

## E-Business and Customer Satisfaction of Deposit Money Banks, in Wukari Taraba State

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### ABSTRACT

*The study empirically examines the relationship between E-Business and Customer Satisfaction of Deposit Money Banks in Wukari Taraba State. The aim is to examine the influence of online business attributes on customer's fulfilment of UBA Plc. Descriptive research design was also adopted in accessing the research subjects. The sample size for the study were 392 customers of UBA. Person product moment correlation Coefficient was used to test the hypotheses. Cronbach Alpha was used as a measure of reliability while face validity was conducted in order to scrutinize the instrument of the various constructs. The results indicated a significant positive and strong relationship between E-business attribute and customer's fulfilment of UBA. Based on the findings in the study, we concluded that the dimensions of online business attribute significantly relate to the measures of customer's fulfilment. We therefore, recommends that, UBA should continuously invest in improving its SEO strategies to ensure higher visibility in search engine results, which can lead to increased customer loyalty and positive e-WOM; The bank should prioritize user experience by regularly updating its mobile application to include user-friendly features, ensuring it meets the evolving needs of customers among others.*

**Keyword:** E-business, Customer Loyalty, Search Engine Optimization (SEO), Mobile Applications, Electronic Word-of-Mouth (e-WOM)

### INTRODUCTION

The integration of e-business within the financial sector has revolutionized customer engagement, satisfaction, and loyalty, enabling banks to connect with clients more effectively through digital platforms. E-business, broadly defined as the use of digital technology to conduct business transactions and engage customers, has become vital for banks aiming to improve service accessibility and streamline customer interactions. In the context of deposit money banks, digital strategies such as search engine optimization (SEO) and mobile applications not only provide convenience but also strengthen customer loyalty by addressing clients' expectations for efficiency and ease of use.

SEO, or search engine optimization, is a digital strategy that enhances a company's visibility on search engines, helping customers easily find the services and information they need (Kaur, 2012). In the banking industry, where competition for online visibility is high, SEO helps meet customer needs by making bank services accessible and easy to locate, which is fundamental for ensuring customer satisfaction (Joseph, 2012). Through SEO, banks can encourage e-loyalty—defined as a customer's commitment to returning to or engaging with a digital platform—by creating a user-friendly, discoverable online presence. Additionally, SEO contributes to electronic word-of-mouth (e-WOM), which refers to customer recommendations shared online, such as reviews and social media posts that influence potential clients. Positive e-WOM driven by accessible and reliable online services can enhance a bank's reputation, drawing new customers to explore their offerings (Nkpurukwe et al., 2020).

Mobile applications represent another critical element of e-business, offering personalized, real-time services to customers via smartphones. Mobile applications in banking allow users to perform a range of financial activities remotely, including checking balances, transferring funds, and contacting support, which increases convenience and accessibility (Alamdari, 2010). By providing these services on a dedicated platform, banks can strengthen e-loyalty, as customers are more likely to continue using a bank's services if they are accessible on-the-go. Furthermore, a positive experience with a mobile application can lead to enhanced e-WOM, as satisfied users share their positive experiences with others, contributing to the bank's brand reputation and customer acquisition (Westerman et al., 2014).

Deposit money banks, particularly in developing economies, are increasingly adopting e-business tools to remain competitive and relevant in the digital marketplace. In Nigeria, where the banking industry faces intense competition, banks may rely on digital tools in enhancing customer satisfaction and loyalty. As consumer expectations shift towards digital convenience, e-business strategies such as SEO and mobile applications provide banks with the tools to meet these demands, offering a seamless customer experience that is essential for retaining clients (Nielsen Smartphone, 2020). For banks most organization, e-business initiatives are not only a means of improving service efficiency but also crucial for building strong, long-term customer relationships in a rapidly evolving market (Nkpurukwe et al., 2020).

The COVID-19 pandemic brought unprecedented disruptions to Nigeria's banking sector, significantly impacting customer satisfaction, trust, and spending patterns. As banks strive to recover, the competitive landscape has intensified, with a reported sales decline of over 30% in 2020 due to the pandemic's effects (Phillips Consulting, 2020). Despite efforts by various stakeholders to implement strategies aimed at addressing these challenges, customer loyalty and satisfaction remain fragile. Previous research suggests that online business strategies could help mitigate these impacts by enhancing customer satisfaction and rebuilding trust through improved digital engagement and digital word-of-mouth (e-WOM) (Phillips Consulting, 2020). However, customer loyalty is particularly vulnerable, with over 62% of banking customers switching between banks due to concerns about security, service quality, and unexpected charges. This highlights a gap in understanding how specific digital strategies directly impact customer satisfaction and loyalty in Nigeria's banking sector (Phillips Consulting, 2017).

Current literature has not fully addressed the role of targeted e-business tools particularly search engine optimization (SEO) and mobile applications—in fostering customer satisfaction and e-loyalty in Nigeria's banking industry. Existing studies have largely focused on broader digital adoption without examining how SEO and mobile applications specifically contribute to customer retention and e-WOM. This study aims to fill this gap by investigating the relationship between SEO and mobile applications with customer loyalty and e-WOM among deposit money banks' customers in Wukari, Taraba State. By exploring these targeted digital strategies, this study seeks to provide valuable insights into enhancing customer satisfaction and loyalty, thereby strengthening Nigeria's banking sector in a competitive, post-pandemic environment.

This study aims to empirically examine the relationship between e-business strategies and customer satisfaction among deposit money banks in Wukari, Taraba State, with a specific focus on UBA customers. The study's objectives include evaluating how search engine optimization (SEO) influences customer e-loyalty and electronic word-of-mouth (e-WOM), as well as assessing the impact of mobile applications on both e-loyalty and e-WOM

among UBA clients in Wukari. Correspondingly, the research questions address the extent to which SEO and mobile applications relate to customer e-loyalty and e-WOM. Based on these objectives, the study tests four null hypotheses: (i) SEO has no significant relationship with e-loyalty among UBA customers in Wukari, (ii) SEO has no significant relationship with e-WOM, (iii) mobile applications have no significant relationship with e-loyalty, and (iv) mobile applications have no significant relationship with e-WOM for UBA customers in Wukari.

## REVIEW OF RELATED LITERATURE

### Conceptual Framework

#### Concept of E-business

E-business, broadly defined as the integration of digital technologies into business processes, has become essential for enhancing organizational productivity and creating new service offerings. At its core, e-business focuses on leveraging digital devices and internet-based methodologies to optimize commercial activities, especially in marketing and customer engagement (Smith & Chaffey, 2020). According to Strauss and Frost (2022), e-business enables companies to respond swiftly to consumer behavior changes by incorporating tools such as social media, web platforms, and email marketing, thereby fostering deeper customer interactions and engagement. E-business platforms empower organizations to maintain control over their messaging by allowing customers to interact with, share, and respond to business communications, creating a more dynamic and participative environment. Furthermore, e-business plays a vital role in increasing the effectiveness and efficiency of marketing efforts, as it facilitates digital transactions that involve the exchange of products, services, and information—key factors in today's competitive market landscape (Kaur, 2020). By combining various digital tools to streamline communication and transaction processes, e-business strategies help organizations achieve marketing objectives and enhance overall performance, especially in competitive sectors where a strong online presence is critical for success (Schwarzl & Grabowska, 2019; Sarah, 2023).

#### Dimensions of E-business

##### Search Engine Optimisation (SEO)

Search Engine Optimization (SEO) encompasses an important digital marketing strategy developed to upgrade a website's appearance on search engine results pages through everyday search ranking, using a mix of algorithms (Killoran, 2013). SEO is categorized into four key areas: Attempting to reach effective keyword optimization, gaining search engine indexing, enriching on-page content, and using strategies for off-page optimization (Killoran, 2013). Addressing these problem areas allows a website experience that is more relevant, resulting in improved search result rankings and greater user engagement and conversion rates, as stated by Kritzinger and Weideman (2013). SEO is especially beneficial since it draws organic traffic without the expenses involved in paid ads and also offers ongoing, real-time insights into consumer behavior, enabling marketers to make informed decisions quickly (Yang & Ghose, 2010). Securing a competitive edge in digital space and achieving a favorable ranking necessitate a sustainable level of high search engine effectiveness (Sen, 2005; Lovatt & Legge, 2014).

##### Mobile Applications

As described by Budiu in 2013, in this situation where mobile apps capture primary attention, they have become fundamental tools for consumers, heightening both access and use. The classifications of apps are native, web, or hybrid, and every one of them pursues its own purpose; for instance, Angry Birds is a native application made for specific operating systems, whereas web apps function like native apps accessed through a mobile browser (Rowley, 2011). Project forecasts anticipate that annual app download counts could rise to 268 billion, demonstrating that mobile apps have advanced into a fundamental part of our digital media experience, accounting

for more than 50% of the time users invest in their digital devices (Bomhold, 2013; Nielsen, 2018). The focus on mobile strategies is growing among companies, and branded apps—software that showcases the brand's identity—are becoming essential for affecting consumer purchase behavior (Nkpurukwe, 2020; Nyambu, 2013). Garner (2013) identifies five types of branded apps: tool, game, social, design, and m-commerce focused, each created to fulfill particular user requirements and improve engagement through options like customization and personalization.

### **The Concept of Customer Fulfilment**

Although the concept of customer fulfillment is not widely discussed in the literature, it has recently gained considerable attention. Primarily, it is concerned with consumer behavioral constructs that determine how satisfied customers are with the service delivery. Gartner (2019) reports that financial institutions are striving to meet customer expectations by effectively combining and delivering service propositions that exceed those of their competitors. Enhance resource utilization and provide top-tier service efficiently to improve the customer experience is how proactive banks use digital technologies to improve communication with their clients as a means of fulfilling customer needs. Tarn (2005) furnishes a supplemental explanation of customer fulfillment as the grade to which customer requirements and expectations are achieved or transcended, stressing that optimal fulfillment occurs when real service delivery coordinates with or goes beyond customer expectations. In Dewey's framework of moral reasoning, emphasis is placed on the relevance of introspection, as people must evaluate appropriate and inappropriate actions in diverse settings. Banks that successfully meet customer expectations in service performance are likely to achieve higher profitability than those that do not. This study particularly evaluates customer satisfaction by means of customer engagement and electronic word-of-mouth (E-WOM).

### **Dimension of Customer Satisfaction**

#### **E-Loyalty**

E-loyalty is an essential element of a service firm's customer base, representing the level of customer loyalty (Ganesh et al., 2000). The customer's intention to develop a long-term alliance with a service organization, along with their intention to recommend it to others via various online platforms, is what distinguishes it (Singh & Sirdeshmukh, 2000; Alexander, 2002). In obtaining a competitive advantage in business, e-loyalty is decisive, as it generates continuing patronage and extended referrals (Alexander, 2000). Moutinho and Smith (2000) point out that satisfied clients participate in establishing the idea of product or service quality, which boosts e-loyalty among these consumers. Distinct scholars differ in their definitions of e-loyalty; for example, Lin, Wu, and Chen (2013), characterize it as a firm bond to purchase preferred products online, while Leverim and Liljonder (2006) narrow in on the commitment to make future purchases. Ndubisi (2007) explains that those deeply dedicated to a brand can lower advertising expenditures by supporting word-of-mouth promotion. Patrick (2005) identifies two dimensions of e-loyalty: encompasses emotional relationships with products, and conative, which discusses behavioral intentions for repeat purchases (Petrick, 2007).

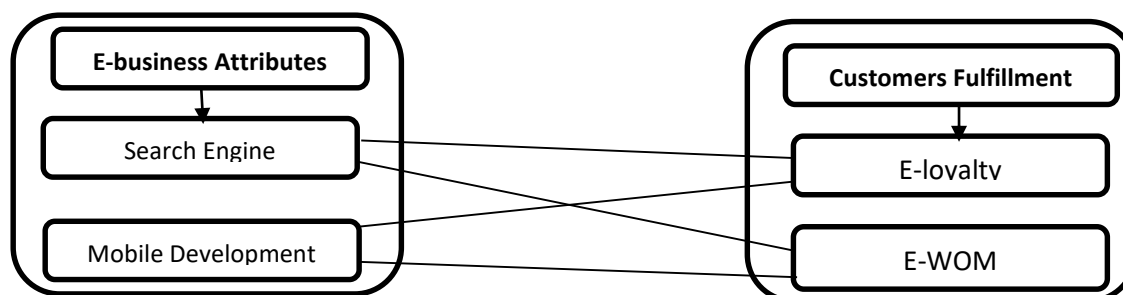
#### **E-WOM**

The critical advancements in technology for information and internet networking have impacted the nature of information sharing and given rise to electronic word of mouth (e-WOM) (Shin, 2007; Heyne, 2009). People's opinions about their product experiences are communicated on a range of online forums and social media, which eventually influence consumer choices and behaviors (Horowitz, 2006; Severi et al., 2014). Hennig-Thurau et al. (2004) describe e-WOM as any customer statement about a product or company that is made available to a broad internet audience. Litvin et al. (2008) broaden this definition to encompass all informal communications aimed at consumers via internet technology. The interactions facilitated by social media tools that allow for customer scores and reviews are important for customer communication and brand engagement (Brown et al., 2007; Liu, 2006).

While the study of e-WOM is growing, it is still somewhat divided. Factors such as tie strength and source reliability have a major influence on how e-WOM affects customer behavior (Brown et al., 2007). Khammash (2008) discusses the role testimonials found online play in influencing consumer behavior, offering practical information and acting as a valuable recommendation system for online shoppers.

### Conceptual Framework

Elements of E-business (the independent variable) and customer satisfaction (the dependent variable) are covered by the framework, which are the key variables of the research. Optimization for search engines and mobile applications are dimensions of the independent variable. There was also an evaluation of the dependent variable using e-loyalty and e-WOM.



**Figure 2.1:** Conceptual Framework on the Relationship between Online business Attribute and Customer Fulfillment.

**Source:** Adapted and modified from Nkpurukwe, et al, 2020; Flynn et al., 2010; Koufteros et al., 2005; Wong et al., 2011.

### Theoretical Framework

#### Technology Adoption Model

The current study is based on the Technology Adoption Model (TAM), which was developed by Fred Davis in 1989. This model has found broad acceptance in technology adoption research because of its simplicity. TAM integrates aspects from the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB), with the goal of understanding user acceptance of different computing technologies (Dans, 1989). Central to the TAM are two constructs: perceived usefulness (PU) and perceived ease of use (PEOU), which meaningfully affect an individual's motivation to use a system. The perception that a specific system increases job performance is defined as Perceived Usefulness (PU) and the belief that using said system is uncomplicated is categorized as Perceived Ease of Use (PEOU). TAM is featured in this study to illustrate the ways in which the adoption of online business tools—comprising social media marketing, content marketing, mobile applications, and search engine optimization—impacts consumer purchasing behavior and organizational performance. The adoption of these tools, affected by PU and PEOU, ultimately affects consumers' intentions to interact with certain marketers. Having a solid relationship is important to companies, as poor rates of adoption might restrict the effective passing of product data and services to consumers, leading to inadequate outcomes. As a result, TAM functions as a fundamental theoretical framework for this research.

#### Empirical Review

Numerous scholars have dedicated significant effort to examining the correlation between different facets of online enterprises and the buying behaviors of their target demographics. Nkpurukwe et al. (2020) examined the marketing strategies and customer use of mobile telecommunications services. The study examined mobile websites and Short Message Service (SMS) as components of mobile marketing strategies, analyzing 400 telecom consumers from four prominent Nigerian operators: MTN, Glo, Airtel, and 9Mobile. The authors identified a strong

and positive association between customer engagement and mobile websites and SMS. The mobile website demonstrated a more robust correlation between the variables under investigation.

Harrison et al. (2019) investigated the effectiveness of social media platforms for product marketing at the company level in southern Nigeria. The study aimed to measure the effectiveness of corporate social media marketing in southern Nigeria. The study sought to analyze 400 distinct firms. A structured questionnaire was used to collect the requisite primary data. The Pearson Product-Moment Correlation (PPMC) technique was used to analyze the generated data. The study revealed that social media enhanced total sales and revenue, along with the customer base and response time. The study's results indicate that social media platforms are essential for product advertising. Companies seeking to enhance their sales and market share may use this outcome as a catalyst for self-promotion on social media.

Dilhani (2018) examined the impact of content marketing on electronic word-of-mouth. The research data underwent examination by descriptive statistics and bivariate analysis. Seventy-five online surveys were disseminated by convenience sampling. The data indicate that content marketing and electronic word-of-mouth are interconnected. The author posits that marketers may enhance performance and provide genuine value to prospects and customers by disseminating pertinent information that tackles their most urgent concerns.

Ahmed (2019) examined private hospitals in Saudi Arabia to see whether content marketing may enhance client loyalty. This research sought to investigate the complex relationships among content marketing, customer engagement, trust, and loyalty within the private healthcare sector, using primary data obtained from a survey of 400 randomly selected participants. Researchers used a fundamental random sampling method to ascertain the sentiments of patients or their relatives over impending issues. Content marketing may favorably influence consumers' engagement, trust, and loyalty. In comparison to loyalty and trust, content marketing is far more successful in maintaining customer allegiance. Furthermore, a strong positive association exists between reputable brands and customer loyalty. Consumer engagement positively influences trust.

## METHODOLOGY

The study employed a descriptive research design, per Cooper and Schindler's (2003) methodology, to fulfill the research questions. As pointed out by Kothari (2011), this style of design is especially effective for examining the characteristics of specific groups and permits the systematic collection of identifiable population data, as noted by Okefor (2012). The study was carried out in Wukari metropolis, Taraba State, Nigeria, which acts as the administrative center and has an estimated population of around 311,045 (National Population Commission, 2017). The target population included literate customers of the United Bank for Africa (UBA) in Wukari, reaching 20,084 by November 2023. A representative study was determined to have a sample size of 392 respondents, using Taro Yamane's formula. Primary data were collected through structured questionnaires divided into four sections: Social media and content marketing, as well as demographic data, are the separate variables, while the dependent variable of a satisfied customer is determined by various indicators. A 4-point Likert scale was used to evaluate respondents' opinions. To confirm the validity of the instrument, it was subjected to face and content validation, as well as pre-testing for clarity. The intention of a Cronbach Alpha analysis is to check reliability, desiring a minimum score of 0.70 (based on Nunnally, 1978) to assure the data's dependability.

**Table 1: Summary of Reliability Analysis**

Constructs	N	No. of items	Cronbach Alpha
Mobile Application	25	4	0.909
Search Engine Optimization	25	4	0.845
E-Loyalty	25	4	0.833
E-WOM	25	4	0.861

Source: Cronbach Alpha output, 2023

Pearson product moment correlation coefficient were used in the study. Utilizing these approaches, we may determine whether a correlation exists between the two variables, as well as its strength and direction (positive or negative). Descriptive statistics, including means, charts, tables, averages, and percentages, were used to analyze the demographic profile of the respondents. All analyses were conducted with the assistance of SPSS version 22, the Statistical Package for the Social Sciences. If the probability value (PV) is less than 0.05, indicating the absence of a significant coefficient, then accept the null hypothesis (Ho) and reject the alternative hypothesis (Ha). If the p-value is less than 0.05, indicating the presence of a significant coefficient, then reject the null hypothesis (H0) and accept the alternative hypothesis (H1).

## DATA ANALYSIS AND DISCUSSION OF FINDINGS

The researchers opted to exclude questionnaires with blank or missing fields, or those deemed unsuitable, from the study. A total of 392 questionnaires were sent; 366, or 91.5%, were returned, while 26, accounting for 8.5%, were not completed. Of the 366 items discovered, 332 (90.7%) were usable, while 34 (9.3%) were deemed unusable.

### Testing of Hypotheses

**Table 2: Statistical Analyses using Pearson product moment Correlation**

		Search engine optimization	Mobile Application	E-Loyalty	E-WOM
Search optimization	Pearson Correlation	1	.706**	.867**	.663**
	Sig. (2-tailed)		.000	.001	.005
	N	332	332	332	332
Mobile Application	Pearson Correlation	.706**	1	.463**	.587**
	Sig. (2-tailed)	.000		.000	.001
	N	332	332	332	332
E-loyalty	Pearson Correlation	.867**	.463**	1	.364**
	Sig. (2-tailed)	.001	.000		.003
	N	332	332	332	332
E-WOM	Pearson Correlation	.663**	.587**	.364**	1
	Sig. (2-tailed)	.005	.001	.003	
	N	332	332	332	332

### H01: Search Engine Optimization has no significant relationship with e-loyalty of UBA customers in Wukari.

The findings indicate a strong positive correlation between search engine optimization (SEO) and e-loyalty ( $r = 0.867$ ,  $p < 0.05$ ), leading to the rejection of H01. This suggests that effective SEO practices significantly enhance customer loyalty towards the United Bank for Africa (UBA) among its customers in Wukari. Previous research supports this finding; for instance, Nkpurukwe et al. (2020) demonstrated that effective digital marketing strategies, including SEO, positively influence customer patronage in the telecommunications sector. The positive relationship observed here indicates that when UBA customers experience better visibility and accessibility through search engines, their loyalty to the bank increases.

**H02: Search Engine Optimization has no significant relationship with e-WOM of UBA customers in Wukari.**

The results show a significant correlation between SEO and e-WOM ( $r = 0.663$ ,  $p < 0.05$ ), leading to the rejection of H02. This suggests that enhanced SEO not only fosters e-loyalty but also encourages customers to engage in electronic word-of-mouth communication. Harrison et al. (2019) found similar results, indicating that the use of social media and digital marketing strategies contributes to increased customer engagement and feedback. The positive correlation implies that as UBA improves its SEO efforts, customers are more likely to share their experiences online, thus promoting the bank's services through e-WOM.

**H03: Mobile Application has no significant relationship with e-loyalty of UBA customers in Wukari.**

The analysis reveals a moderate correlation between mobile application usage and e-loyalty ( $r = 0.463$ ,  $p < 0.05$ ), leading to the rejection of H03. This suggests that the mobile application offered by UBA plays a crucial role in fostering customer loyalty. Research by Nyambu (2013) highlights the significance of mobile marketing strategies in enhancing customer engagement, which aligns with the current findings. The results imply that a user-friendly and functional mobile application can significantly contribute to higher levels of customer loyalty.

**H04: Mobile Application has no significant relationship with e-WOM of UBA customers in Wukari.**

The study finds a significant positive correlation between mobile application usage and e-WOM ( $r = 0.587$ ,  $p < 0.05$ ), resulting in the rejection of H04. This indicates that customers who actively use UBA's mobile application are more likely to engage in electronic word-of-mouth sharing. Dilhani (2018) reported a similar relationship, where effective content marketing led to increased e-WOM. The findings suggest that UBA's mobile application not only enhances customer loyalty but also facilitates greater customer interaction and feedback through e-WOM channels.

**CONCLUSION AND RECOMMENDATIONS**

This research shows the substantial relationships between E-business attributes—particularly search engine optimization and mobile applications—and customer engagement indicators such as e-loyalty and electronic word-of-mouth (e-WOM) among UBA customers in Wukari. The results show that utilizing UBA can boost customer loyalty and foster online links through search engine optimization techniques and easy-to-use mobile applications. It's important to recognize and make the most of these digital tools in a more competitive banking landscape to maintain loyal customers and support positive brand ambassadors. Based on the study findings the following recommendations were made:

- i. To encourage greater customer loyalty and generate more positive electronic word-of-mouth, UBA should keep investing in its SEO tactics to improve its search engine rankings.
- ii. Based on user requirements, persistent advancements to the application are crucial for the bank to keep a seamless and unified experience.
- iii. In an attempt to improve its standing and attract fresh clientele, UBA should set up mechanisms that empower its customers to share their experiences and thoughts through E-WOM
- iv. In order to enhance customer engagement and loyalty, the bank should unite its strategies for SEO and mobile apps with strong social media marketing initiatives, making the most of the many digital venues.

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