

## **ADOPTION OF E-MARKETING IN SERVICE DELIVERY OF COMMERCIAL BANKS PRODUCTS IN NIGERIA (EVIDENCE FROM GUARANTY TRUST HOLDINGS COMPANY GTCO PLC)**

**ABDULQUADRI ABDULAZEEZ OLAMIDE**

**Department of Marketing, Faculty of Management Sciences, University of Ilorin, Ilorin  
Nigeria**

[olamide.abdulazeez@yahoo.com](mailto:olamide.abdulazeez@yahoo.com)

**(+234)8154543829**

### **Abstract**

*The objective of this study was to explore the role of e-marketing in the delivery of commercial bank products with keen interest in the activities of Guaranty Trust Holdings Company GTCO, Lagos, Nigeria. The research employed a survey research design, and a convenience sampling technique was utilized to select customers of Guaranty Trust Holdings Company GTCO, located in the Akoka area of Yaba Local Government Lagos State. The collected data were analyzed using descriptive statistics, regression analysis, and analysis of variance to test the hypotheses. The structured questionnaire was used to collect data. It was established that there is a substantial relationship between the functionality of an automated teller machine and the quick service delivery of GTCO products. Also, it was revealed that the availability of cash deposit machines (CD-ATM) has a significant influence on the quick service delivery of products of GTCO in Lagos. It was also observed that the utilization of e-marketing components such as the functioning ATMs and the availability of CD-ATMs has a positive effect on the bank's service delivery. It was recommended that the bank should continue to utilize these components in order to improve its customer service.*

**Keywords: E-marketing, Service Delivery, Commercial Banks, Products, Nigeria.**

### **1. INTRODUCTION**

The Advent of the 21<sup>st</sup> century has tremendously increased the need for e-marketing, online shopping, e-commerce, and e-business (Paul, 2018), and this has made many businesses blend their activities to fit into this invention which has significantly contributed to their performance (Alharbi, Alharbi, & Alayed, 2018). The rise of technology and internet has allowed firms to reach their customers in a more effective and efficient manner. This has also helped them position themselves in their chosen industries (Hooda, 2012). Online marketing is often used interchangeably as E-Marketing and it involves any marketing activities that are carried out through the usage of information technology (IT) to reach its target market (Ahmed & Sadar, 2019). Through E-marketing, companies can reach out to their foreign and local customers in order to increase their sales and improve their customer base (Sangeetha, 2016). It also helps them develop effective marketing strategies and improve their customer satisfaction. Today's sophisticated consumers are demanding information about products so they can make informed decisions. With the help of technology, firms can now reach their target market (Alharbi, Alharbi, & Alayed, 2018).

Buying online is one of the latest purchasing methods consumers of the 21<sup>st</sup> century adopt, even though it tends to be one of the most preferred way for consumers to get what they need

as a result of its advantages not minding the high level of risk involved (Altarifi, Al-Hawary, & Al Sakkal, 2015). The internet has assisted organizations in bridging the gaps between business organizations and customers which involves developing new channels for information and services such as research, evaluation, comparing prices on offers, assessing the need, matching the product, retrieval and security services (Sangeetha, 2016). The information gathered by consumers contributes to the purchase decision process of the customer (Swedan & Haddad, 2006). Despite the benefits that accrue to the utilization of e-marketing platforms by both the consumers and business organization many consumers still skeptical about its adoption.

Financial institutions operate in a delicate and dynamic environment which makes them seek for adequate methods that can be adopted in delivering their products optimally to their target audience. Many consumers experience different forms of dissatisfaction which often results in many complaints and in turn results in leaving the bank for competitors' brand who can serve them better. Therefore, banks need to adopt and implement technology that can assist them to effectively and efficiently satisfy their consumers' needs (Augusto, 2002). The continuous changes in consumer buying habits are some of the challenges that financial institutions face in today's business environment. This is why it is important that they consider the various factors that affect the delivery of their services. One of these is the adoption of E-marketing platforms in Nigeria.

### **Research Questions**

At the end of this study, the underlisted questions will be answered:

- i. How does the functionality of Automated Teller Machine (ATM) influence quick service delivery of Guaranty Trust Holdings Company GTCO, products?
- ii. How does the availability of Cash deposit Automated Teller Machine (CD-ATM) influence quick service delivery of Guaranty Trust Holdings Company GTCO, products?

### **Research Gaps**

The literature review in the previous sections revealed a wealth of studies on E-marketing and service delivery, situating this study within the existing framework. However, it was observed that many of the studies conducted did not establish a clear relationship between the E-marketing components used by commercial banks, such as the functionality of ATMs and the availability of cash dispensing ATMs, and their impact on service delivery. Therefore, this study aims at bridging these exiting gaps by leveraging on the existing literatures.

## **2. LITERATURE REVIEW**

### **Concept of E-Marketing**

E-marketing can be referred to as the process through which customers access their accounts and all other information needed about their choice of bank products using the bank's official website without using the traditional methods such as sending of letters, taxes, original signatures and telephone conformations (Abdulquadri & Dixon-Ogbechi, 2022: Thulani, Tofara & Longton, 2009). One of the most effective ways to reach out to your target market is through e-marketing. This method allows you to connect with your potential customers in a cost-effective manner (Salami, & Ogbeta, 2014, Brady, Saren, & Tzokas, 2002). E-marketing is the act of electronically identifying prospects and understanding individuals needs with the

intention of providing solutions in form of products that meets the demand of the customers, yield profits for the business and all other the stakeholders (Sangeetha, 2016). The rise of the internet has made it one of the most effective marketing channels that companies can use to attract their potential customers. It has also helped them establish a strong brand identity and make their products widely known. This is why it is important that they provide an environment that is conducive to the growth of their business (Rashad, Melissa Wan, & Wan, 2011). Looking at E-marketing from the banking sector's perspective it can be referred to as a system put in place to enable customers have access to their accounts and other general information on bank products through the use of their detailed and updated platforms without the use of traditional means (telephone conformations, attaching original signatures, taxes, and sending mails), among others (Henry 2000; Thulani, Tofara&Longton 2009, Tariq, Khizindar, Abdel Fattah, Al-Azzam, Iyad & Khanfar, 2015).

### **Importance of E-Marketing to Commercial Banks**

The usage of e-marketing by banks and other financial service industries to communicate and carry out daily business activities have increased over years which has made it possible to deal with both their local and foreign customers (Salami & Ogbeta, 2014).

Through these electronic channels, banks can communicate with their staff members and deliver their products to their customers. The sophistication and capability of these channels vary (Fletcher, & Wright, 1997). This can be seen as a strategic opportunity for financial institutions because the platform can create better alternatives for consumers who need the bank products online. People prefer to bank with traditional banks rather than virtual banks as the world has shown that customers prefer to use banks that are both traditional and internet-based (Brooks, 2008). The followings are some of the roles e-marketing plays in the banking sector;

- i. E-marketing increase the comfort level provided to customers since the platform is enriched enough to provide solution to their problems without visiting the corridor of the banking hall unless they choose to (Chan & Al-Hawandeh, 2002).
- ii. Banks adopting e-marketing provide the avenue for customer to have access to different category of products which may be difficult to obtain physically if they were operating traditional marketing. With this it assists in information search when customers are making purchasing decisions (Harris, Coles & Davies, 2003).
- iii. E-marketing usage by banks enable them by assisting customers to saves resources in form of time, money, energy of moving from market to market in search of products to solve their problems (Spaargaren& Van Vilet, 2000).
- iv. E-marketing assist banks to eliminate unsafe cash handling and curb crime practices (Salami & Ogbeta, 2014).
- v. E-marketing usage helps banks to reduce the population in the banking hall which enable them to create a serene environment in the banking premises during the operation hours (Thornton & White, 2001).
- vi. E-marketing put customers in a strategic and advantageous position in selection and purchasing decision process (Teo&Pian, 2004).

### **Challenges Facing E-Marketing Adoption in Nigeria Commercial Banks**

In Nigeria, there are various challenges that e-marketing agencies face when it comes to adopting and managing their operations (Kachembere & Choga, 2015). These include the

acquisition and maintenance of hardware and software, security issues, and managerial issues (Koved et al. 2001). Jimba, and Atinmo, (2000) were of the opinion that despite the overwhelming benefits of E-Marketing in the banking sector and all other sectors, there are some challenges mitigating its full performance in the country among which is the unavailability of secured payment platform for customers to make their payments due to not having trust on the system, insufficient information and technological awareness. This issue proved costly to an organization in various ways. For instance, in their prevention efforts, they had to deal with this issue (Czerniawska & Potter, 1998). E-marketing system is prone to manipulation by competitors in the industry or sector and expected or unexpected retaliations from competitors and there is high level of fraudulent activities by cybercrime perpetrators (Aladwani, 2001). The complexity of e-commerce systems required a great amount of money to implement. In addition to the hardware and software, the system also required a lot of training and support (Kachembere & Choga, 2015).

There are various managerial challenges that can be faced by organizations. One of these is the lack of confidence in the new technology, which can lead to the loss of jobs. Employees also tend to resist adopting new methods due to their fear of the change (Kachembere & Choga, 2015). Business operators which require the service of middlemen tend to lay them off since E-Marketing has now taken over their duty which is majorly to facilitate exchange and this result in loss of job and income to the middlemen (Salami & Ogbeta, 2014). One of the challenges that organizations face is restructuring. This process can be very challenging on its own (Feeny, 2000). The lack of access to information communication technology facilities is a major issue that affects the growth of internet usage among commercial banks and customers. This issue is additionally caused by the high cost of equipment and the lack of effective telecommunications infrastructure (Salami & Ogbeta, 2014). Getting the necessary support and backup from the management of an organization is very important in order to ensure that the E-Marketing project is successful. This can be a major undertaking and can be a strenuous one. If the management is not supportive of the project, it could prevent the company from achieving its goals (Feeny, 2000). The loss of customer service is a major challenge that banks face. This issue can affect their customer loyalty and lead to a reduction in their profitability. Wang, Lo and Yang (2004) stated that a lack of personalized service could result in a reduction in loyalty among customers. The other challenges that customers face when it comes to using their credit cards for online transactions are their old habits which prevent them from making informed decisions and protecting their personal information. This is because the information they provide on different websites could be used for unauthorized purposes (Salami & Ogbeta, 2014). Due to the lack of trust in the new technology, many customers are not able to trust the e-marketing system. This issue can lead to the unauthorized use of their personal information (Schwartz, 1999).

### **Concept of Service Delivery**

According to Kotler and Keller (2009), the service delivery paradigm includes two crucial elements: physical facilities and human resources contact. According to Mona and James (2006), the service delivery system is made up of procedures, physical facilities, and layouts. A service delivery strategy is a sequence of activities that aims to raise the level of satisfaction of customers. According to Chaffey et al. (2012), it involves identifying and implementing strategies and procedures that will improve the customer experience. Service delivery according to Osuagwu (2002), entails creating, maintaining, and enhancing connections

between and/or among relevant business parties in order to meet their respective goals. Service can be delivered by an individual (for example, a sales and service representative) or by automated self-service systems.

Service delivery is typically an important component of a business's customer value proposition. The ability to deliver effective service is very important for an organization to achieve its goals in sales process engineering. As a result, many commercial banks have been established, allowing customers to take advantage of competitive banking services. These services may differ depending on the clients' patronage, degree of use, and savings. Due to the increasing competition from foreign and domestic banks, it is important that Nigerian commercial institutions improve their services.

Service delivery may serve as a broader strategy for continuous improvement of banking activities. This is because a bad experience with a company's customer service can have a huge impact on a customer's opinion of the organization. Some even ventured into companies that could not be considered as banking in the strictest sense.

## **Theoretical Review**

### **Uses and Gratifications Theory**

This theory is a customer-centered theory which provides better understanding on the reasons and the way individuals actively search for special ways to satisfy some needs they have (Ekwueme, & Akagwu, 2017). The aim of this theory was to assist in understanding better what customers do with media rather than what media do to them. In the study carried out by Asemah (2011), he affirm this position where he was of the opinion that the Uses and gratifications theory investigate what customers do with information passed through communication channels to them instead of what the content of the information does to them. This theory assumed that the receiver is not a passive consumer of media. Instead, they have the power to control what they consume. This puts them in a position to influence and interpret what media they consume. (Asemah, Gujbawu, Ekhreafo&Okpanachi, 2012). Unlike other theories, this theory holds the assumption that the target audiences are responsible for determining the media which will assist them to meet their emerging and pressing needs with the aim of achieving gratification. Asemah (2011) study where he cited Folarin that this theory sees the receiver of the message as actively contributing to the execution process since the recipients carefully choose, attend to, and retain the media information passed through various communication channels based on their beliefs, and needs, etc.

For this study, this theory was adopted and serve the basis upon which the research build its theoretical framework on because the study aims to provide a comprehensive analysis of the various factors that influence consumers' decision-making process when it comes to buying products or services through online platforms.

## **Empirical Review**

The study of Abdulquadri and Dixon-Ogbechi (2022) investigated the effects of electronic marketing on the patronage of customers of GTCO PLC, Lagos. It was conducted through a qualitative and quantitative research design. The study was conducted in Akoka local government area of Lagos State. It collected data from about 385 consumers of GTCO. It was revealed that the increasing number of people using internet banking is linked to the growth

of customer patronage of GTCO Plc in Lagos. It was also revealed that the bank's use of USSD codes has resulted in a positive correlation between the bank's service delivery and the customers. The study revealed that the use of various E-marketing techniques such as USSD codes and Internet banking can influence the behavior of customers and improve their utility. The study conducted by Ayuba and Aliyu (2015) aimed to investigate the effects of internet marketing on the operations of Nigerian banks. It was conducted with a sample size of 180 individuals. The study utilized data gathered from a sample of individuals in Nigeria to analyze how internet marketing affects the operations of four-generation banks. The results of the analysis revealed that online marketing has led to a number of positive effects, including improving the customer experience and lowering the cost-of-doing business. According to the study, internet marketing has revolutionized the way people shop and interact with banks, as it allows them to collect valuable information about their customers and create tailored products and services to meet their needs. The study also concluded that it has a significant effect on the operations of Nigerian banks.

The study conducted by Choga and Kachembere (2015) focused on the effects of e-marketing on the commercial banks' operations between 1994 and 2014. The main objective of the study was to analyze the various factors that influence the adoption of e-marketing services in the banks. The study was conducted through a combination of primary and secondary data sources. The primary data collected through the questionnaires were then analyzed through a semi-structured interview guide. The results of the study revealed that the majority of the respondents believed that E-Marketing services were easy to use and useful. Most of the customers' concerns about using electronic channels were related to the risks involved in doing so, as well as the reliability of the infrastructures and networks of banks. This study also revealed that some customers were not aware of the various steps that banks should take to ensure that their customers are comfortable using such services.

### **3. RESEARCH METHODS**

This present study employed a survey research design, utilizing a convenience sample of customers from Guaranty Trust Holdings Company (GTCO) located in the Akoka area of Yaba Local Government Area in Lagos State, Nigeria. The sample size of 385 customers was determined using the Godden (2004) formula for an infinite population. The use of convenience sampling was deemed appropriate for this study. Data was collected through both primary and secondary sources. The primary data source was a structured questionnaire administered to the study participants. The secondary data source was from various sources, such as published studies, journal articles, conference papers, and empirical studies. More so, a similar study was conducted by Abdulquadri and Dixon-Ogbechi (2022) where primary source was used to elicit data.

#### 4. RESULTS

<b>Table 1: Demographic Analysis of the Respondents</b>		
<b>Variables</b>	<b>No. of Responses</b>	<b>Percentage</b>
<b>Gender:</b> Male	195	55.2
Female	158	44.8
<b>Total</b>	<b>353</b>	<b>100</b>
<b>Age:</b> 18 – 20 yrs	163	46.2
21- 26yrs	145	41.1
27- 30yrs	45	15.7
31-35yrs.	-	-
	<b>353</b>	<b>100</b>
<b>Levels:</b>		
OND/NCE	93	26.3
B.Sc./HND	174	49.3
M.Sc./MBA	78	22.1
Others	8	2.3
	<b>353</b>	<b>100</b>
<b>Marital Status:</b>		
Single	156	44.2
Married	197	55.8
	<b>353</b>	<b>100</b>
<b>Do you bank with GTCO?</b>		
Yes	286	81.0
No	67	19.0
	<b>353</b>	<b>100</b>

**Source: Field Survey, 2024**

The distribution of respondents' demographic characteristics is presented in Table 1. Among the respondents, 195 (55.2%) were male, while 158 (44.8%) were female. This indicates that the sample was nearly evenly distributed between genders. In terms of age, 163 (46.2%) respondents were between 18-30 years old, 145 (41.1%) were between 31-40 years old, 41 (11.6%) were between 41-50 years old, and 4 (1.1%) were over 51 years old. As for educational background, 93 (26.3%) respondents had OND/NCE certifications, 174 (49.3%) had B.Sc./HND certificates, 78 (22.1%) had M.Sc./MBA certificates, and the remaining 8 (2.3%) had other certifications such as SSCE and GCE. This suggests that a majority of the respondents had sufficient educational knowledge to comprehend the study's subject matter and respond appropriately. In terms of marital status, 156 (44.2%) respondents were single, 194 (55.0%) were married, and 3 (0.8%) were separated from their spouses. Lastly, 286 (81.0%) respondents were customers of Guaranty Trust Holdings Company (GTCO), while 66 (19.0%) were not direct customers of GTCO but may have been customers of other commercial banks.

### Test of Hypotheses

**H<sub>01</sub>: The functionality of Automated Teller Machine (ATM) does not influence quick service delivery of Guaranty Trust Holdings Company GTCO Products**

Table 2a: Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594 <sup>a</sup>	.352	.351	3.19247
a. Predictors: (Constant), <b>quick service delivery</b>				

**Source: Field Survey, 2024**

The correlation coefficient (r) presented in Table 2a above is 0.594, indicating a moderate positive linear relationship between the quick service delivery of Guaranty Trust Holdings Company (GTCO) products (dependent variable) and the functionality of Automated Teller Machines (ATMs) (independent variable). Table 2a further shows that the coefficient of determination (r<sup>2</sup>) is 0.352, or 35.2%. This suggests that the functionality of ATMs accounts for about 35.2% of the quick service delivery experience by customers of Guaranty Trust Holdings Company (GTCO) in Lagos.

Table2b: ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1946.413	1	1946.413	190.977	.000 <sup>b</sup>
Residual	3577.344	351	10.192		
Total	5523.756	352			
a. Dependent Variable: Automated Teller Machine (ATM)					
b. Predictors: (Constant), <b>quick service delivery</b>					

**Source: Field Survey, 2024**

Table 2b presents the ANOVA table, which indicates that the F-statistic is significant. The ANOVA significance level of .000 is less than the alpha level of .005, indicating that the model is a good fit. Therefore, the null hypothesis that the functionality of Automated Teller Machines (ATMs) does not significantly influence the quick service delivery of Guaranty Trust Holdings Company (GTCO) is rejected, and the alternative hypothesis that the functionality of ATMs does significantly influence the quick service delivery of GTCO is accepted.



**Ho<sub>2</sub>: The availability of Cash Deposit Automated Teller Machine (CD-ATM) does not influence quick service delivery of Guaranty Trust Holdings Company GTCO Products**

Table 3a: Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.779 <sup>a</sup>	.606	.605	11.87446
a. Predictors: (Constant), quick service delivery				

**Source: Field Survey, 2024**

Table 3a displays a correlation coefficient of 0.594 (i.e.  $r = 0.594$ ), indicating a moderate positive linear relationship between the availability of cash deposit Automated Teller Machine (CD-ATM) (independent variable) and the quick service delivery of Guaranty Trust Holdings Company GTCO products (dependent variable). The coefficient of determination,  $r^2$ , is 0.606 (60.6%), as shown in the same table. This suggests that the availability of cash deposit Automated Teller Machine (CD-ATM) accounts for approximately 60.0% of the quick service delivery to customers by Guaranty Trust Holdings Company GTCO in Lagos.

Table 3b: ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	69026.866	1	69026.866	489.543	.000 <sup>b</sup>
Residual	44838.856	318	141.003		
Total	113865.722	319			
a. Dependent Variable: Automated Teller Machine (ATM)					
b. Predictors: (Constant), quick service delivery					

**Source: Field Survey, 2024**

The ANOVA table presented in Table 3b shows the significance of .000 in terms of alpha level. The fit of the model is confirmed by the F-statistic in the table. The null hypothesis that the use of an automated teller machine has no significant effect on the quick service delivery of GTCO Products has been rejected. On the other hand, the alternative hypothesis that the availability of cash deposit machines has a significant influence on the same has been accepted.

## 5. DISCUSSION

This study had two objectives and hypotheses that were tested respectively. The first hypothesis posited that the functionality of Automated Teller Machine (ATM) does not

substantially affect the quick service delivery of Guaranty Trust Holdings Company GTCO products. However, the results indicated that there is a substantial association between the functionality of ATM and quick service delivery of Guaranty Trust Holdings Company GTCO products (with  $R=0.594$ ). This finding is consistent with Sudhamathi and Soniya's (2017) study on the factors that influence online marketing in the buying behavior of FMCG, which identified several factors that affect consumer preferences, including the price of products, availability of the product, brand image, promotional offers and activities, and product quality.

The second hypothesis predicted that the availability of Cash Deposit Automated Teller Machine (CD-ATM) does not influence quick service delivery of Guaranty Trust Holdings Company GTCO products. However, the results showed that the availability of CD-ATM does indeed influence quick service delivery of Guaranty Trust Holdings Company GTCO products (with  $R=0.797$ ). This finding is also consistent with Sudhamathi and Soniya's (2017) study on the factors that influence online marketing in the buying behavior of FMCG. Overall, these findings suggest that the availability and functionality of ATMs, particularly CD-ATMs, are crucial in ensuring quick service delivery and meeting customers' needs in the banking industry.

## **6. CONCLUSION AND RECOMMENDATIONS**

### **Conclusion**

From the analysis above, the following conclusions were drawn:

- i. The functionality of Automated Teller Machine (ATM) increases quick service delivery of Guaranty Trust Holdings Company GTCO, Lagos by saving the customers time in queuing at banking halls when they want to perform their financial transactions.
- ii. The availability of Cash deposit Automated Teller Machines (CD-ATMs) increases service delivery level of Guaranty Trust Holdings Company GTCO, Lagos because it provides alternatives for customers who intend to deposit without queuing in the banking hall and also deposit whenever he or she desires.

### **Recommendations**

The findings of the study were analyzed and recommendations were made based on them and these are as follows:

- i. Guaranty Trust Holdings Company GTCO, Lagos should work towards ensuring their Automated Teller Machines (ATMs) across different locations in the state are functioning effectively and efficiently. This will assist in reducing the number of potential and existing customers in the banking halls and also assist customers to meet their financial needs when the need arises at their choice of location not necessarily coming to banks.
- ii. More so, Guaranty Trust Holdings Company GTCO, Lagos should increase the numbers of cash deposit Automated Teller Machines (ATMs) across various locations which will make accessibility to this service easy for all.
- iii. More customer-oriented options should be made available on the Automated Teller Machines (ATMs) by having section that customers can rectify some transactions errors as this will further increase their experience of the banking products and also increase their utilities.

## Contributions to Knowledge

This research has added to knowledge by establishing the relationships between the functionality of Automated Teller Machine (ATM), availability of cash deposit Automated Teller Machines (ATMs) on service delivery of with respect to commercial banks in Lagos, Nigeria. This study has contributed to knowledge by educating commercial banks managements on the significance of e-marketing variables (functionality of Automated Teller Machine (ATM), availability of cash deposit Automated Teller Machines (ATMs) and how it can be effectively and efficiently used by commercial banks in serving their customers better than their competitors which in turn increase the quality-of-service delivery to their customers.

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