statistical tool used to assess the strength of a link between one dependent variable and one or more independent variables is regression. It covers a wide range of methods for modeling and examining several variables in order to determine how they relate to one another. Regression analysis is used in this study to determine the direction of the association between the independent and dependent variables for each sample based on Likert scale responses. Equation below represents the theoretical model for the relationship:

$$CS = \beta_0 + \beta_1 SMM + \beta_2 OAM + \beta_3 WM + \beta_3 EM + \varepsilon$$

Where,

CS= Customer satisfaction

SMM= Social media marketing

OAM= Online advertisement marketing

WM= Websites marketing

EM= Email marketing

$\beta_0$  = The intercept (constant)

$\beta_1, \beta_2, \beta_3$  and  $\beta_4$ = Coefficient of variables

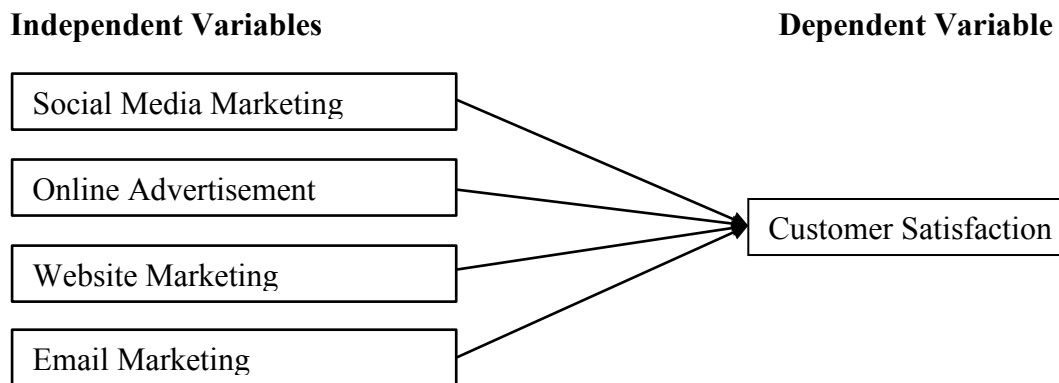
$\varepsilon$  = Error term

### **ANOVA**

ANOVA, or analysis of variance, is a series of statistical models and the corresponding estimate techniques that are used to examine how group averages in a sample differ from one another. ANOVA is used to examine overall differences in means as opposed to particular ones. This method evaluates possible variations in a dependent variable at the scale level using a nominal variable with two or more categories. In its most basic version, an ANOVA expands the scope of the t-test to include more than two groups and offers a statistical test to determine if the population means of many groups are equal. When comparing the means of three or more groups for statistical significance, an ANOVA is helpful. In theory, it is comparable to several two-sample t-tests. The Fisher analysis of variance is another name for this test.

### **3.5 Research Framework and Definition of Variables**

The nature of the study's hypotheses is specified in the conceptual framework. Customer satisfaction is the dependent variable in the model, whereas social media marketing, online commercial bank advertisements, commercial banks' websites, and email marketing are the independent variables. Email marketing, social media marketing, commercial banks' online advertisements, and bank websites all have an impact on customer satisfaction. An examination of the literature provides support for the relationships between these variables.

**Figure 1***Research Framework of the Study*

Source: Stanley and Chinelo (2017); Kpahambang and Majeed (2019); Ayoola and Ibrahim (2019) and Oladejo et al. (2024)

### **Independent Variables**

#### **Social Media Marketing**

The most popular and recent subset of digital marketing is social media marketing, which assists companies in projecting their brand image as forcefully and stylishly as possible. Given that social media marketing makes use of comforting consumer communications on social media platforms. Stanley and Chinelo (2017) found that social media marketing greatly effect on the customer satisfaction. Kpahambang and Majeed (2019) found social media had significant positive effect on customer satisfaction.

#### **Online Advertisement**

Online advertisements are those whose content is accessed by internet-connected devices, such as laptops, tablets, mobile phones, and desktop computers. This happens when advertisements are used to show their messages on websites and applications. One of the most crucial aspects of digital marketing is online advertising. It is also known as online advertising, and it allows businesses to spread the word about their goods and services. Stanley and Chinelo (2017) identified a positive and significant effect of online advertisement marketing on customer satisfaction. Kpahambang and Majeed (2019) and Oladejo et al. (2024) concluded online advertisement marketing had significant positive effect on customers' satisfaction.

### **Website Marketing**

Due to its ease of accessibility, the website page can draw visitors and pique their interest by forming communities or providing links to other worthwhile websites. It can also guarantee that visitors will return. By continuously adding new content, monitoring user behavior on the site to understand their preferences, and using the data obtained to create personalized content, we can build a relationship with our audience. Consumers' brain processes are influenced by website page experiences, which strengthens their purchasing decision. Stanley and Chinelo (2017) concluded that website marketing had significant positive influence on customers' satisfaction. However, Oladejo et al. (2024) stated that websites marketing had no significant effect on consumers' satisfaction.

### **Email Marketing**

One of the most basic and straightforward forms of digital marketing is email marketing. Email marketing is a very effective and modern method that marketers employ to build relationships with both potential and current clients in order to generate leads and guarantee their adjustments. At the same time, email marketing has significant positive impact on customer satisfaction. Kpahambang and Majeed (2019) and Oladejo et al. (2024) mentioned that email marketing had significant positive effect on customers' satisfaction. On the other hand, Ayoola and Ibrahim (2019) concluded that email marketing had no impact on customer satisfaction.

### **Dependent Variable**

#### **Customer Satisfaction**

Customer satisfaction is the dependent variable in this study. Customer satisfaction is a key component of any business strategy and goal, as it is the primary driver of any company's existence. For commercial banks and other organizations to endure and expand, they need to grasp this idea. It is sufficient to say that profitability is impacted by customer happiness. A psychological condition is customer contentment. The degree to which a product's performance meets the customer's expectations is the definition of customer satisfaction that is frequently cited.

## CHAPTER - IV

### RESULTS AND DISCUSSION

The major objective of this study is to investigate the digital marketing and customer satisfaction in Nepalese commercial banks. Therefore, this chapter, which is divided into three sections, addresses the discussion's outcomes and analysis. The demographic profile, descriptive, and correlation analyses of the study's variables were reported in the first section. The assumptions of the linear regression model were fulfilled in the second section, and the regression's findings were presented in the third section. For additional statistical analysis, the ratio of the designated dependent and independent variables as well as the ratio scale measurement were computed using data analysis techniques. The statistical analysis of the gathered data was conducted with the assistance of SPSS version 23.

#### 4.1 Results

##### 4.1.1 Respondents Demographic Profile

The demographic analysis and interpretation of primary data obtained via surveys are covered in this section. The gender and age profiles of the respondents were examined in this section. Only 322 responses are gathered from the 500 surveys that were delivered to possible respondents. There were 22 response errors, so 300 hundred are valid answers. All the respondents are from the Kathmandu Valley.

**Table 1**

*Gender Specification*

Options	No. of Respondents	Response ( percent)
Male	192	64
Female	108	36
Total	300	100

Source: Opinion Survey, 2024

Table 1 shows the distribution of the respondents on the basis of gender. In this study, 300 respondents' data are gathered and examined. 64 percent of the overall respondents are male, indicating that men make up the majority of respondents in banks. Out of 300 responders, men provide a greater majority of responses than women. Regarding digital marketing and its effect on customer satisfaction in Nepalese commercial banks, however, 36.00 percent of respondents were female.

Based on these findings, it appears that men are more likely than women to interact with digital media. Nepalese commercial banks are able to identify respondents who are male and female in this setting.

**Table 2**

*Age Description of Respondents*

Options	No. of Respondents	Response ( percent)
Up to 29	102	34
30-39	147	49
40 and above	51	17
<b>Total</b>	<b>300</b>	<b>100</b>

Source: Opinion Survey, 2024

Table 2 reveals that age description of respondents and found that the majority of responders (49.0 percent) fall into the 30- to 39-year-old age range. Customers of commercial banks who are 40 years of age and older make up the lowest percentage of the population. Nonetheless, the bulk of responders are young. Furthermore, of the respondents, 34.00 percent identified as belonging to the 20–39 age group and 17.00 percent as representing the 40+ age group. This suggests that 83.00 percent of the total number of clients of the Nepalese commercial banks were young, active, able to share content from the banks' social media pages, feeling connected to the banking offering through online display ads, and regularly visiting the bank website, among other traits.

**Table 3**

*Marketing Platform that make Consumers Satisfy*

Options	No. of Respondents	Response ( percent)
Social Media	108	36
Online Advertisement	36	12
Websites	72	24
Email Marketing	60	20
Traditional Media	24	8
<b>Total</b>	<b>300</b>	<b>100</b>

Source: Opinion Survey, 2024

Consumer satisfaction with banking products and services has been greatly impacted by digital marketing in recent years. As seen in the above figure, over 36.00 percent of respondents believe social media to be the finest marketing channel, followed by websites with 24.00 percent. Email marketing came in second with 20.00 percent,

web advertising in third with 12.00 percent, and conventional media in fourth place with 8.00 percent.

#### 4.1.2 Descriptive Statistics Analysis

The data in this study are analyzed using the mean and standard deviation methods. A higher mean value indicates that a greater number of respondents concur that the variable may have a significant effect on customer satisfaction.

#### Social Media Marketing

This section uses a descriptive study to investigate how social media marketing affects customer satisfaction in Nepalese commercial banks. Three comments about social media are included in this research. A five-point Likert scale is used to measure the variable. 1 being very disagreed and 5 being firmly agreed. The mean and standard deviation of the responses are calculated to observe the respondents' opinions. The standard deviation displays the variation from the average mean of the respondents, whereas the mean value indicates the average state of the respondents' feelings. The information shown below illustrates how social media marketing affects client satisfaction in Nepalese commercial banks.

**Table 4**

#### *Social Media Marketing*

Scale Items of Social Media Marketing	Mean	Std. Dev.
SMM1 Banks' Social Media page keeps me update on the brand campaign activity	3.4400	1.32877
SMM2 Information sharing is possible on social media of bank page	3.6433	1.24685
SMM3 I share posts from Banks' Social Media page	3.6567	1.17618

Source: Appendix-I

Table 4 presents descriptive information for three different bank social media marketing scale elements. Of all the scale items, SMM3, "I share posts from Banks' Social Media page," had the highest mean score (3.6567). Scale item SMM1, "Banks' Social Media page keeps me updated on the brand campaign activity," had the lowest mean (3.4400). Customers share content from banks' social media accounts, as seen in the above table. Furthermore, the respondents believe that information exchange is possible on bank social media profiles.

### Online Advertisement Marketing

Descriptive analysis is used in this part to show bank online advertisement marketing. It has three separate statements. This idea was measured using a likert scale, with 1 denoting strongly disagreeing and 5 denoting strongly agreeing. To observe the viewpoints of the respondents, the replies' mean and standard deviation were computed. While the mean value represents the typical state of the respondents' sentiments, the standard deviation shows the departure from the average mean of the respondents.

**Table 5**

*Online Advertisement Marketing*

Scale Items of Online Advertisement Marketing	Mean	Std. Dev.
OAM1 I can easily bank online Display Ad.	3.4067	1.25959
OAM2 I feel bank actively updated their online display ad.	3.4367	1.26676
OAM3 I feel close to the banking product through online display ad	3.5000	1.30474

Source: Appendix-I

Table 5 presents descriptive information for three different bank online advertisement marketing scale components. Out of all the scale elements, OAM3, "I feel close to the banking product through online display ad," had the highest mean score (3.5000). It means that most customers accepted banking goods following their viewing of an online display advertisement from a financial institution. Furthermore, the consumers' mean score for the statement OAM1 "I can easily bank online Display Ad." is the lowest (3.4067), meaning that they agreed with it less frequently than they did with the other assertions.

### Websites Marketing

This section assesses the condition of bank websites marketing using descriptive analysis. The bank websites that were consulted for this inquiry contain three statements. A Likert scale with five points is employed to quantify the variable. 5 people strongly agreed, 1 strongly disagreed. To observe the opinions of the respondents, the replies' mean and standard deviation are computed. While the mean value represents the typical state of the respondents' sentiments, the standard deviation shows the departure from the average mean of the respondents.

**Table 6***Websites Marketing*

Scale Items of Websites Marketing	Mean	Std. Dev.
WM1 I check Bank Website every time	3.5500	1.15699
WM2 I feel Banks actively updated their Website page	3.6433	1.13450
WM3 I think Bank Website page is attractive	3.5367	1.12526

Source: Appendix-I

Table 6 presents descriptive statistics for five different scale items that were taken from bank websites. Of all the scale items, WM2, "I feel Banks actively updated their Website page," had the highest mean score (3.6433). Scale item WM3, "I think Bank Website page is attractive" had the lowest mean (3.5367). It is possible to deduce that customers believe banks actively update their internet pages. Nonetheless, fewer respondents believe bank website page is attractive.

**Email Marketing**

This section uses descriptive analysis to demonstrate how email marketing affects customer satisfaction in Nepalese commercial banks. There are three distinct statements in it. The likert scale used to quantify this construct ranged from 1 (strongly disagree) to 5 (strongly agree). The mean and standard deviation of the responses were calculated to observe the respondents' opinions. The standard deviation displays the variation from the average mean of the respondents, whereas the mean value indicates the average condition of the respondents' feelings.

**Table 7***Email Marketing*

Scale Items of Email Marketing	Mean	Std. Deviation
EM1 E-Mail marketing plays an active role in building a relationship between the consumers and the bank management.	3.4267	1.35551
EM2 E-Mail marketing contributes to enhance banking product and services awareness.	3.3900	1.36042
EM3 You trusts the information which is sent to you via the E-Mail marketing.	3.3300	1.33931

Source: Appendix-I

Table 7 presents descriptive statistics of three different email marketing scale items sent to Nepalese commercial banks' clientele. At 3.4267, the highest mean score on

the scale was awarded to item EM1, which reads, "E-mail marketing plays an active role in building a relationship between the consumers and the bank management." Scale item EM3, "You trust the information which is sent to you via the E-Mail marketing," had the lowest mean, 3.3300. The feedback that was obtained suggests that email marketing plays a proactive role in fostering a positive relationship between bank management and its clientele.

### **Customer Satisfaction**

This section uses descriptive analysis to illustrate the state of customer satisfaction. There are three distinct statements in it. The likert scale used to quantify this concept ranged from 1 (strongly disagree) to 5 (strongly agree). The mean and standard deviation of the responses were calculated to observe the respondents' opinions. The standard deviation displays the variation from the average mean of the respondents, whereas the mean value indicates the average state of the respondents' feelings.

**Table 8**

*Customer Satisfaction*

Scale Items of Customer Satisfaction	Mean	Std. Deviation
CS1 Bank is reliable in terms of online marketing	3.4133	1.28113
CS2 Bank gives information to customers on time using digital means	3.6000	1.15663
CS3 Banks communicates delivery schedules effectively by digital means	3.4867	1.23893

Source: Appendix-I

Table 8 showed each item on the customer satisfaction measure. Out of the three scale items, CS2, "Bank gives information to customers on time using digital means," had the highest mean value, 3.6000, with a standard deviation of 1.15663. Next in terms of mean value (3.4133) and standard deviation (1.28113), scale item CS1, "Bank is dependable when it comes to online marketing," was the least reliable. The study's conclusions show that customers believed banks rapidly provided information to them through digital channels. Furthermore, banks effectively convey delivery schedules through digital media.

### 4.1.3 Summary of Descriptive Analysis

To identify digital marketing and its impact on customer satisfaction in Nepalese commercial banks, the mean value and the standard deviation of each dimension are used. Using reliable sources that Creswel (2012) gave, the decision rule (cut-off point) for the mean values was determined and interpreted. Creswel (2012) states that a mean value of  $< 1.5$  indicates very low, 3.5-4.5 indicates high, 2.51-3.5 indicates moderate, and  $\geq 4.5$  indicates very high. The researcher reported the participants' mean score for each category of variable descriptions based on this mean score assessment.

**Table 9**

*Summary of Descriptive Analysis*

Study Variables	Mean	Std. Deviation	Evaluation of Mean Score
Social Media Marketing (SMM)	3.5800	.99193	High
Online Advertisement Marketing (OAM)	3.4478	.98627	Moderate
Website Marketing (WM)	3.5767	.88782	High
Email Marketing (EM)	3.3822	1.03336	Moderate
Customer Satisfaction (CS)	3.5000	.93628	Moderate

Source: Appendix-I

Table 9 shows that the mean value of ( $M = 3.5800$ ) and a standard deviation of 0.99193, social media marketing has the highest mean. This suggests that most respondents strongly agreed that social media marketing aspects are affecting their satisfaction. Put another way, the majority of respondents thought that banks shared a lot of information on their social media pages and kept customers informed about brand campaign activities.

With the mean statistics for website marketing ( $M = 3.5767$ , Std. = 0.88782) has the second highest mean value among the independent variables. This finding suggests that most respondents strongly agreed that elements related to website marketing are influencing their level of satisfaction. Stated differently, the vast majority of respondents thought that banks kept their internet pages updated and that they were visually appealing.

Table 9 shows that the standard deviation was 0.98627 and the mean score for online advertisement marketing was 3.4478. This finding suggests that most respondents agreed to a modest extent that the bank uses internet ads marketing. To put it another

way, individuals feel as though they are closer to the banking product since they can readily obtain bank online display ads.

Email marketing had a mean score of 3.3822 and a standard deviation of 1.03336. According to this outcome, the majority of respondents only somewhat agreed that their level of satisfaction is being impacted by email marketing considerations. Put another way, customers believe that email marketing actively promotes knowledge of banking products and services while also helping to foster a relationship between customers and bank management.

The customer satisfaction mean score was 3.5000, with a standard deviation of 0.93628. This result shows that most respondents strongly agreed that banks are dependable when it comes to digital marketing, that they use digital channels to convey delivery schedules efficiently, and that they provide consumers with information on time. It is clear from this that the majority of respondents felt that social media marketing and website marketing had a significant impact on banking customer satisfaction and that their own satisfaction was high.

#### **4.1.4 Correlations Analysis**

Correlation analysis is carried out to identify digital marketing and its impact on customer satisfaction in Nepalese commercial banks. The relationship between the dependent and independent variables bank and factor customer satisfaction is seen in the following tables. Correlation analysis was used in this study to determine the relationship between the variables. Using the SPSS software, the researcher determined the correlation coefficient value in this analysis. The correlation analysis concentrated on the general association between customer satisfaction at banks and digital marketing.

**Table 10***Pearson Correlation Coefficients of Study Variables*

	SMM	OAM	WM	EM	CS
Social Media Marketing (SMM)	1				
Online Advertisement Marketing (OAM)	.585** (0.000)	1			
Website Marketing (WM)	.606** (0.000)	.625** (0.000)	1		
Email Marketing (EM)	.426** (0.000)	.444** (0.000)	.505** (0.000)	1	
Customer Satisfaction (CS)	.728** (0.000)	.654** (0.000)	.656** (0.000)	.572** (0.000)	1

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

Source: Appendix-II

Table 10 reveals the correlation test between both dependent and independent variables using correlation coefficient matrix. The correlation coefficient between social media marketing (SMM) and customer satisfaction (CS) is 0.728, with a significant value of 0.000. This indicates that there is a significant positive relationship between SMM and customer satisfaction ( $P < 0.05$ ). Similarly, the correlation coefficient between online advertisement marketing (OAM) and customer satisfaction (CS) is 0.654, with a significant value of 0.000, indicating a significant positive relationship between online advertisement and customer satisfaction ( $P < 0.05$ ). Likewise, there is a significant positive relationship ( $P < 0.05$ ) between website marketing and customer contentment, as evidenced by the correlation value of 0.656 between WM and customer satisfaction, which has a significant value of 0.000. In conclusion, there is a significant positive relationship ( $P < 0.05$ ) between email marketing and customer satisfaction (CS) as indicated by the correlation value of 0.572 between EM and CS, which has a significant value of 0.000.

#### 4.1.5 Regression Analysis

It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable (customer satisfaction in Nepalese commercial banks) and independent variables (social media marketing, online advertisement marketing, websites marketing and email marketing).

**Table 11***Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.819 <sup>a</sup>	.671	.666	.54078

a. Predictors: (Constant), EM, SMM, OAM, WM

Source: Appendix-III

Customer satisfaction is predicted by the model's definition of the four marketing variables i.e. social media marketing, email marketing, online advertisement marketing, and website marketing, among others. R<sup>2</sup> value is 0.671 in the models indicates that variations in the independent variables account for 67.10 percent of the observed variability in customer satisfaction. The remaining 32.90 percent of the variance in customer satisfaction can be attributed to other variables that are not included in the model and hence did not provide an explanation. Stated otherwise, the model fits linearly.

**Table 12***Analysis of Variance (ANOVA)*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	175.839	4	43.960	150.317	.000 <sup>b</sup>
	Residual	86.272	295	.292		
	Total	262.111	299			

a. Dependent Variable: CS

b. Predictors: (Constant), EM, SMM, OAM, WM

Source: Appendix-III

An analysis using ANOVA (F-value) suggests that the impact of dependent variables can be explained by the greatest number of potential combinations of predictor variables. Findings indicate that the customer satisfaction indicator has a major impact. The F-values of 150.317 ( $p = 0.000 < 0.05$ ) for the customer satisfaction proxy variables, EM, SMM, OAM and WM, unambiguously demonstrate a substantial correlation between the independent variables and the dependent variable, customer satisfaction.

**Table 13***Regression Coefficient of Independent Variables on Customer Satisfaction*

Variables	Coefficients	t-statistics	Sig. or p-value
Constant	.127	.879	.380
Social Media Marketing (SMM)	.388	9.157	.000
Online Advertisement Marketing (OAM)	.205	4.709	.000
Website Marketing (WM)	.170	3.353	.001
Email Marketing (EM)	.199	5.529	.000

a. Dependent Variable: CS

Source: Appendix-III

Table 13 presents the regression coefficient of independent variables social media marketing, online advertisement marketing, websites marketing and email marketing and the intercept value of dependent variable customer satisfaction. The value of the regression coefficient ( $\beta$ ) for social media marketing is 0.388. It shows that adjustments to one social media marketing unit boost customer satisfaction by 0.388 units, and social media marketing's p value of 0.000 indicates that it is statistically significant at the five percent significance level. Hence, this is significant positive effect of social media marketing on customer satisfaction.

The regression coefficient ( $\beta$ ) for online advertisement marketing is 0.205. This research shows that if every online advertisement increased by one, customer satisfaction would improve by 0.205 units. Online advertisement marketing has a p value of 0.000, meaning that at the five percent significance level, it is statistically significant. Hence, this is significant positive effect of online advertisement marketing on customer satisfaction. The coefficient of regression ( $\beta$ ) for website marketing is 0.170. This research shows that for every unit increase in website marketing, customer satisfaction would increase by 0.170. Website marketing appears to be statistically significant at the five percent significance level, according to its 0.001 p value. Hence, websites marketing has significant positive impact on customer satisfaction. The coefficient of regression ( $\beta$ ) for email marketing is 0.199. This data shows that if email marketing increased by one, customer satisfaction would increase by 0.199 units, and email marketing's p value of 0.000 indicates that it is statistically significant at the five percent significance level. Hence, this is significant positive effect of email marketing on customer satisfaction.

### Hypothesis Testing

H<sub>1</sub>: There is significant impact of social media marketing on customer satisfaction in Nepalese commercial banks.

P-value of social media marketing is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

H<sub>2</sub>: There is significant effect of online advertisement on customer satisfaction in Nepalese commercial banks.

P-value of online advertisement marketing is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

H<sub>3</sub>: There is significant impact of website marketing on customer satisfaction in Nepalese commercial banks.

P-value of website marketing is 0.001 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

H<sub>4</sub>: There is significant impact of email marketing on customer satisfaction in Nepalese commercial banks.

P-value of email marketing is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

**Table 14**

*Summary of Hypothesis Testing*

Hypothesis	Standard Coefficient	t-Value	p-Value	Result
H <sub>1</sub> Influence of social media marketing to customer satisfaction.	.388	9.157	.000	Supported
H <sub>2</sub> Influence of online advertisement marketing to customer satisfaction.	.205	4.709	.000	Supported
H <sub>3</sub> Influence of website marketing to customer satisfaction.	.170	3.353	.001	Supported
H <sub>4</sub> Influence of email marketing to customer satisfaction.	.199	5.529	.000	Supported

According to table 14, p-value of social media marketing, online advertisement marketing, websites marketing and email marketing are 0.000, 0.000, 0.001 and 0.000 respectively which are significant at 5 percent level so hypothesis 1 and hypothesis are accepted.

#### **4.2 Discussion**

The main purpose of the study is to examine the digital marketing and customer satisfaction in Nepalese commercial banks. This study further emphasizes the connection between customer satisfaction and digital marketing. Research and earlier literature have established the links between social media marketing, online advertisement marketing, websites marketing and email marketing and consumer satisfaction. The amount of evidence demonstrates that digital marketing has a direct effect on customer satisfaction. The correlation analysis shows that social media marketing has significant positive relationship with customer satisfaction. The result is consistent with Stanley and Chinelo (2017) which observed positive and significant relationship between social media marketing and customer satisfaction. The results are also consistent with Kpahambang and Majeed (2019). Similarly, online advertisement marketing has significant positive relationship with customers' satisfaction. This finding is similar with the prior study of Stanley and Chinelo (2017) mentioned a positive association between online advertisement marketing and customer satisfaction. This is also consistent with the finding of Kpahambang and Majeed (2019).

There is positive and significant relationship of websites marketing and customer satisfaction among consumers in Kathmandu Valley. The result is line with the findings of Stanley and Chinelo (2017) concluded that websites marketing had positive and significant relationship with customer satisfaction. This is also consistent with Kpahambang and Majeed (2019). At the same time, email marketing is found to have positive and significant relationship with customers' satisfaction which is similar with the finding of Stanley and Chinelo (2017) found a significant positive association between email marketing and customers' satisfaction. This result is similar with the prior study of Kpahambang and Majeed (2019).

The multiple regression analysis found that social media marketing has significant positive effect on customer satisfaction. This is consistent with the finding of Stanley and Chinelo (2017) which stated that social media marketing greatly effect on the customer satisfaction. Social media marketing is still major causes of customer satisfaction. This is also consistent with the finding of Kpahambang and Majeed (2019); Oladejo et al. (2024). However, it contradicts with the finding of Ayoola and Ibrahim (2019) found social media had no effect on customer satisfaction. Likewise, online advertisement marketing has significant positive effect on customers' satisfaction. Stanley and Chinelo (2017) identified a positive and significant effect of online advertisement marketing on customer satisfaction. This is also consistent with the finding of Kpahambang and Majeed (2019); Oladejo et al. (2024).

The result shows that websites marketing has significant positive effect on consumers' satisfaction. The result is line with the findings of Stanley and Chinelo (2017) concluded that website marketing had significant positive influence on customers' satisfaction. This finding is also similar with the prior study of Kpahambang and Majeed (2019) but opposite to the finding of Oladejo et al. (2024). At the same time, email marketing has significant positive impact on customer satisfaction. This result is similar with the previous study of Stanley and Chinelo (2017) mentioned that email marketing has significant positive effect on customers' satisfaction. The result is also similar with the researcher expectation. This is also consistent with the finding of Kpahambang and Majeed (2019); Oladejo et al. (2024). However, it contradicts with the finding of Ayoola and Ibrahim (2019) concluded that email marketing had no impact on customer satisfaction.

## **CHAPTER-V**

### **SUMMARY AND CONCLUSION**

#### **5.1 Summary**

Since the creation of the Internet, the business environment has undergone substantial change, especially in the areas of marketing and consumer contacts. This medium created the conditions for conducting business online. Eventually, hundreds of thousands of firms created online storefronts to serve millions of clients worldwide as the internet evolved. In its early days, the average computer user would not have had the same access to the Internet as we enjoy now. With the advent of user-friendly web browsers, this medium evolved from an advanced, text-focused, specialized application to a massive global multimedia tool. The success of firms in the contemporary era of engagement marketing is mostly dependent on digital marketing. Online and mobile application brand, product, and service promotion is increasingly becoming standard practice. Thus, as a marketer, you have to join the team. Another name for digital marketing is online marketing, which uses online media platforms to promote products, services, and brand names. The growth of the web, the internet, and technological advancements has greatly increased human interconnectedness.

The main objective of the study is to examine the digital marketing and customer satisfaction in Nepalese commercial banks. The other specific objective are to assess the level of digital marketing and customer satisfaction in Nepalese commercial banks, to analyze the relationship between digital marketing and customer satisfaction in Nepalese commercial banks and to examine the impact of social media marketing, online advertisement marketing, online advertisement marketing and websites marketing and email marketing on customer satisfaction in Nepalese commercial banks. Descriptive and casual comparative research designs have been done for the purpose of carrying out this research. The findings of this research were based upon the primary survey. The data have been collected by formulating a set of questionnaire and the questionnaire was distributed to the respondents. The questionnaire was self-administered. The findings had been totally based in the data and facts provided by sampled respondent. Apart from questionnaire, the expert opinion was obtained depending upon the necessity of the research. In this research population for the study is the consumers of Nepalese commercial banks within

Kathmandu city who are familiar with the digital marketing and the sample size of the study is 300 customers. These customers were selected using simple sampling technique. It is for the accuracy of result, the respondents have been selected who are well aware about the topic at hand digital marketing and its impact on customer satisfaction in Nepalese commercial banks.

This study reveals that the majority of the respondents highly agreed that social media marketing and website marketing factors are significant affecting their satisfaction. The correlation analysis shows that social media marketing (SMM) has positive and significant relationship with customer satisfaction (CS). Likewise, online advertisement marketing (OAM) has positive and significant association with customer satisfaction (CS). Similarly, correlation value between website marketing (WM) and the customer satisfaction is significant positive. Finally, email marketing (EM) has significant positive relationship with customer satisfaction (CS). The regression result found that the effect of social media marketing on customer satisfaction is significant positive. It indicates that changes in one unit of social media marketing lead to increase in customer satisfaction and it has also significant effect on customer satisfaction. Then, online advertisement marketing has significant positive impact on customer satisfaction. At the same time, websites marketing has significant positive impact on customer satisfaction. Moreover, there is significant positive effect of email marketing on customer satisfaction.

## **5.2 Conclusion**

Based on this research, this study concluded that the majority of the respondents highly agreed that social media and website marketing factors are affecting their satisfaction. In other words, the majority of the respondents perceived that customers share content from banks' social media accounts and banks actively updated their website page and respondents believed that bank website page is attractive as well.

The correlation analysis concluded that social media marketing (SMM) has positive and significant relationship with customer satisfaction (CS). Likewise, online advertisement marketing (OAM) has positive and significant association with customer satisfaction (CS). Similarly, correlation value between website marketing

(WM) and the customer satisfaction is significant positive. Finally, email marketing (EM) has significant positive relationship with customer satisfaction (CS).

The multiple regression concluded that the effect of social media marketing on customer satisfaction is positive. It indicates that changes in one unit of social media marketing lead to increase in customer satisfaction and it has also significant effect on customer satisfaction. Then, online advertisement marketing has significant positive impact on customer satisfaction. At the same time, websites marketing has significant positive impact on customer satisfaction. Finally, there is significant positive effect of email marketing on customer satisfaction.

### **5.3 Implications**

Based on the findings of this study, the following recommendations are developed;

- This study found that social media marketing, online advertisement marketing, websites marketing and email marketing had significant positive impact on customer satisfaction in Nepalese commercial banks. This findings and results will give information to the IT policy makers to enhance several digital marketing channels to achieve their intended target market. This will influence customer satisfaction and assist to raise awareness among them, therefore policy makers need to create a digital marketing communication plan that works and combines a variety of tools to reach as many prospects as possible.
- The findings may help bank marketing managers to improve their e-banking acceptance strategies and meet national objectives thereby achieve financial inclusion and jobs creation. Nowadays, even for small business owner there is a very cheap and efficient way to market his/her products or services. Digital marketing has no borders.
- This study can provide some of the most recent information, facts, and issues about the digital marketing and customer satisfaction. This study is important for shareholders, customer and students as a result.
- Moreover, it provided the researcher with a chance to learn a great deal about the field and could serve as a foundation for future research.

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ABSTRACT This study examines the digital marketing and

customer satisfaction in Nepalese commercial banks. The study is used descriptive and casual comparative research design

. Data were analyzed by using different statistical technique such as descriptive statistic, correlation analysis and multiple regression. This study shows that the majority of the respondents highly agreed that social media marketing and website marketing factors are significant affecting their satisfaction. The correlation analysis shows that social media marketing (SMM) has positive and significant relationship with customer satisfaction (CS). Likewise, online advertisement marketing (OAM) has positive and significant association with customer satisfaction (CS). Similarly, correlation value between website marketing (WM) and the customer satisfaction is significant positive. Finally, email marketing (EM)

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