

IMPACT OF DIGITAL MARKETING COMMUNICATION ON CUSTOMER LOYALTY IN COMMERCIAL BANKS

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Abstract

The research examines the influence of digital marketing communication on customer loyalty of commercial banks. The research analyses social media marketing influence on customer loyalty of commercial bank users, and examine the influence of email marketing on customer trust. The research focused on existing and potential customers of commercial banks within Osun central senatorial district. Descriptive survey research design was adopted for this study in which a structured questionnaire was used to elicit information from the target respondents who are customers of commercial banks in Osun central senatorial district with sample size of 385. Descriptive and inferential statistics was used in analysing data and multi nominal regression was used to test the hypotheses. This result shows that the more spending on digital marketing communication, the more the intensity of customer loyalty. This implies that the more the intensity of digital marketing, the more customers are informed of services and are persuaded to patronize and loyal to a particular commercial bank.

Keywords: Digital Marketing, Social Media Marketing, Customer Loyalty, Email Marketing

Introduction

Due to the adoption of new technology and the resulting increase in business competitiveness, the advent of digital marketing has caused a paradigm shift in global marketplaces and enhanced customer dominance in terms of purchasing power. Social media might be used into marketing through digital involvement, which would be less expensive than traditional advertising. Marketing professionals frequently struggle with selecting the appropriate combination of digital marketing strategies to effectively communicate with customers through ongoing feedback, reach a broad audience, and develop brand awareness and sales (Tamrakar, et al. 2018). Additionally, digital marketing has the ability to appeal to a broad range of consumers, allow businesses to successfully communicate with clients from various backgrounds via social media, and guide them through the purchasing process (Lodhi & Shoaib, 2017).

Through the elimination of brand misunderstandings as well as a customer exchange of thoughts, feelings, and experiences that enhances purchase intention, digital marketing also effectively and efficiently raises brand value (Tham et al., 2019). Top management typically compares the more established, developed, and successful traditional marketing channels to the digital marketing sector, despite the fact that it requires a sizable budget (Teixeira, et al., 2019).

According to Kaushik (2016) and Low et al. (2000), digital marketing tactics include social media marketing, pay-per-click advertising, mobile marketing, content marketing, search engine optimisation, search engine advertising, online marketing, and television advertising. For digital marketing to be successful, these strategies must be used effectively and efficiently. A company's performance in digital marketing is correlated with its capacity to carry out such tasks (Herhausen et al. 2020). Hence, this study examined the impact of digital marketing communication on customer loyalty in commercial banks

1.1 Statement of the Problem

During Nigeria Independence in 1960, there were 12 commercial banks in Nigeria with 160 branches in the country (Abubakar, 2014). The banking sector in Nigeria has seen rapid development as a result of deregulation and liberalisation. Prior to 1987, there was little to no competition as a result of government entry restrictions and a focus on the four major banks (First Bank, United Bank for Africa, Union, and International Bank for West Africa) for the sake of business (Abdeljalil, et al. 2019).

Also, the influence of digital marketing communication on customer loyalty has been examined from different perspectives and the importance of the loyalty on marketing communication messages have been emphasized in previous studies. Studies such as; Adesanoye, (2019), Adebisi and Bello (2018), Abubakar (2014) have examined the effect of digital marketing communication on customer loyalty in Nigeria banking sector.

Furthermore, literature has revealed that the perception of high communication consistency helps in fostering service brand relationships in the banking industry. However, this study addresses the need to examine and understand the link between digital marketing communication strategies employed by commercial banks and their influence on customer loyalty. This study aims to assess the extent to which digital marketing communication efforts impact customer loyalty within the banking sector, identifying the key factors, challenges, and opportunities associated with this relationship. By doing so, it seeks to provide insights that can assist commercial banks in enhancing their customer retention and loyalty strategies in the digital age.

The study does not only dwell on digital marketing communication influence on customer loyalty. This study seeks to examine the influence digital marketing communication methods like advertising, and marketing have on customer loyalty on commercial banks.

1.2 Research question

Basically, this research work aims at providing answers to the following questions which are:

- i. to what extent does social media marketing influence customer loyalty of Commercial bank users?
- ii. how can email marketing influence customer trust?

1.3 Research Objectives

The broad objective of this study is to examine the influence of digital marketing communication on customer loyalty. The specific objectives are to:

- i. analyse social media marketing influence on customer loyalty of commercial bank users.
- ii. examine the influence of email marketing on customer trust.

1.4 Research hypotheses

H₀: There is no significant relationship between social media marketing influence and customer loyalty.

H₀: Email marketing has no significant relationship on customer trust.

2. Clarification Of Concepts And Literature Review

2.1 Digital Marketing Communication

Luká et al. (2021), argued that integration of several strategies, such as product innovation, price, segmentation, and promotional campaigns for the inventive brand with uniqueness.

Davenport et al. (2020), digital marketing makes use of technology through connecting with customers by distributing content online through digital channels.

Sinha and Singh (2018) posit that digital marketing offers traditional marketing according to the capacity to connect with the target consumer through social media and search engines.

Schutte and Chauke (2022), marketing is a management philosophy or attitude that aims to create long-lasting relationships with customers. The "marketing mix" has been conceptualised as a result of advancements in marketing theory.

Dewi, et al. (2022), is of opinion that digital marketing is a set of marketing procedures that makes use of all readily accessible digital channels to advertise a good or service, including websites, email, apps, and social networks that can be accessed through electronic devices like computers, tablets, laptops, and mobile phones.

Budiman (2019), says digital marketing is an integrated collection of many strategies including public relations, direct marketing, personal selling, sales promotion, and advertising.

Ponde and Jain (2019), digital marketing has successfully ushered in a new era of communication channels, giving businesses a variety of options for connecting with their clients and doing market research by tracking the evolving online habits and preferences of those clients.

The comparison of goals attained with those strategically planned throughout the planning phase can be used to assess the marketing communication's efficacy, which can be measured both economically and in terms of how well the brands are communicated to the audience (Imbayani et al., 2021).

2.1.1. Forms of Digital marketing tools

According to Abdeljalil et al. (2019), the various forms of digital marketing tools include:

Email marketing: This is one of the first types of digital marketing which is sending personalised or targeted communications at the right moment.

SEO (Search Engine Optimization): This is the most common form of digital marketing as is used to improve a website's presence on search engines. This process involves a number of different tactics, including on-site technical examination and enhancement, blogging, link-building, and content development.

Branding: This is the sum of all of your efforts to create an impression of your business in the minds of your clients. You can brand your business by developing a website that explains what

you provide, generating advertising that advertise your products and services, choosing certain corporate colours that will be associated with your business, creating a logo, and using it throughout all of your social media profiles.

Pay per Click, or PPC: is more commonly referred to as Paid Search. Paid advertisements are often displayed throughout this process to the right of or above the so-called "organic" search results. The price will vary according to how competitive the term is that you're bidding on.

Social media: This involves managing a brand's image on various social media platforms, such as Twitter, Facebook, Pinterest, LinkedIn, and others, is the main focus of social media. Over the past few years, this kind has grown significantly in popularity, maturity, and complexity.

Online advertising: Online advertising should not be confused with PPC. This entails the practice of placing advertisements on other websites. For instance, you may pay the proprietor of a well-known website to purchase a banner spot there.

Text messaging: This is the most popular kind of digital marketing. Particularly, the exponential increase in smartphone usage across the globe has increased our reliance on them for rapid information.

Digital service (e-service): This is the one that is provided through digital channels. E-commerce, online banking, message boards, order tracking, mobile weather services, customised web sites, etc. are some examples of digital services.

2.1.2 Customer Loyalty

The willingness of the customer to make subsequent purchases and suggest the product to others is referred to as consumer loyalty. Customer loyalty is one of the most important strategies to acquire a competitive edge. Customer loyalty is essential to the success of the business in the current dynamic and competitive climate. The foundation of this idea is made up of two elements: attitude and behaviour. According to researchers, customer loyalty refers to a buyer's commitment to use a specific service to buy a product over an extended period of time, regardless of the launch of new products by rivals. Loyal customers have always had positive opinions.

Customer loyalty has been defined by numerous research papers. (Islam et al. 2021; Sasono et al. 2021) defined it as a strong adherence of customers that compels them to repeat their buying pattern constantly. Numerous stages of client loyalty have been discovered by studies, starting with prospecting and ending with creating profitable partners for the business. Customer loyalty is a crucial indicator of customer retention and may be calculated by taking into account both repurchase behaviour and the impact that a brand has on its audience. With the use of these loyalty programmes, businesses attempt to enhance their ties with customers by increasing sales, enhancing product quality, and adding new features (Chaudhuri et al., 2021). In a nutshell, the ability of a brand to be likeable and trustworthy in the eyes of consumers is the main factor influencing client loyalty (Hudaya, 2021). They assert that customers are more inclined to make repeat purchases when they have a higher level of trust and confidence in their brands (Sesar et

al., 2021). This makes clear that maintaining client loyalty is the ultimate goal for every brand in order to not only increase sales but also maintain a loyal consumer base.

All marketers want to build enduring, close relationships with their clients. The meaning is derived from the word custom, which is defined as "to Practice a habit" and "to make something a habit". A customer is someone who regularly purchases a particular product. Over time, habits are created through repeated encounters and purchases (Griffin, 2005; Dewi, et al. 2022). According to Tjiptono (2010) and Hudaya (2021), consumer loyalty is a commitment and a favourable opinion of brands, shops, suppliers, and services, and can be expressed through regular repeat purchases. Loyal clients are eager to make repeat purchases and suggest these goods and services to others, even at somewhat higher prices. Dewi, et al. (2022), there are several dimensions of customer loyalty, including:

- i. Repeat, namely loyalty to product purchases, makes repeat purchases on a regular basis.
- ii. Purchase across product line, namely buying outside the product or service line.
- iii. Retention, which is not affected by the attractiveness of competitors or rejecting competitors' products.
- iv. Recommendation, which refers to products or services to others.

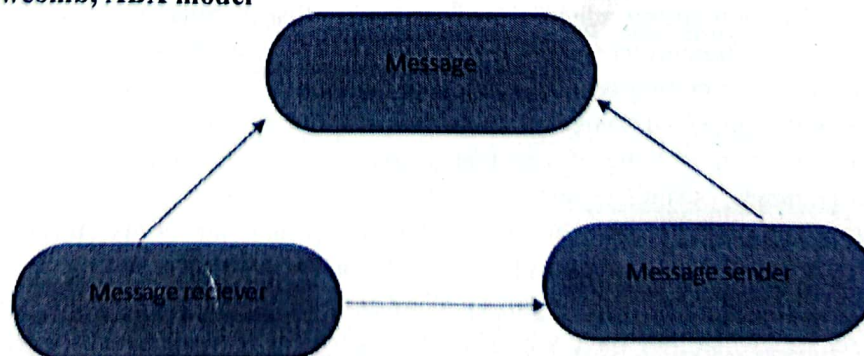
2.2. Theoretical Review

This study adopted the theory of Newcomb's model as it examines the importance of communication in a society within the social system.

Newcomb's Model

This model was propounded by Theodore in 1953. This theory examines the role of communication in a society within the social system. It focuses on the major impact for communication, indicating that communication is a way of sustaining relationships between people. It can also be referred to as an "ABX" model of communication has it also as triangular format, showing the sender, receiver and the matter of concern. The sender sends across a message (matter of concern) through a medium or media to its target audience for a purpose and he expects that the message will be delivered to the receiver (target audience) to fulfill the purpose for which the message was sent. The receiver on the other hand can send feedbacks from the message gotten to the sender. Consistency of the message sent through channels and the tool is crucial for consumers to understand the message being passed across to them.

Figure 2.1: Newcomb, ABX model



Source: Theodore., model of communication (1953).

2.3 Review of Methodological Literature

Mutalp, Hasan, Wafqan, Almoussawi, Saeed and Sabit (2022) looked into how customer involvement and loyalty were affected by digital marketing tools like social media, email, and mobile marketing. Additionally, the function of consumer involvement in mediating between client loyalty, social media marketing, email marketing, and mobile marketing was assessed. The questionnaire was distributed to customers of Iraqi textile businesses, and the self-administered survey was used to collect the data for this cross-sectional study. 301 surveys were examined in this study using Smart PLS.

Mohammad, (2022) research was conducted on a sample of online restaurant customers through a questionnaire distributed to 187 customers. IBM SPSS 25.0 and AMOS 22.0 were used as the main programs for analysing the collected data from 165 online restaurant customers. Structural equation modelling was applied to test the research's hypothesized effects.

Sumerta, and Kiswara (2022) investigated the effect of digital marketing, brand image, and perceived value on consumer loyalty. The sample used 110 respondents who have purchased flight ticket products for Citilink Bali Branch. The analysis technique used is multiple linear regression analysis.

Dewi, et al. (2022) analyzed the effect of digital marketing and customer relationship marketing on consumer satisfaction and consumer loyalty at Gypsy Belles Jewelry Bali. This research uses quantitative analysis. The population in this study is consumers who buy at Gypsy Belles Jewelry Bali. This study uses 19 statements so that the sample studied is a minimum of 95 respondents and a maximum of 190 respondents. Hypothesis testing is carried out using the WarpPLS inferential analysis tool.

Adnan, et al. (2021) focused on integrated marketing communication and customer satisfaction as a function of customer loyalty with the moderating role of product innovation moderation using questionnaire with 55 items including all variables and constructs. Sample population was used from South Punjab, Pakistan comprising of individuals living in this area. PLS-SEM was used as an analysis tool for this quantitative data.

Abimbola, et al. (2020) population of the study comprised 554 employees of the Institutional Marketing Department and ad-hoc staff of the Registry Department of the universities selected for the study. The instrument used was a validated adapted questionnaire. The Cronbach's alpha reliability coefficients of the constructs and data were analysed using multiple linear regression.

Etale, and Uranta, (2021) adopted primary data for administration of 200 copies of a questionnaire to respondents of the fast-food enterprises in Yenagoa, Bayelsa State. The Pearson correlation coefficient method was used in the analysis of the data to establish a relationship between the variables.

2.4. Empirical Review

Mohammad, A. (2022), Customer loyalty is often seen as one of the decisive factors in determining the fate of organizations. In the age of digitization, organizations should think of advanced strategies to increase their competitiveness and market share by employing the

potential of digital content and enhancing their digital capabilities. Recently, many digital media have appeared available to organizations to build their brand, reach their target customers and retain them, and promote their products. Digital media represented a real revolution that made it difficult for organizations to survive in the business environment without investing in these means. Therefore, the aim of the study is twofold: 1) to explore the effects of digital content marketing and digital marketing capabilities on digital marketing success; 2) to investigate the impact of digital marketing success on customer loyalty. This research was conducted on a sample of online restaurant customers through a questionnaire distributed to 187 customers. IBM SPSS 25.0 and AMOS 22.0 were used as the main programs for analysing the collected data from 165 online restaurant customers. Structural equation modelling was applied to test the research's hypothesized effects. The results indicated that digital content marketing and digital marketing capabilities had significant effects on digital marketing success based on the perspectives of online restaurant customers in Jordan. Moreover, digital marketing success substantially impacted customer loyalty of online restaurant customers in Jordan. It was concluded that for organizations to ensure a positive effect of digital marketing on customer loyalty, more attention should be paid to critical factors such as digital content and digital capabilities. The study calls for researchers to explore more factors affecting the success of digital marketing. It informs marketing managers that customer loyalty in the digitization era depends on the ability to create, communicate and deliver digital content using digital technologies and the quality of digital content and capabilities that deliver customer value.

3.0 Methodology

Descriptive survey research design was adopted for this study in which a structured questionnaire was used to elicit information from the target respondents who are customers of commercial banks in Osun central senatorial district. Primary data was used to collect in the study. Population of the study consisted of all customers of commercial banks influenced by digital marketing communication in Osun central senatorial district which the number is difficult to ascertain due to large numbers of commercial bank users within Osun central senatorial district. Hence, the population is infinite. Purposive sampling technique was used to select and administer the study questionnaire to respondents. This is in order to ensure that the right respondents are selected as respondents for the study since the focus of this research is on digital marketing communication on customer loyalty. To achieve the minimum sample size for this study, data was obtained from the customers of commercial banks because the whole population cannot be understudied.

The sample size was determined using Cochran (1977) formula. Therefore, the sample size for this research study is 385. Descriptive and inferential statistics was used in analysing the data collected from the respondents. Frequency table and percentage was used for demographic characteristics analysis. Multinomial regression was used to test the hypotheses. The data was computed and analysed using Statistical Package for Social Science (SPSS) version 26.

4 Data Presentation And Analysis

4.1 Demographic characteristic of Respondents

The study initially sought to ascertain the general information on the respondents involved in the study with regards to their gender, age, educational background, profession, marital status, and income and consumption level. The demographic information points at the respondents'

suitability in answering the questions to examine the influence of digital marketing communication on customer loyalty (see Table 4.1). The response rate is 98.4% which is a good rate for the analysis to be based on.

Table 4.1 Socio demographic profiles of all the respondents

Characteristics	Total number (379)	Percentage(s) 100%
Gender		
Male	182	48.0
Female	197	52.0
Age		
Below 30	202	53.3
31-40	108	28.5
Others	69	18.2
Education		
OND/NCE	141	37.2
HND/B.Sc.	169	45.0
M.sc/MBA	42	11.1
Others	27	7.1
Profession		
Student	102	27.0
Contract staff	71	19.0
Public employee	105	28.0
Private employee	101	27.0
Marital Status		
Single	102	27.0
Married	203	54.0
Divorced	54	14.2
Others	20	5.3
Do you operate any commercial bank?		
Yes	379	100.0

Source: Field Survey, 2023.

This result shows that 48% of respondents are male while 52% of respondents are female which implies that both genders are influenced by digital marketing communication of commercial banks. 53.3% are below 30 years, 28.5% are within the age of 31-40, 18.2% are above the age of 40. This implies that youth are the majorly influenced by digital marketing communication of commercial banks. 37.2% are with diploma/NCE holders, 45% are BSc. /HND holders, 11.1% are M.Sc./MBA holders, while 7.1% of respondents are with other certificates such as Ph.D. and SSCE. This implies that respondents are learned and have analytical abilities to analyze and interpret the topic of discuss on their own with minimal or no influence by the researcher. 27% are students, 19% are contract staff, 28% are public employee while 27% are private employee which implies that irrespective of profession, respondents are influenced by digital marketing communication provided by commercial banks. 27% of respondents are single, 54% are married, 14.2% are divorced while 5.3% fall to other categories such as widow, complicated which implies that digital marketing communication had no influence irrespective of their marital status. 100% of respondents operate commercial bank which implies that respondents are influence by digital marketing communication provided by banks.

4.2 Test of Hypothesis

Multinomial logistic regression models the relationship between the explanatory variable and the nominal response variable for hypotheses.

Hypothesis 1

There is no significant relationship between social media marketing influence and customer loyalty as shown on Table 4.2.

4.2 Model Fitting Information

Model	Model Fitting Criteria	Likelihood Ratio Tests		
		Chi-Square	Df	Sig.
Intercept Only	1683.821			
Final	1342.409	341.412	86	.000

Source: SPSS 26 output

The model fitting information shows a significance value that is less than 0.05. This means that we would reject the null hypothesis and therefore accept the alternate hypothesis. Therefore, we can say social media marketing positively affects customers' loyalty.

4.3 Goodness-of-Fit

Table 4.3 above contains the Deviance and Pearson Chi-square tests which are useful for determining whether a model exhibits good fit to the data. Non-significant results are indicators that the model fits the data well. In this case we have the Pearson value as being significant (at sig. value less than 0.05) and Deviance value as being non-significant (at sig. value greater than 0.05). This shows a mixed value and could imply that our observed needs further adjustment in order to be a proper fit to the model. However, the results imply that social media marketing as an independent variable suits the model to determine what leads to customer loyalty. Therefore, social media marketing (X_1) is significant in the model.

Table 4.3: Goodness-of-Fit

	Chi-Square	Df	Sig.
Pearson	11400.378	2632	.000
Deviance	1047.840	2632	1.000

Source: SPSS 26 output

4.2.3 Pseudo R-Square

Table 4.4 displays the pseudo R-square values that are treated as rough analogues to the R-square value in OLS regression. The Pseudo R-square indicates the proportion of the variance explained by the independent variables on the dependent variables in the regression model. Considering the

Cox and Snell, Nagelkerke value, it shows that 59.3% of variance of customer loyalty is explained by the independent variable, social media marketing.

Table 4.4: Pseudo R-Square

Cox and Snell	.593
Nagelkerke	.593
McFadden	.130

Source: SPSS 26 output

4.2.4 Likelihood Ratio Tests

The chi-square statistic is the difference in -2 log-likelihoods between the final model and a reduced model. The reduced model is formed by omitting an effect from the final model. The null hypothesis is that all parameters of that effect are 0. If the significance value is less than 0.05, we interpret it to mean that the assumption is satisfied while a significant answer (sig. value greater than 0.05) implies that the assumption is not satisfied (see Table 4.5). Therefore, from the table above, we can say that social media marketing satisfies the assumption of likelihood ratio test.

Table 4.5: Likelihood Ratio Tests

Effect	Model Fitting Criteria	Likelihood Ratio Tests		
		Chi-Square	df	Sig.
Intercept	1631.175	287.766	56	.000
SM	1683.821	340.412	56	.000

Source: SPSS 26 output

Hypothesis 2

Email marketing has significant relationship on customer trust.

4.2.5 Model Fitting Information

The model fitting information shows a significance value that is less than 0.05. This means that we would reject the null hypothesis and therefore accept the alternate hypothesis. Therefore, we can say email marketing positively affects customers trust (see Table 4.6).

Table 4.6 Model Fitting Information

Model	Model Fitting Criteria	Likelihood Ratio Tests		
		Chi-Square	df	Sig.
Intercept Only	1542.869			
Final	1081.816	461.053	56	.000

Source: SPSS 26 output

4.2.6 Goodness-of-Fit

Table 4.7 above contains the Deviance and Pearson Chi-square tests which are useful for determining whether a model exhibits good fit to the data. Non-significant results are indicators that the model fits the data well. In this case we have the Pearson value as being significant (at sig. value less than 0.05) and Deviance value as being non-significant (at sig. value greater than 0.05). This shows a mixed value and could imply that our observed needs further adjustment in order to be a proper fit to the model. However, the results imply that email marketing as an independent variable suits the model to determine what leads to customer trust. Therefore, email marketing (X_1) is significant in the model.

Table 4.7: Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	3016.435	2072	.000
Deviance	756.732	2072	1.000

Source: SPSS 26 output

4.2.7 Pseudo R-Square

Table 4.8 displays the pseudo R-square values that are treated as rough analogues to the R-square value in OLS regression. The Pseudo R-square indicates the proportion of the variance explained by the independent variables on the dependent variables in the regression model. Considering the Cox and Snell, Nagelkerke value, it shows that 70.4% of variance of customer trust is explained by the independent variable, email marketing.

Table 4.8: Pseudo R-Square

Cox and Snell	.704
Nagelkerke	.704
McFadden	.176

Source: SPSS 26 output

4.2.8 Likelihood Ratio Tests

The chi-square statistic is the difference in -2 log-likelihoods between the final model and a reduced model. The reduced model is formed by omitting an effect from the final model. The null hypothesis is that all parameters of that effect are 0. If the significance value is less than 0.05, we interpret it to mean that the assumption is satisfied while a significant answer (sig. value greater than 0.05) implies that the assumption is not satisfied as shown on Table 4.9. Therefore, from the table above, we can say that email marketing satisfies the assumption of likelihood ratio test.

Table 4.9: Likelihood Ratio Tests

Effect	Model Fitting Criteria -2 Log Likelihood of Reduced Model	Likelihood Ratio Tests		
		Chi-Square	Df	Sig.
Intercept	1465.409	383.593	56	.000
EM	1542.869	461.053	56	.000

Source: SPSS 26 output

4.4 Discussion of Result

This result shows that the more spending on digital marketing communication the more the intensity of customer loyalty. This implies that the more the intensity of digital marketing, the more customers are informed of services and are persuaded to patronise and loyal to a particular commercial bank. The result indicates there is significant relationship between social media marketing influence and customer loyalty thereby accepting the alternate hypothesis and rejecting null hypothesis. This result indicates that the result is in line with past research, Etale and Uranta (2021) that there is a good correlation between customer loyalty as a gauge of social media and email marketing as aspects of digital marketing. The result also revealed that email marketing has significant relationship on customer trust thereby accepting the alternate hypothesis and rejecting our null hypothesis. This is in line with Mutalp, et al. (2022) "outcome demonstrated how customer engagement is directly impacted by social media marketing, email marketing, and mobile marketing.

5.0 Summary, Conclusion and Recommendations

5.1 Summary

This research shows the effect of digital marketing communication on customer loyalty of commercial banks. The result showed that all digital marketing communication dimensions are independently and jointly predict customer loyalty. This implies that digital marketing communication tools have significant effect on customer loyalty. The hypotheses test conducted in relations to the formulated objectives indicated that all variables used for the study are relevant. Also, variables used in isolation to test the individual effect on customer loyalty, the results showed significance and independent variables produced a reliable outcome.

5.2 Conclusion

The aim of this study is to investigate the effect of digital marketing communication on customer loyalty which in turn showed a significant effect on customer loyalty. The results found that digital marketing communication significantly affected customer loyalty. The result revealed that digital marketing communication has significant relationship on customer loyalty which is in accordance with Mohammad, (2022) research was conducted on a sample of online restaurant customers through a questionnaire using Structural equation modelling applied to test the research's hypothesized effects. Moreover, the results pointed out that digital marketing communication significantly affected customer loyalty. Similarly, Adesanoye(2019) argued that digital marketing positively relates to customer satisfaction. For Dilham et al. (2018), digital marketing significantly improves customer satisfaction and engenders customer loyalty. Based on these results, it was concluded that digital marketing is one of the biggest drivers of customer loyalty in the digitization era. It shows influences on both attitudinal and behavioural components of customer loyalty which implies that elevating customer interaction with the services and, at the same time, increases his or her intention. Hence, Digital marketing communication if effectively and efficiently applied will leads to more satisfied customers who become loyal customers on the ground of their satisfaction experience. Therefore, organizations are required to pay great attention to digital marketing in order to improve customer loyalty.

5.3 Recommendations

Based on the findings of the study and the observations of the researcher, the following suggestions are made for optimizing the effect of digital marketing communication on customer loyalty;

- i. organization should give prompt and quick response to its customer's complaint by creating a simple and fast complaint handling system.
- ii. organisation should create a strong feedback system that enables them to relate effectively with customers and understand them better.
- iii. digital marketing should keep customers updated about the products and services offered.

5.4. Suggestions for further studies.

A more rigorous method of data collection and analysis can be used to analyze this concept in Nigeria. Also, it is recommended for subsequent researchers to develop the research on this topic by increasing the number of samples in order to increase the variability of the research results. Moreover, it is highly recommended to develop the research model that has been prepared in this study, by adding other variables that can affect customer loyalty and apply this research model to other industries.

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