

## Self Service Technology and Marketing Performance of Deposit Money Bank in Rivers State

**Didia, James U. D., Ehio, Victor Nzeyele, Higherking, Eucharria and Akani, Godspower Henshaw**

Faculty of Management Sciences  
Department of Marketing  
Rivers State University

Email: [didia\\_jud@yahoo.com](mailto:didia_jud@yahoo.com), [akani.godspower@ust.edu.ng](mailto:akani.godspower@ust.edu.ng)  
[akani.godspower@ust.edu.ng](mailto:akani.godspower@ust.edu.ng)

DOI: 10.56201/ijbfr.v9.no3.2023.pg109.133

---

### **Abstract**

*This study investigated the relationship between self-service technology and marketing performance of deposit money banks in Rivers State. The objectives of the study were to ascertain the extent to which perceived usefulness and perceived ease of use which are the dimensions of self-service technology relate with marketing performance of deposit money banks in Rivers State. The population of the study was 21 deposit money banks in Rivers State. All the banks were studied and 63 respondents provided primary data that were used to ascertain the relationship between the variables. The primary data were collected through a questionnaire that was designed in Likert scale of very low extent to very high extent. 4 research hypotheses were tested using Pearson Product Moment Correlation with the aid of Statistical Package for Social Sciences to establish the relationships between the variables. Results of the test showed that perceived usefulness and perceived ease of use have significant and positive relationships with customer retention and customer loyalty – the measures of marketing performance. Therefore, the study concluded that self-service technology relates with marketing performance of deposit money banks in Rivers State. Therefore, the study recommended that Managers of deposit money banks' should embrace self-service technology to enhance their marketing performance.*

---

**Keyword:** *Self Service Technology, Marketing Performance of Deposit Money Bank, Rivers State*

---

### **Introduction**

Banks in Nigeria can be traced to the colonial era, whose primary aim was to meet the commercial needs pertaining to the colonial rulers. Banks are institutions that provide a variety of services to clients, including deposits and withdrawals, loans, transfers of funds between accounts, safekeeping of other valuables, and a multitude of other services. Commercial banks in Rivers State are those that accept deposits. African Banking Corporation and British West-Africa were founded in 1892, which led to the establishment of the first bank in Nigeria. The establishment of Anglo-Egyptian Bank and National Bank of South Africa in 1925 gave rise to Barclays Bank in

Nigeria, which is now known as Union Bank (Nkpurukwe, Igomu, Saidu, Nwaju, and Wali, 2020). Commercial banks, like any other business, are constantly searching for easier and more effective methods of conducting business (Amangala & Akani, 2020). Similarly, consumers are constantly seeking out simpler and quicker methods of conducting financial transactions. Technology in the banking industry provides customers with a fast and convenient way to conduct financial transactions whenever and wherever they like. Commercial banks in Nigeria are adopting this technology in order to provide their customers with quick, accessible, dependable, and high-quality services, as stated by Pikkarainen, Pikkarainen, Karjaluoto, and Pahnila (2004), as cited in Amangala and Akani (2020). Since deposit money institutions have so many challenges, it is important to regularly assess how well they are promoting their services.

Maximizing marketing results has long been a top priority for companies concerned with their market standing. Businesses in today's world face stiff competition on a daily basis, and their ability to thrive and grow depends on their marketing performance (MP). However, the modern business environment is constantly shifting due to factors like customers' ever-evolving tastes and expectations, the rapid spread of new technologies, shrinking product life cycles, and an ever-expanding selection of products. This uncertainty has a direct bearing on the success or failure of a company's new product, and is one reason why some companies struggle so mightily in the marketing department.

According to academics in the field of marketing (Maclayton & Nwokah, 2012), the word "marketing performance" is used to assess the success of an organization's overall marketing strategy. Due to the fact that it encompasses interdisciplinary and cross-functional organizational features, measuring it necessitates a multidimensional scale (Nwokah, 2006). Performance measurement, as defined by Nwokah (2006), involves a set of organizational procedures and software programs developed to enhance the successful implementation of corporate strategy. A company's status in the industry may be gauged in part by how well it performs financially (Didia & Nwokah, 2015). In today's highly competitive markets, where failing to keep up with market changes and customer needs can result in the demise of businesses, it is crucial for companies to respond to customer needs, attract and retain customers by satisfying their needs, and establish a reputation for providing exceptional customer experience.

Marketing success was evaluated by how well customers were kept and how loyal they remained. To optimize client retention and loyalty in the face of increasing competition, businesses must create a concept that enhances long-term competitive advantage and organizational performance (Obi & Akani, 2020). The goal of every business should be to keep its current clientele as regular buyers. Customer loyalty is illustrative of customer churn. What we mean when we talk about customer loyalty is the propensity and dedication of customers to make repeat purchases from the same firm. Market players' skills, the nature of competition, their interests, and orientations have all been transformed by the recent substantial shifts in market dynamics. Independent and politically engaged shoppers are the product of consumer empowerment (Ali, 2007; Barrutia & Charterin, 2006).

Industry watchers say that banks should track their progress toward strategic goals (Obi & Akani, 2020). Changes in consumer behavior may be traced back to the widespread availability of information and media, the proliferation of wealth and education, and the easiness of travel throughout the world. Therefore, the size of the organization and the strategic initiatives needed to fulfill its goals can only be determined by the strategic objectives that form the foundation of performance assessment (Obi & Akani, 2020). Therefore, the study of consumer behavior has become more vital to academics and professionals alike. When developing a marketing strategy and plan in today's period of rapidly increasing globalization, managers face a wide variety of challenges and possibilities. Research on markets and marketing strategies is essential in today's business climate, when price is just one of many non-price differentiators.

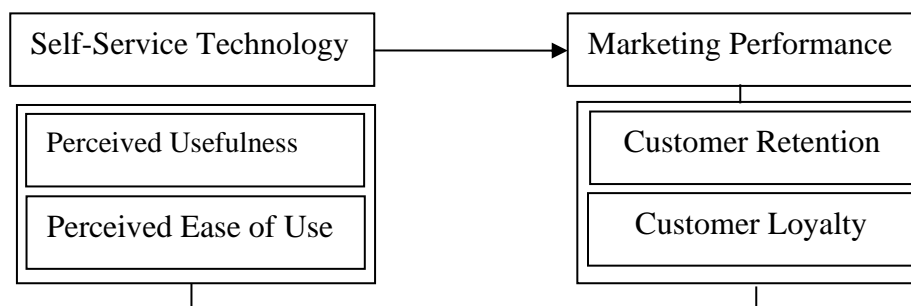
Understanding how consumers choose amongst similar offerings was a crucial and challenging task for marketers. Customers' opinions on a product or service vary widely due to the basic differences in the methods in which individuals gather and process information. Why certain goods and services become popular while others don't may be partially attributed to consumers' individual traits and preferences. This highlights the importance of informational sources in providing context for customer actions. Consumers' attitudes and behaviors are profoundly influenced by a product's qualities. Cost, quality, efficacy, performance, features, and more may all be considered product attributes (Zeithaml & Valarie, 1988). Customers in the modern day not only have to deal with a plethora of options when making purchases online, but also a mountain of information. Marketers should prioritize service quality while developing self-service solutions (Han & Ryu, 2009).

Self-service technologies (SSTs) allow customers to generate a service without the involvement of a human service person. Examples include the automated teller machine (ATM), hotel automated checkout, package tracking system, gas station pay at the pump terminal, restaurant self-ordering machines, and so on. Most established Internet services, such as online banking, also fall under the umbrella of SST. The boundaries of self-service technologies were laid forth in. Perceived utility, or how much a person thinks that using that information system will improve his or her performance on the job, is crucial, as is the ease with which that individual thinks they can learn to utilize the system.

Self-service apps in the present environment are technologically indistinguishable, as it has been noticed that the employment of new technology will stimulate customers' and users' interest in seeking for and increasing their knowledge. To ensure the technology is seen as useful and easy to use, management must maintain it up to date. Therefore, delivering high-quality service is crucial to distinguishing out in a crowded market (Han & Ryu, 2009). With the meteoric expansion of the internet, a huge new market for online banking has emerged. Mobile-device based monetary dealings (Amangala & Akani, 2020). E-banking is one of the most exciting innovations in banking because of the information it can disseminate about financial goods and services. When implementing an e-banking network design, banks and customers have additional options for how they may connect. Many authors (e.g., Bankole, Bankole, & Brown, 2011; Chawla, & Joshi, 2016; Nor, Che, & Mohd, 2017; Tahar, Riyadh, Sofyani & Purnomo, 2020; Amangala, & Akani, 2020; Sofyani & Purnomo, 2020; Kenib & Tan, 2021).

Tahar, Riyadh, Sofyani, and Purnomo (2020), for example, examined the effect of perceived ease-of-use, perceived usefulness, and perceived security on the citizen's intention to use e-Filing among Civil Servants, Taxpayers, the Indonesian National Armed Forces, and the State Police of the Republic of Indonesia in Semarang City. Within the Chinese computer business, Muhammad, Wilsona, Kenib, and Tan (2021) studied the effect of perceived utility and perceived ease-of-use on customer loyalty. Nor, Che, and Mohd (2017) looked at why and how Malaysian software companies are starting to use LBM. None of these empirical research have been conducted on deposit money banks in Nigeria.. However, none of these studies attempted to link self service technologies and marketing performance. Hence, the focus of the current study is to determine the correlation between self-service technologies and marketing performance of deposit money banks in Rivers State. The use of customer retention and customer loyalty as metrics of marketing performance

### Study Variables and Conceptual Framework



**Figure 1.1:** Conceptual framework of the influence of self service technology and marketing performance of deposit money banks in Rivers State.

**Source:** Chen, K. Y.& M. L. Chang (2013);Lombart, C. & Louis, D. (2012).

## 2. Literature Review/Theoretical Framework

### 2.1 Technology Acceptance Model (TAM).

The Technology Acceptance Model (TAM) describes how people react to new technologies. The TAM is the most widely used model for analyzing the factors that affect people's propensity to embrace new technology. According to this theory, several factors play a role in determining when and how consumers will adopt new technologies (Ardiansah, Chariri, Rahardja, &Udin, 2020; Lindsay Jackson, & Cooke, 2011). Davis (1986) created this framework to characterize the effects of various features of computer systems on their end users. The major goal of TAM (Rondan-Cataluna et al., 2015) is to provide an explanation for user behavior across a broad range of end-user computer platforms and user demographics. The TAM technique seeks the simplest components suggested by research. Relationships between attitudes toward computers, perceived

usefulness of computers, attitudes toward utilizing computers, and propensity to use computers are mapped out (TeoUrsavas, & Bahcekapili, 2011).

Different factors influence customers' decisions about when and how to use emerging technology, and this model shows how those factors interact. Considerations of perceived usefulness and usability are paramount. One's perspective on technology usage may influence one's intention to use, which in turn can influence one's actions, and so on. Two cognitive criteria that define the TAM (Jones &Kauppi, 2018) and, in turn, the degree to which consumers adopt and utilize technology are 'perceived utility' (PU) and 'perceived ease-of-use' (PEOU). Increasing IT readiness has the potential to greatly improve the usefulness and efficiency of technology. Therefore, it can be predicted that e-Filing adoption intentions will increase if ready-to-use information technology is added to the perceived ease of use of e-Filing among WPs.

They didn't understand the use in e-Filing, thus they didn't implement the new method. When it comes to private information, the fact that WPs were hesitant to embrace and adapt to e-Filing technology highlights a preparedness gap. We may thus infer that if the perceived usefulness of e-Filing among WPs is linked with the people's readiness in adopting information technology, a rise in the desire to use e-Filing will ensue. If there are no known vulnerabilities in a system, then we can confidently call it mature and ready for deployment. Desmayanti (2012) defines security as the existence of management structures that may prevent, overcome, and protect information systems from destructive activities such unauthorized use and invasion of information. Users who have a positive view of e-Filing may nevertheless be reluctant to utilize it because of the perceived risk (Tan & Foo, 2012).

The purpose of this quantitative correlative study is to examine the relationship between (i) the perceived usefulness (PU) of business intelligence systems (BIS), (ii) the perceived ease of use (PEOU) of BIS, and (iii) user acceptance in a retail setting, using the framework of Davis's (1989) technology acceptance model. The findings of this study were meant to inform business leaders about the factors that affect the level of acceptance felt by BIS users. The proper technology to improve company performance or permit design adjustments may be selected by business leaders who have access to diagnostic tools that anticipate user approval of BIS before end-users have experience with the system. As a result, the technology acceptance model served as a good jumping-off point for our study.

## **2.2 Concept of Self-Service Technology**

The pioneering location for self-service technology is still unknown. Self-service technology, as defined by Rosenberg (2001), is the provision of a variety of solutions through the internet with the aim of improving knowledge and performance. Self-service technologies (SSTs) allow customers to generate a service without the involvement of a human service person. (including automated teller machines, airline check-in stations, hotel front desk terminals, package monitoring terminals, petrol station self-pay stations, drive-through windows at restaurants, and grocery store self-scanning devices). Most established Internet services, such online banking, also fall under the umbrella of SST. Interface types include several kinds of IVR technology based on



the telephone, online and internet interfaces, interactive free-standing kiosks, and video or CD technologies. Many of these technological advancements are widely used. An IVR might be used by a customer to check on the availability of a product before they make an online purchase, for example. The rows in the matrix reflect customers' perspectives on the interface's aims, or what they can do with the SST. Support staff members (SSTs) often take on the role of client advocate, responding to inquiries and sending feedback such delivery status updates and formally lodged complaints.

Self-service tools allow customers to bypass intermediaries and communicate directly with companies. For instance, customers may easily and quickly shop for a new fridge on Amazon.com. In addition, SSTs enable users to become their own sources of information, data, and professional growth. A tourist center's interactive screen, for instance, might give comprehensive information on the area's attractions and directions to them. Meuter et al. (2003) categorized 14 SSTs into four categories according to occurrence frequency. SST use may be broken down into four distinct types: frequent, occasional, occasional, and business/travel. The travel/business SST cluster includes features like automated hotel check-out, package tracking, and tax preparation software. "Daily use" point-of-sale technologies include ATMs, automated phone banking systems, and gas station pay at the pump terminals. In contrast to limited-use examples like computerized blood pressure monitors and slot machines, cluster examples encompass activities like looking for information and making purchases online.

The self-service market is growing at a yearly rate of 35.6%, according to research by Wu, Tsai, Chen, and Wu (2006). Researchers have been examining what causes people to choose online self-service technologies (SSTs) over traditional methods of customer care. The Internet is a revolutionary innovation of the last several decades since it allows people to connect and do business regardless of their location or the passage of time. The competitive environment, the objectives of market actors, and the structure of market power have all changed in recent years. These alterations in the market may be attributed to the increased independence and initiative of shoppers as a result of consumer empowerment (Ali, 2007; Barrutia & Charterina, 2006; Economist, 2005). Mackay (2008) suggests that the widespread accessibility of information and communication technologies, the proliferation of mass media and entertainment, rising incomes and levels of education, and the decentralization of production and distribution networks are all factors in these changes in consumer behavior. As a consequence, self-service technology research has risen in importance in the eyes of both academics and businesspeople.

Self-service apps in the present environment are technologically indistinguishable, as it has been noticed that the employment of new technology will stimulate customers' and users' interest in seeking for and increasing their knowledge. To ensure the technology is useful and easy to use, it is imperative that it be kept up to date (Yacob, Abdul Kadir, Zainudin, & Zurairahq, 2011). As the world gets increasingly linked, marketers have new challenges and opportunities when trying to reach customers all over the globe with their products and services. Companies now have to compete on a variety of fronts than pricing, thus a thorough examination of not just markets but also marketing strategies and technology is required. With the meteoric expansion of the internet, a huge new market for online banking has emerged. Online banking is one of the more recent

developments in the banking industry, and it has shown to be a convenient and efficient way to provide banking services to customers.

Thanks to self-service models of technology, banks and their clients have greater latitude in their interactions with one another. Companies are increasingly using self-service technology to stay up with modern consumers' expectations. Numerous organizations, including corporations and educational institutions, are investing heavily in the development of user-facing e-learning packages. There is no element of human life that has not been affected by the advent of ICT. The banking industry has undergone a radical transformation as a consequence of technological developments. Thus, the impact of the information and communication technology revolution on the financial environment has been so significant that it is now embedded in every part of banking (Kurti, 2009; Kravitz, 2004). The concept of "Self-Service Technology" (SST), which comprises of people and technology to promote individualized banking experiences, has allowed banks to make advantage of socio-technological improvements to enhance banking practices in a variety of scenarios.

The success of self-service technologies hinges in large part on the likelihood that customers will continue to use the technology. In addition, being happy is an important factor in making long-term connections work (Lee, 2010). Having a "affect or feeling or emotion resulting from one's evaluation of the situation," as the dictionary defines satisfaction."

### **2.3.1 Perceived Usefulness**

Customers' assurance in the worth of their online purchases is one indicator of the sites' perceived usefulness. Consumers are more likely to use mobile banking if they feel that doing so would enhance their quality of life, as stated by Amangala and Akani (2020). Referenced by Amangala & Akani (2020), Davis (1989) defines perceived usefulness as "the extent to which an individual believes that nursing a particular system would enhance his or her job performance." Perceived usefulness is the extent to which people believe a new technology will help them be more effective and efficient in their work (Ajzen, 1991; Eriksson et al., 2005; Jahangir & Begum, 2008; Rahman et al., 2017). The perceived utility of a system is the extent to which users believe it will aid them in achieving their objectives (Lim, Osman, Salahuddin, Romle, & Abdullah, 2016). Perceived usefulness is significantly correlated with intent to shop online (Hernández, Jiménez, & José Martn, 2011).

According to Davis (1989), perceived usefulness is the degree to which consumers believe they would be more inclined to buy a standardized product rather than one that may have slight variations depending on where in the globe they chance to be shopping. Customers can learn the features and advantages of a standardized product far more quickly and easily than they can learn the features and benefits that vary from region to region. According to the and Ahmed (2012), consumers in developed and developing countries have different opinions on the benefits of internet purchasing. In affluent countries, consumers place a high value on a product's quality, price, strength, and the recommendations of others; in developing countries, however, this may not be the case (Al-Adwan, Al-Adwan, & Smedley, 2013).

Kim and Song (2010) found that consumers place high importance on being able to swiftly browse products and get relevant information before making an online purchase. If a customer can get what they need from a competitor's website, they will go there. Customers of a standardized product can benefit from the insights of their coworkers who are already using the product or technology, as they are essentially using the same product; however, customers of a customized or specialized product cannot rely on the guidance of their coworkers when learning to use the product or technology.

That's why it's in everyone's best advantage for companies to provide goods with consistent qualities wherever they're sold. Customers are less likely to make a purchase if they anticipate that learning the product or technology would be time-consuming and challenging. (Usman et al., 2021). They'll explore elsewhere for solutions that meet their needs without the steep learning curve.

### **2.3.2 Perceived Ease of Use**

To what extent a user "perceives that performing the specific program is probably to be effortless" (Davis, 1989) is indicative of the software's ease of use. Individuals' "perceived ease of use" of mobile banking is associated with their expectations of the difficulty and effort involved in using it (Amangala & Akani, 2020). Software with a more manageable learning curve is more likely to be widely used. Student experience was the strongest mediator between students' perceptions of the e-portfolio method's ease of use and their intentions to use it, according to research by Abdullah, Ward, and Ahmed (2016). Both students' PEOU and PU impact their behavior intentions, and PEOU mediates PU. Reference: (Ahmed, Qin, & Aduamoah, 2018) The TAM is predicated mostly on the customer's perception of the product's usefulness and how simple it is to use. Perceptions of the technology's usefulness and ease of use had a role in whether or not users embraced it (Chen & Chang, 2013). Hernandez, Jiménez, and José Martn (2011) found that customers' perceptions of online shopping's ease had no impact on their likelihood to make purchases. Other studies (Porter & Donthu, 2006; Kim, 2012) have shown the relevance of PU to the decision to buy.

According to Davis, Bagozzi, and Warshaw (1989), cited by Amangala and Akani (2020), perceived ease of use is the amount to which a prospective user expects minimal effort from the target system. The lack of user-friendliness is associated with lower productivity and more frustration among users, according to the research of Davis (1989) and Venkatesh and Davis (2000). Prior study by Zhu, O'Neal Lee, and Chen (2009) using TAM indicated that PU and PEOU strongly affected consumers' likelihood to make online purchases. How Easy It Is to Use According to the Public (PEOU) In this study, "user-friendliness" refers to a company's level of assurance in implementing LBM at a construction site. Simpler and easier to install on-site, LBM technology is often regarded as more advantageous. LBM technology has a greater possibility of being embraced by the firm since it is easy to use and understand. Studies have demonstrated that elements like a technology's ease of use may affect its rate of public adoption.



The term "Perceived Ease of Use" (PEOU) is used in this study to describe the degree to which a corporation feels comfortable using LBM solutions on a construction site. Simpler and easier to install on-site, LBM technology is often regarded as more advantageous. LBM technology has a greater possibility of being embraced by the firm since it is easy to use and understand. Alalwan, Dwivedi, and Rane (2016); Ooi and Tan (2016); Rawashdeh (2015); and others support this idea. A person's "perceived ease of use" is the degree to which they believe using a given system would be effortless, as defined by the research of Dholakia and Dholakia (2004), which is cited by Amangala and Akani (2020). There is a correlation between how user-friendly a technology is and how widely it is adopted. The extent to which a consumer values a product's practicality may also influence whether or not they stick with a certain brand. Users' first impressions of a service or product are heavily influenced by their expectations for how easy it would be to learn and get started with (Amin et al., 2014; Usman et al., 2020). This is what we mean when we talk about the product's seeming simplicity.

Perceived ease-of-use may also be understood as the average person's judgment of the time and effort needed to become proficient with a certain product. If customers don't feel like they have to put in a lot of time, money, or effort to figure out how to use a product, they're more inclined to stick with the brand or shop that sells it. Customers may look elsewhere for similar products made and sold by competitors if they find the time, money, and effort required to learn how to use a new product sold by the company is not worth the value they will get from the product itself.

Businesses would do well to take into account the fact that consumers are more likely to make a purchase from a company if they design and manufacture items that are simple to use. The extent to which a consumer values a product's practicality may also influence whether or not they stick with a certain brand. Users' first impressions of a service or product are heavily influenced by their expectations for how easy it would be to learn and get started with (Amin et al., 2014; Usman et al., 2020). This is what we mean when we talk about the product's seeming simplicity. Perceived ease-of-use may also be understood as the average person's judgment of the time and effort needed to become proficient with a certain product. If customers don't feel like they have to put in a lot of time, money, or effort to figure out how to use a product, they're more inclined to stick with the brand or shop that sells it.

They may look into similar products manufactured and sold by competitors, which may have a shorter learning time and lower level of cost, if customers feel the cost of learning how to operate a new product sold by the company was not worth the value they would get from the product itself. Because of these factors, companies must understand the importance of designing and manufacturing products that consumers will find simple to use, since this will increase the product's chances of being purchased. According to many studies (Doll et al., 1998; Rouibah et al., 2011; Amin et al., 2014; Okpala et al., 2021), a product's perceived ease-of-use refers to how much work people anticipate putting into learning how to use the product effectively. Deshpande and Zatman (1987) found that consumers' opinions on a product's ease of use may affect their purchase decisions.

## 2.4 Concept of Marketing Performance

Professionals in marketing are increasingly being asked to save costs in this area (Gao, 2010). In an attempt to address this crisis of confidence, there have been several calls for further study into the metrics used to evaluate marketing success (Bolton, 2004). According to research by Rust, Ambler, Carpenter, Kumar, and Srivastava (2004), "the effective dissemination of new methods of assessing marketing productivity to the business community will be a major step toward increasing marketing's vitality in the firm and, more importantly, the firm's performance." As a result, marketers would benefit from a deeper understanding of marketing performance assessment if they wanted to put a dollar amount on their impact on their companies' bottom lines (Gao, 2010). There are several facets to what constitutes successful marketing. "Marketing performance" is described as "...the effectiveness and efficiency of an organization's marketing activities in relation to market-related objectives such as revenues, growth, and market share" (Gao, 2010).

Researchers in the field of marketing use the word "marketing performance" to assess the success or failure of a whole marketing campaign (Maclayton & Nwokah, 2012). Performance is still a hotly debated subject, with many academics holding contrasting views. According to Javier (2002), the 3Es (economy, efficiency, and effectiveness) are synonymous with the success of any endeavor. Daft (2000), on the other hand, defined performance as an organization's ability to make good use of its resources to accomplish its goals. In addition, performance was defined by Richardo (2001) as the degree to which an organization was successful in accomplishing its aims and objectives. Many other performance definitions have been presented, each with its own theoretical caveat. According to Hefferman and Flood (2000), "performance" is a multifaceted corporate term that has proven difficult to define. Both parties were interested in it, but one focused on defining it and the other on quantifying it. Cho and Dansereau (2010) make reference to the achievement of business targets.

The term "marketing performance" refers to how well an organization achieves its marketing goals as opposed to how well it anticipates achieving them (Tomal & Jones, 2015). Include input/output connection, employee happiness, and company growth in your definition of marketing performance. According to Akani and Agburum (2020), marketing efficiency evaluates how well a company's resources are employed to meet a target level of customer performance, whereas marketing effectiveness specifies the amount to which consumers' requirements are satisfied. Many sources (e.g., Connor & Tynan, 1999) use the phrases "marketing efficacy" and "marketing effectiveness" interchangeably. This definition is presented to help make the word "marketing performance" (Gao, 2010) more clear and precise in its use. Performance is often overlooked in favor of productivity. Productivity is a ratio showing the amount of work done in a particular time period, however according to Ricardo (2001), there is a difference between productivity and performance. Productivity, quality, consistency, and other criteria are all indicators of performance.

Considering the above, a comprehensive definition of performance is one that incorporates measurements of cost-effectiveness, quality, efficiency, reliability of behavior, and social norms (Ricardo, 2001). For instance, (Didia & Opara, 2015) Therefore, performance is the only true

metric by which the success of organizational engineering can be assessed. There may be more than one measure that contributes to performance. There have been many studies done on the topic, but the results have been mixed at best. In many organizations, performance is used to refer to a broad range of indicators, such as output efficiency, input efficiency, and transactional efficiency. Many studies have evaluated marketing's effectiveness using a wide range of metrics.

Marketing success has been envisioned using both perceptual and objective measurements of success, such as non-monetary (subjective) and monetary (objective) metrics. Financial indicators like increase in profits, returns on assets, and returns on investments may all be derived from secondary sources and hence serve as objective assessments. Because they are uniform in measurement across all organizations, they are objective and helpful when conducting single-industry inquiries. Profitability, gross profit, ROI, ROE, ROA, ROS, stock price, liquidity, operational efficiency, revenue growth, sales growth, export growth, and market share are some examples of financial metrics used by businesses (Gimenez, 2000). Nonetheless, Doyle (1994) said that profits are the primary indicator of success. Nash (1993) agrees with this assessment, arguing that a company's capacity to turn a profit is the single most important metric for determining whether or not it has been successful. The use of return on equity (ROE), return on assets (ROA), and profit margin as key performance measures has been supported by other academics (Richardo, 2001). Quantitative metrics like return on sales, return on investments, etc. were used to evaluate marketing success by Peter and Crawford (2004) and Lee (2005).

Drew (2010) argues that monetary indicators help scholars create benchmark and trend studies. Perceptions of the company's success or financial stability, as well as employees' general happiness, are included among the perceptual sources. metrics of marketing success that don't include dollars and cents are known as "non-financial objective performance measures." Customer acquisition, customer retention, customer happiness, employee ratings, product quality, market share, new product releases, and brand extensions are all examples of universal metrics. Non-financial performance measurements are often seen as the greatest forecasters of future financial success, whereas traditional financial performance measures like as profits or return on assets are widely viewed as lagging measures of performance.

## **2.5 Measures of Marketing Performance**

Lombart and Louis (2012) measured marketing performance in terms of customer retention and customer loyalty. Also, Nwokah and Didia measured marketing performance in terms of Market share, customer retention and cost reduction. This study adopted the measures Lombart and Louis (2012).

### **2.5.1 Customer Retention**

To keep consumers coming back, you need to do more than just meet their expectations; you need to surpass them so that they become passionate promoters of your brand. Customer retention is discussed as a component that aids in keeping a supplier-customer business connection going strong (Gerpott et al., 2001). The goal of every business should be to keep its current clientele happy and coming back for more. Customer loyalty is illustrative of customer churn. A low defection rate is on par with a high retention rate. Although client retention is not new to the

corporate world, innovative approaches to winning and keeping customers are essential in today's competitive environment. Customers may be kept as repeat buyers thanks to a well-executed client retention (CR) plan that also promotes upselling. Navigant financial services (Navigant Financial Services, 2010) suggests four preventative measures as the backbone of any effective program. Reichheld et al. (1989) concluded that for every percentage point you can reduce customer defection, your profits would rise by 85 percent.

Customers that are retained or loyal are also more inclined to spread the word about a company to their personal networks (Reichheld et al., 1989; Santouridis & Trivellas, 2010). Customer retention is defined as maintaining contact between a company and its previous clients by a number of different researchers, including Gerpott (2001), Rams (2001), and Schindler (2001). Customer retention and acquisition are cited as drivers of growth in market share and revenue by Rust et al. (1995). Since post-sale services are the key determinants of customer retention (Saeed et al., 2005), it is critical for companies to learn how to best serve their customers if they want to keep them as customers. Mary et al. (2007) point out that the banking industry and other financial service providers are working hard to keep its current customers happy by providing them with better products and services and innovative technical solutions, such as ATMs. Retention may be improved by rethinking procedures to provide a better experience for customers and by creating a company culture that values its employees.

For Drucker (1973), a company's only objective is to attract buyers. Dawkins and Reichheld (1990) showed that an increase of only 5% in customer retention resulted in a net present value of between 25% to 95% for customers in a range of corporate settings, elevating the importance of customer retention to that of acquiring new ones. Customers are said to be retained throughout time when they make multiple purchases of a product or service, as described by Gets and Thomas (2001). According to Huit (2000), customer loyalty increases as buyers become more satisfied with the product's value for the price. According to Khan and Hussain (2013), consumers who are prepared to pay a greater price for a product or service are more likely to be brand aware and prestige sensitive. Crosby et al. (1990) define customer happiness as the degree to which they feel they can trust or rely on a product, service, or company. Actions and performances are examples of services.

According to Buttle (2004), customer retention is the number of active customers at the end of a fiscal year as a percentage of active customers at the beginning of the year. Relationship marketers prioritize continuing to do business with existing clients. Although there may be some variation in how client retention is defined and measured from one industry to the next, there is general agreement that doing so may have significant financial advantages for a company (Buttle, 2004). There is an increase in client retention, sales volume, and word-of-mouth advertising. Based on prior research (Berry, 1995; Heskett et al., 1994), For most service businesses in today's market, long-term customer connections are crucial to continued growth and profitability. According to Day (1994), retaining more customers is all about understanding and meeting their needs. (Clark, 1997).

Customer retention has the potential to be one of the most powerful weapons that organizations can use in the battle for strategic advantage and survival in today's increasingly competitive climate. Understanding the elements that affect client retention and the part it plays in the creation of strategy and goals is of the highest significance.

### **2.5.2 Customer Loyalty**

'Customer loyalty' is defined as "a firm and persistent preference for one brand over another in the face of competing alternatives, even when those alternatives are equally or more attractive," as stated by Oliver (1999) and quoted by Obi and Akani (2020). Oliver (1997), Ehigie (2006), and Wilson (2018) all define "customer loyalty" as "consumers' tendencies and commitments to make another purchasing activity from the same company in the future." To survive in today's competitive banking market (Obi & Akani, 2020), banks must do all in their power to foster client loyalty. It has been widely acknowledged that customer loyalty contributes to a company's overall success, not only financial success (Delgado-Ballester et al., 2003; Aydin & Ozer, 2005; Velotsou, 2015; Wilson & Keni, 2018).

Han et al. (2008) defined trust as the consumers' evaluations of the vulnerability of the situation while completing transactions with a firm, whereas Velotsou (2015) described trust as the organization's capacity to keep the promises it has made to customers. Businesses require consumers' trust to attract new ones and hold on to the ones they currently have. If a customer has a favorable impression of a product's maker, they are less inclined to buy a similar product from a competitor. Furthermore, loyal customers are less inclined to transfer service providers due to billing and pricing issues.

According to Obi and Akani (2020), customer loyalty has become an important predictor of a business's long-term success. Bowen and Shoemaker (1998) and Pullman and Gross (2004) found that even a little improvement in customer loyalty might have a substantial impact on bottom-line results. Consumer trust in a company may be damaged or destroyed if it participates in dishonest practices such as disclosing private customer information or passing off low-quality goods as high-quality ones. Therefore, companies must exert considerable effort to gain consumers' confidence and then maintain that trust so that customers don't defect to rivals in search of their needs' satisfaction (Wilson & Makmud, 2018). Oliver (1997), Ehigie (2006), and Wilson (2018) define customer loyalty as "consumers' tendencies and commitments to make another purchasing activity from the same company in the future."

According to several sources, including Mittal (1998), Lassar (2000), Duncan (2002), Yap (2012), Elliot (2021), Wilson (2021), and Bhat (2021), client loyalty is a major factor in a company's success. It is thus essential for companies to undertake customer retention tactics to prevent a "move away" from the brand. When it comes to company planning and reengineering, "customer loyalty has emerged as a central focus," say Obi and Akani (2020).



### **Perceived Usefulness and Marketing Performance**

Tahar, Riyadh, Sofyani, and Purnomo (2020) evaluated evidence showing how citizens' information technology preparedness influences their perceptions of e-Filing's ease-of-use, usefulness, and security. This study used data from the Civil Service Taxpayer Database, the Armed Forces of the Republic of Indonesia, and the State Police of the City of Semarang in Indonesia as main sources. We sent out 150 questionnaires and received sufficient responses to analyze 126 of them. The use of multiple linear regression and route analysis allowed for the testing of hypotheses. There was no correlation between perceived usefulness and e-Filing adoption, however there was a positive correlation between reported simplicity of use and perceived security. Furthermore, the readiness of information technology did not attenuate the effects of perceived simplicity of use, perceived usefulness, and perceived security on the adoption of e-Filing.

Nor, Che, and Mohd conducted research in 2017 to determine what factors developers in Malaysia thought most significant when determining whether or not to deploy LBM technology. They focused on factors that were directly related to the technologies' perceived ease of use and competitive advantage. Using a random sample technique, the data was gathered using a questionnaire-based field survey. All of the information was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Users' perceptions of LBM technology's ease of use and utility were shown to be positively associated with adoption. The findings also lent credence to the TAM and IDT as useful frameworks for explaining the factors that influence whether or not LBM technology is adopted.

Nwokah and Didia's (2015) study of Nigerian food and beverage firms examined the effectiveness of their customer relationship management and marketing strategies. Marketing performance (MP) and customer relationship management (CRM) in the Nigerian food and beverage industry were the primary topics of research. This study was designed as a correlational investigation to uncover the significant relationships between the three dimensions of MP employed and the five primary factors of CRM. The sample group consisted of employees from various food and drink businesses in Nigeria; they were asked to fill out a questionnaire and were then interviewed to glean relevant information. Only eleven of the seventeen companies originally included in the 2013/2014 Stock Exchange Gazette made the cut. Fifteen hypotheses and questions were generated and tested using Pearson's correlation. The data shows a spectrum of correlations between the several important parameters. Sales growth was positively correlated with customer education to the tune of 0.743. Technology-based CRM and Market Share, on the other hand, are only moderately correlated at 0.350. The findings point to a nexus between CRM and MP, although a weak one.

Amer, Ali, Hammad, and Navee (2018) provide a theoretical model in which online trust mediates the relationship between perceived ease of use, perceived utility, and intention to purchase through mobile devices. For the purposes of this study, "mobile devices" included smartphones, cellular phones, and tablets with an internet connection. Questionnaire data collected from students and faculty at several Pakistani colleges were analyzed using partial least squares structural equation modeling (PLS-SEM). Consumers' trust in online marketplaces and their tendency to make purchases through mobile devices seem to be positively affected by PU, but PEOU has no

discernable effect, according to the research. In addition, although mediating the connection between PEOU and buy intention, online trust only partially mediators the connection between PU and purchase intent when shopping on mobile devices.

### **Perceived Ease of Use and Marketing Performance**

Perceived utility and perceived ease-of-use on customer loyalty in the Chinese computer industry are examined by Wilsona, Kenib, and Tan (2021). The current study used a survey methodology, with questionnaires acting as the primary means of data collecting. The questionnaires were made available to 400 participants from or living in one of five cities in China using an internet survey site. Following exhaustive data collection and review, 346 usable data points were selected for this study's analysis. All of this information was then analyzed using SmartPLS 3.3.2 and a PLS-SEM model. Based on the data analyzed, the authors conclude that perceived utility and deemed ease-of-use have a positive and substantial effect on consumer pleasure, trust, and loyalty in China's computer industry. Perceived utility and perceived ease of use were shown to positively mediate the influence on customer loyalty, and it was revealed that trust was a more effective mediator than customer pleasure.

Renny and Hotniar (2013) looked at how users' impressions of the usability of a product affected their opinions, lending credence to the earlier research. The researchers used a questionnaire to compile their data. Customers that have access to the internet were surveyed. The information was analyzed using a structural equation modeling technique. The results revealed that perceived usefulness had a greater impact on users' opinions of airline ticket reservation than either ease of use or trustworthiness.

MohdSuki and MohdSuki (2011) surveyed subscribers to learn their thoughts on and intentions for using 3G mobile services based on their opinions of the services' usefulness, convenience, enjoyment, and attitude. In this research, cross-sectional data was collected by a survey and evaluated using factor analysis, correlation, and regression. Of the first 150 surveys, only 100 were usable. According to the findings, subscribers' mindsets, views on the service's utility, and opinions on how simple it is to use all play a role in determining whether or not they would adopt 3G mobile technology. It was shown that subscribers' expectations about the value of 3G mobile services had a significant impact on their propensity to use them. The rate of effective adoption of 3G should rise if the highlighted conditions are considered. Perceived trust, PEOU, perceived lifestyle compatibility, and perceived efficiency all had positive and large impacts on user intent, according to research by Chawla and Joshi (2017). In a 2018 study, Ashoka and Ramaprabha looked at what led individuals in India's Karnakata region to convert to mobile banking.

### **3. Methodology**

The positivist research paradigm was used in this investigation. A total of twenty-one (21) deposit money banks were included in the analysis. Each of these financial institutions received three copies of the questionnaire. Managers of branch operations, marketing, and customer relations provided responses. However, 63 employees from these banks were the responses. There were 63 deposit money bank employees included in the study's sample. Sampling is a technique used in statistical analysis to gain insight into a population by drawing conclusions from a representative

subset of that group. A sample size of 30% of the target population was deemed adequate by Mugenda (2003). An essential outcome of sampling a population is that inferences drawn from it may be generalized to the whole, as stated by Black (1999) as referenced by Khobane (2014). The reliability of the study instrument was determined using the Cronbach Alpha technique, and the results showed that both the overall reliability and the reliability of the individual subscales were above the minimum acceptable level (0.70). Pearson's Product Moments Correlation (PPMC) methods were used to analyze the data for this investigation. It was used to measure the efficacy of self-service technologies in advertising..

#### 4. Data Presentation and Analysis

**Table 1: Pearson's Product Moment Correlation (Perceived Usefulness and Customer Retention (n=53))**

Variables		Perceived Usefulness	Customer Retention
<b>Customer Retention</b>	Pearson Correlation	1	.521 <sup>xx</sup>
	Sig. (2-tailed)	.	0.000
<b>Perceived Usefulness</b>	Pearson Correlation	.521 <sup>xx</sup>	1
	Sig. (2-tailed)	0.000	

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

As can be seen from Table 1, perceived usefulness has a moderate, positive and significant relationship with customer retention. The sign of the correlation coefficient is positive indicating that when perceived usefulness increases, the customer retention of the deposit money banks also increases. This does not agree with the stated hypothesis 1 (Perceived usefulness of self-service technology does not significantly relate with customer retention of deposit money banks in Rivers State). The significant/probability value (PV) = 0.000 < 0.05, therefore the researcher concludes that a moderate, significant and positive relationship exists between perceived usefulness of self-service technology and customer retention, implying that as the perceived usefulness of self-service technology increases, it will lead to customer retention of the focal deposit money banks and enhance their marketing performance.

**Table 2: Pearson's Product Moment Correlation (Perceived Usefulness and Customer Loyalty) (n=53)**

Variables		Perceived Usefulness	Customer Loyalty
<b>Customer Loyalty</b>	Pearson Correlation	1	.983 <sup>xx</sup>
	Sig. (2-tailed)	.	0.000
<b>Perceived Usefulness</b>	Pearson Correlation	.983 <sup>xx</sup>	1
	Sig. (2-tailed)	0.000	

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

Table 2 shows the Pearson's correlation analysis using the statistical package for social science (SPSS) version 22.0. The Pearson's r is estimated as 0.983<sup>xx</sup>. This value shows that a very strong relationship exists between perceived usefulness and customer loyalty. The positive sign of this

correlation coefficient shows that perceived usefulness and customer loyalty are directly related i.e. increase in perceived ease of use is accompanied with increase in customer loyalty.

**Table 3: Pearson’s Product Moment Correlation (Perceived Ease of Use and Customer Retention) (n=53)**

Variables		Perceived Ease of Use	Customer Retention
<b>Customer Retention</b>	Pearson Correlation	1	.810 <sup>xx</sup>
	Sig. (2-tailed)		0.000
<b>Perceived Ease of Use</b>	Pearson Correlation	.810 <sup>xx</sup>	1
	Sig. (2-tailed)	0.000	

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

Table 3 shows that the Pearson’s  $r = 0.810$ . This shows that a very strong relationship exists between perceived ease of use and customer retention. The sign of the correlation coefficient is positive, indicating that when perceived ease of use increases, customer loyalty also increases. This does not agree with the stated null hypotheses 3 (Perceived ease of use of self-service technology does not significantly relate with customer retention of deposit money banks in Rivers State). The significant/probability value ( $pv = 0.000 < 0.05$ ). Therefore the researcher concludes that perceived ease of use of self-service technology significantly relates with customer retention of deposit money banks in Rivers State.

**Table 4: Pearson product moment correlation (Perceived Ease of Use and Customer Loyalty) (n=53)**

Variables		Perceived Ease of Use	Customer Loyalty
<b>Customer Loyalty</b>	Pearson Correlation	1	.776 <sup>xx</sup>
	Sig. (2-tailed)		0.000
<b>Perceived Ease of Use</b>	Pearson Correlation	.776 <sup>xx</sup>	1
	Sig. (2-tailed)	0.000	

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

Table 4 shows that the Pearson’s ( $r = 0.776^{**}$ ). This shows that a strong relationship exist between perceived ease of use and customer loyalty. The sign of the correlation coefficient is positive, indicating that when perceived ease of use increases, customer loyalty also increases. The significant/probability value ( $pv = 0.00 < 0.05$ ). Therefore, the researcher concludes that a strong, positive and significant relationship exists between perceived ease of use and customer loyalty.

### Perceived Usefulness and Marketing Performance

Self-service technologies offered by deposit money institutions have a positive and strong correlation with user retention and loyalty. Tables 4.6 and 4.7's beta values of 5.21 and 9.83, and

their corresponding p values of 0.0000, show that the null hypothesis of no substantial link between the variables was rejected. Our hypothesized relationship between customer satisfaction with self-service technology and continuing patronage of the deposit money institutions under investigation is supported by these results.

This study's results imply a link between consumers' perceptions of self-service technology's utility and their likelihood to remain loyal to that company, and that companies that emphasize self-service are more successful at acquiring and keeping customers. The RBV posits that stakeholders' perceptions of an organization as a collection of resources and skills underpins its potential to produce value and acquire a competitive advantage. As a result, businesses may be better able to compete and thrive in markets of diverse sizes and compositions. If they have access to rare, unique, and irreplaceable physical or digital assets, including self-service technology, they should protect them. According to research by Amer et al. (2018), users are more likely to trust a website and make a mobile purchase if they find it helpful. Amangala and Akani (2020) discovered that the likelihood of intending to utilize mobile banking was significantly correlated with how beneficial users thought it would be. According to research by Obi and Akani (2020), there is a direct link between knowledge management and customer loyalty. That agrees with the results of this study. Consumers' valuations of 3G mobile services were shown to be a significant factor in influencing whether or not they signed up for the technology by Mohdsuki and Mohdsuki (2011).

### **Perceived Ease of Use and Marketing Performance**

Self-service technologies offered by deposit money institutions have a positive and strong correlation with user retention and loyalty. Tables 4.6 and 4.7's beta values of 5.21 and 9.83, and their corresponding p values of 0.0000, show that the null hypothesis of no substantial link between the variables was rejected. Our hypothesized relationship between customer satisfaction with self-service technology and continuing patronage of the deposit money institutions under investigation is supported by these results.

This study's results imply a link between consumers' perceptions of self-service technology's utility and their likelihood to remain loyal to that company, and that companies that emphasize self-service are more successful at acquiring and keeping customers. The RBV posits that stakeholders' perceptions of an organization as a collection of resources and skills underpins its potential to produce value and acquire a competitive advantage. As a result, businesses may be better able to compete and thrive in markets of diverse sizes and compositions. If they have access to rare, unique, and irreplaceable physical or digital assets, including self-service technology, they should protect them. According to research by Amer et al. (2018), users are more likely to trust a website and make a mobile purchase if they find it helpful. Amangala and Akani (2020) discovered that the likelihood of intending to utilize mobile banking was significantly correlated with how beneficial users thought it would be. According to research by Obi and Akani (2020), there is a direct link between knowledge management and customer loyalty. That agrees with the results of this study. Consumers' valuations of 3G mobile services were shown to be a significant factor in influencing whether or not they signed up for the technology by Mohdsuki and Mohdsuki (2011).

### **Conclusion**



Based on the findings, the study therefore, concluded that self-service technology influences marketing performance of deposit money banks in Rivers State.

### Recommendations

Based on the conclusion, the study recommended that:

1. Managers of deposit money banks' should embrace self-service technology to enhance their marketing performance
2. Deposit money banks' should engage perceived usefulness to improve their marketing performance.
3. Marketing managers of deposit money banks should be prepared to develop and perceived ease of use to enhance their marketing performance.

### References

- Abdullah, F., Ward, R. & Ahmed, E. (2016). Investigating the influence of the most commonly used external variables of TAM on students' perceived ease of use (PEOU) and perceived usefulness (PU) of e-portfolios. *Computers in Human Behavior* 63, 75-90.
- Aghdaie, S. F. A., Piraman, A. & Fathi, S. (2011). An analysis of factors affecting the consumer's attitude of trust and their impact on internet purchasing behavior. *International Journal of Business and Social Science* 2(23), 12-22.
- Ahmed, F., Qin, Y. & Aduamoah, M. (2018). Employee readiness for acceptance of decision support systems as a new technology in e-business environments; A proposed research agenda. *Industrial Technology and Management (ICITM), 7th International Conference on, IEEE*.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50 (2), 179-211.
- Akani, G. H. & Agburum, O. (2020). Information sharing and marketing effectiveness of smes in Rivers State. *International Journal of Business & Entrepreneurship Research*, 13(3), 01 – 07.
- Al-Adwan, A., Al-Adwan, A. & J. Smedley (2013). Exploring students' acceptance of e-learning using technology acceptance model in Jordanian universities. *International Journal of Education and Development using Information and Communication Technology* 9(2), 4-20.
- Alalwan, A.A., Dwivedi, Y.K., Rana, N.P., & Williams, D.M. (2016). *Journal of Enterprise Information Management* 29(1), 118-139.
- Ali, A. (2007). The sovereign customer. *Competitive Review*, 17 (1/2).
- Amangala, E.A. & Akani, G.H. (2020) Students' intention to use mobile banking: the role of trust. *International Journal of Management Sciences*, 8(2), 01 – 10.
- Amin, M., Rezaei, S. & Abolghasemi, M. (2014). User satisfaction with mobile websites: The impact of perceived usefulness (PU), perceived ease-of-use (PEOU) and trust, *Nankai Business Review International*, 5 (3), 258-274.

- Ardiansah, M. N., Chariri, A., Rahardja, S. &Udin, U. (2020). The effect of electronic payments security on e-commerce consumer perception: An extended model of technology acceptance. *Management Science Letters*, 10(7), 1473-1480.
- Ashoka, M. &Ramaprabha.D.(2018). A study of TAM model in the usage of mobile banking services.*International Journal of Advanced Research and Development*, 3(1), 109-113.
- Bankole, F., Bankole, O. & Brown, I. (2011).Mobile Banking Adoption in Nigeria.*The Electronic Journal on Information Systems in Developing Countries*, 47(2), 1-23.
- Barrutia, J. M. &Charterina, J. (2006).Measuring the impact of informational democracy on consumer.*International journal of marketing research*, 48 (93). 351-373.
- Berry, L.L. (1995). Relationship marketing of services- growing interest, emerging COSE: Its impact perspectives. *Journal of the Academy of marketing science*, 23(4), 236-45.
- Bhat, S.A., Islam, S.B. & Lone, U.M. (2021).Antecedents and consequences of online buying behavior: A mediation study, *South Asian Journal of Business Studies*, 2(1), 345-355.
- Bhatiasevi, V. (2016).An extended UTAUT model to explain the adoption of mobile banking.*Information Development*, 32(4), 799-814.
- Bolton, R.N. (2004). Linking marketing to financial performance and firm value.*Journal of Marketing*, 68, (4),73-75.
- Buttle, F. (2004).*Customer relationship management: Concepts and tools*, Elsevier, oxford.
- Chawla, D. & Joshi, H. (2017). High versus low consumer attitude and intention towards adoption of mobile banking in India: An empirical study. *Vision*, 21(4), 410-424.
- Chen, K. Y. & M. L. Chang (2013).User acceptance of ‘near field communication’ mobile phone service: an investigation based on the ‘unified theory of acceptance and use of technology model. *The Service Industries Journal* 33(6), 609-623.
- Cho, J. &Dansereau, F. (2010). Are transformational leaders fair? A multi-level study of transformational leadership, justice perceptions, and organizational citizenship behaviors, *The Leadership Quarterly*, 21(3), 409- 421.
- Christodoulides, G. &Michaelidou, N. (2011), Shopping motives as antecedents of e-satisfaction and e-loyalty. *Journal of Marketing Management*, 27 (1/2), 181-197.
- Clark, B. H. (1999). Marketing performance measures: History and inter-relationships. *Journal of Marketing Management*, 15, 711-732.
- Connor, P. &Tynan, C. (1999). In sickness and in health: Exploring and redeveloping a measure of marketing effectiveness. *Journal of Marketing Management*, 15,733-756.
- Crosby, L.A, Evans, K.R. & Cowles, D. (1990) .Relationship quality in services selling: An interpersonal influence perspective. *Journal of Marketing*, 54, 68-81.
- Davis, F. D. (1986). *A technology acceptance model for empirically testing new end-user information systems: Theory and results*. Doctoral dissertation, Cambridge, MA: Massachusetts Institute of Technology.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology.*MIS quarterly*, 319-340.
- Day, G. S. (1994). The capabilities of market-driven organizations. *Journal of Marketing* 58, 37-52.

- Davis, F., Bagozzi, R. & Warshaw, P. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982-1003.
- Deshpande, R. & Zaltman, G. (1987), A Comparison of Factors Affecting Use of Marketing Information in Consumer and Industrial Firms. *Journal of Marketing Research*, 24 (1), 114-118
- Desmayanti, N. (2012). Factors that influence the use of e-filing facilities by taxpayers as a means of submitting periodic tax returns online and real time (empirical studies in the city area of Semarang). *Indonesian Accounting Research Journal*, 1(1).
- Dholakia, U. & Bagozzi, R. P. (2001). Consumer behavior in digital environments. *Digital Marketing*, 163-134.
- Dholakia, R. & Dholakia, N. (2004, December). Mobility and markets: Emerging outlines of ecommerce. *Journal of Business Research*, 57(12), 1391-1396.
- Doll, W. J., Hendrickson, A. & Deng, X. (1998). Using Davis's perceived usefulness and ease-of-use instruments for decision making: A confirmatory and multi-group invariance analysis. *Decision Sciences Journal*, 29 (4), 839-869
- Didia, J.U.D. & Opara, B.C. (2015). The moderating influence of marketing knowledge management on total integrated marketing and business performance in the Nigeria telecommunication industry. *Journal of Business & Economy*, 9(1), 205-219.
- Didia, J.U.D. & Nwokah, N.G. (2015). Investigated sales integration and business performance in the telecommunication industry in Nigeria. *Journal of Marketing and Consumer Research*, 11, 180-189.
- Doyle, P. (1989). Building successful brands: the strategic options, *Journal of Marketing Management*, 5(1), 77- 95.
- Economist, T. (2005). Power at last. *The Economist*, 375 (8420), 11.
- Ehigie, B.O. (2006). Correlates of customer loyalty to their bank: a case study in Nigeria. *International Journal of Bank Marketing*, 24 (7), 494-508.
- Eriksson, K., Kerem, K. & Nilsson, D. (2005). Customer acceptance of internet banking in Estonia. *International Journal of Bank Marketing*, 23(2), 200-216.
- Gao, Y. (2010). Measuring marketing performance: A review and a framework, *The Marketing Review*, 10(1), 25-40.
- Giese, J. L. & Cote, J. A. (2000). Defining Consumer Satisfaction. *Academy of Marketing Science Review* 2000(1), 1-27.
- Halstead, D., Hartman, D. & Schmidt, S.L. (1994). Multisource effects on the satisfaction formation process. *Journal of the Academy of Marketing Science*, 22(2), 114-129.
- Hansemark, O.C. & Albinsson, M. (2004). Customer satisfaction and retention: the experiences of individual employees. *Managing Service Quality*, 14(1), 40-57.
- Hernández, B., Jiménez, V. & José-Martín, M. (2011). Age, gender and income: do they really moderate online shopping behavior. *Online Information Review*, 35(1), 113-133.
- Jahangir, N. & Begum, N. (2008). The role of perceived usefulness, perceived ease-of-use, security and privacy, and customer attitude to engender customer adaptation in the context of electronic banking. *African Journal of Business Management*, 2(1), 32-40.
- Jeong, B.-K. & Yoon, T. (2013). An empirical investigation on consumer acceptance of mobile banking services. *Business and Management Research*, 2(1), 31-40.

- Jeyabalan, K. (2013). A study on mobile banking in nationalised banks with reference to Coimbatore city. *International Refereed Research Journal*, 1(2), 37-42.
- Jones, A. B. & Kauppi, K. (2018). Examining the antecedents of the technology acceptance model within e-procurement. *International Journal of Operations and Production Management*, 38(1), 22-42.
- Khan, I. (2012). Impact of customers satisfaction and customers retention on customer loyalty. *International journal of Scientific and Technology Research* 1(2).
- Kim, H. & J. Song (2010). The quality of word-of-mouth in the online shopping mall. *Journal of Research in Interactive Marketing*, 4(4), 376-390.
- Kim, H.B., Kim, T. & Shin, S. W. (2009). Modeling roles of subjective norms and eTrust in customers' acceptance of airline b2c e-commerce websites. *Tourism Management*, 30(2), 266- 277.
- Kim, J. B. (2012). An empirical study on consumer first purchase intention in online shopping: Integrating initial trust and TAM. *Electronic Commerce Research* 12(2), 125-150.
- Kravitz, N. (2004). *Teaching and learning with technology: Learning where to look*. Lanham, Maryland: Rowman & Littlefield.
- Kumar, P., Mokha, A.K. & Pattnaik, S.C. (2021). Electronic customer relationship management (e-crm), customer experience and customer satisfaction: evidence from the banking industry. *Benchmarking: An International Journal of Marketing*, 2(9), 99-106
- Kurti, A. (2009). *Exploring the multiple dimensions of context: Implications for the design and development of innovative technology-enhanced learning environments*. Ph.D Thesis Sweden: Vaxjo University Press
- Lam, R. & Burton, S. (2006). SME banking loyalty (and disloyalty): A qualitative study in Hong Kong. *International Journal of Bank Marketing*, 24(1), 37-52.
- Lee, M. (2010). Explaining and predicting users' continuance intention toward e-learning: An extension of the expectation – confirmation model. *Computers & Education*, 4(2), 506-516.
- Lim, H., Widdows, R. & Park, J. (2006). Mloyalty: winning strategies for mobile carriers. *Journal of Consumer Marketing*, 23(4), 208 - 218.
- Lim, Y. J., Osman, A., Salahuddin, S.N., Romle, A. R. & Abdullah, S. (2016). Factors influencing online shopping behavior: the mediating role of purchase intention. *Procedia Economics and Finance* 35, 401-410.
- Lindsay, R., Jackson, T. W. & Cooke, L. (2011). Adapted technology acceptance model for mobile policing. *Journal of Systems and Information Technology*, 13(4), 389-407.
- Lombart, C. & Louis, D. (2012). Consumer satisfaction and loyalty: Two main consequences of retailer personality. *Journal of Retailing and Consumer Services*, 19(6), 644-652.
- Mackay, D. (2008). *Sustainable Energy: Without the Hot Air*. Cambridge: UIT.
- Maclayton D.W. & Nwokah, N.G. (2012). Measuring business excellence. *Journal of Marketing* 10(4), 65-76.
- Martínez, P. & Bosque, I. R. (2013). CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction. *International Journal of Hospitality Management*, 35, 89-99

- MohdSuki, N. & MohdSuki, N. (2011). Exploring the relationship between perceived ease of use, perceived enjoyment attitude and subscribers' intention towards using 3G mobile services. *Journal of Information Technology Management*, XXII (1),
- Muhammad., K. I., Amer, S. Ali, R., Hammad, M. & Navee, A. F. (2018). An empirical study on the effect of perceived usefulness and ease of use on purchase intention through Mobile Devices in Pakistan: A mediating role of online trust. *European Journal of Business and Management*, 10(17), 30-35
- Nor, A. R., Che, S. A. & Mohd, N. M. N. (2017). Empirical study of the perceived ease of use and relative advantage on load-bearing masonry (LBM) technology adoption. *IP Conference Proceedings 1903*, 030006 (2017); <https://doi.org/10.1063/1.5011513>.
- Nwokah, N. G (2006) Marketing effectiveness and business performance. *Nigerian Journal of Business and Society*, 3 (2), 15-26.
- Nwokah N.G. & Didia J. U. D. (2015). Customer relationship management and marketing performance: the study of food and beverages firms in Nigeria. *European Journal of Business and Management*, 7(15), 85-95.
- Nkpurukwe, O. I., Igomu, M.O., Saidu, R.A., Nwuju, L. M. & Wali, A. W. (2020). Process management and customer patronage of deposit money banks in Nigeria. *International Journal of Business Society*, 4 (8), 138-14.
- Okpala, I., Nnaji, C. & Awolusi, I. (2021). Wearable sensing devices acceptance behavior in construction safety and health: assessing existing models and developing a hybrid conceptual model. *Construction Innovation*, <https://doi.org/10.1108/CI-04-2020-0056>
- Oliver, R.L. (1997), *Satisfaction: A Behavioral Perspective on the Consumer*, Irwin/McGraw Hill, New York. NY.
- Omar, N. A., Nazri, M. A., Abu, N. K. & Omar, Z. (2009). Parents' perceived service quality, satisfaction and trust of a childcare centre: Implication on loyalty. *International Review of Business Research Papers*, 5 (5), 299-314.
- Ooi, K.B. & Tan, G.W.H. (2016). Expert systems with applications 59, 33-46 (2016).
- Osipow, S. H. & Fitzgerald, L. F. (1996). *Theories of career development* (4th ed.). Boston: Allyn & Bacon.
- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H. & Pahlila, S. (2004). Consumer acceptance of online banking: An extension of the technology acceptance model. *Internet Research (e-journal)*, 14(3), 224-235.
- Pizzutti, C. & Fernandes, D. (2010). Effect of recovery efforts on consumer trust and loyalty in e-tail: A contingency model. *International Journal of Electronic Commerce*, 14(4), 127-160.
- Porter, C. E. & N. Donthu (2006). Using the technology acceptance model to explain how attitudes determine Internet usage: The role of perceived access barriers and demographics. *Journal of business research* 59(9), 999-1007.
- Rahman, M.M., Lesch, M.F., Horrey, W.J. & Strawderman, L. (2017). Assessing the utility of tam, tpb, and utaut for advanced driver assistance systems. *Accident Analysis and Prevention*, 108, 361-373.
- Renny, S. G. & Hotniar, S. (2013). Perceived usefulness, ease of use, and attitude towards online shopping usefulness towards online airlines ticket purchase. *Procedia - Social and Behavioral Sciences* 8, 12-216



- Rondan-Cataluna, F. J., Arenas-Gaitan, J. & Ramirez-Correa, P. E. (2015). A comparison of the different versions of popular technology acceptance models a non-linear perspective. *Kybernetes*, 44(5), 788-805
- Rosenberg, M. (2001). *E-Learning: Strategies for Delivering Knowledge in the Digital Age*. New York: The McGraw Hill Companies, Inc.
- Rust, R.T., Ambler, T., Carpenter, G.S., Kumar, V. & Srivastava, R.K. (2004). Measuring marketing productivity: Current knowledge and future directions, *Journal of Marketing*. 68, (4), 76-89.
- Ryu, K., Lee, H. & Kim, W. G. (2012). The influence of the quality of the physical environment, food, and service on restaurant image, customer perceived value, customer satisfaction, and behavioral intentions. *International Journal of Contemporary Hospitality Management*, 24(2), 200-223.
- Savickas, M. (1994). *Convergence in career development theories*. Palo Alto, CA: CPP Books.
- Seiders, K., Voss, G. B., Grewal, D. & Godfrey, A. L. (2005). Do satisfied customers buy more: Examining moderating influences in a retailing context. *Journal of Marketing*, 69(4), 26-43.
- Shankar, A. & Datta, B. (2018). Factors affecting mobile payment adoption intention: An Indian perspective. *Global Business Review*, 19(35), 725-895
- Slade, E., Williams, M., Dwivedi, Y. & Piercy, N. (2015). Exploring consumer adoption of proximity mobile payments. *Journal of Strategic Marketing*, 23(3), 209-223.
- Smith, D. N. & Sivakumar, K. (2004). Flow and Internet Shopping Behavior: A Conceptual model and research proposition. *Journal of Business Research*, 57 (10), 1199-1208.
- Stolle, H. D. & Micheletti, M. (2005). Politics in the supermarket: political consumerism as a form of political participation. *International Political Science Review* 26(3), 245-269.
- Sureshchandar, G. S., Rajendran, C. & Anantharaman, R. N. (2002). The relationship between service quality and customer satisfaction – a factor approach. *Journal of Services Marketing*, 14(4), 363-379.
- Tahar, A., Riyadh, H.A., Sofyani, H. & Purnomo, W E. (2020). Perceived ease of use, perceived usefulness, perceived security and intentions to use E-filing: The role of technology readiness. Retrieved 7<sup>th</sup> August 2022, from, [www.google.com](http://www.google.com).
- Tan, T. H. & Foo, Y.-F. (2012). Predicting taxpayers' intentions of adopting electronic tax-filing (e-filing) in Malaysia. *Journal of Accounting Business and Management*, 19(2), 59-71.
- Teo, T., Ursavas, O. F. & Bahcekapili, E. (2011). Efficiency of the technology acceptance model to explain pre-service teachers' intention to use technology. *Journal of Islamic Marketing*, 1(19), 101-110
- Usman, H., Mulia, D., Chairy, C. & Widowati, N. (2020). Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia. *Journal of Islamic Marketing*, 1(19), 20-25
- Usman, H., Projo, N.W.K., Chairy, C. & Haque, M.G. (2021). The exploration role of Sharia compliance in technology acceptance model for e-banking: Islamic bank in Indonesia. *Journal of Islamic Marketing*, 1(19), 200-215

- Veloutsou, C. (2015). Brand evaluation, satisfaction and trust as predictors of brand loyalty: the mediator-moderator effect of brand relationships. *Journal of Consumer Marketing*, 32(6), 405-421.
- Veloutsou, C., Gilbert, R., Moutinho, L. & Goode, M. (2005). Measuring transaction specific satisfaction in services: are the measures transferable across cultures? *European Journal of Marketing*, 39(1/2), 606-628
- Venkatesh, V. (2000). Determinants of perceived ease of use: Integrating control, intrinsic motivation, and emotion into the technology acceptance model. *Information Systems Research*, 11, 342-365.
- Venkatesh, V. & Davies, F. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186-204.
- Wilson, N. (2020). Trust Vs Satisfaction: Which One is More Important in Mediating the Impact of Website Quality Towards Customer Loyalty in The Indonesian E-Commerce Industry? Proceedings of the International Conference on Management, Accounting, and Economy (ICMAE 2020).
- Wilson, N. & Makmud, S.T. (2018). The Effect of Brand Evaluation, Satisfaction, Brand Relationship And Trust To Brand Loyalty: A Case Study Of The Southeast Asian Smartphone Industry. *Journal Muarallmu Sosial, Humaniora, Danseni*, 2(2), 633-649.
- Wilson, N., Alvita, M. & Wibisono, J. (2021). The Effect of Perceived Ease of Use and Perceived Security Toward Satisfaction and Repurchase Intention, *Journal of Muarallmu Ekonomidan Bisnis*, 5(1), 145-159.
- Wilsona, N., Kenib, K. & Tan, P.H.P. (2021). The role of perceived usefulness and perceived ease-of-use toward satisfaction and trust which influence computer consumers' loyalty in China. *GadjahMada International Journal of Business* 23(3), 262-294.
- Wu, H., Tennyson, R. D., & Hsia, T. (2010). A study of students satisfaction in a blended e-learning system environment. *Computers and Education*, 55, 155- 164.
- Wu, J. P., Tsai, R. J., Chen, C. C. & Wu, Y. C. (2006). An integrative model to predict the continuance use of electronic learning system: Hints for teaching. *International Journal of E-Learning*, 5(2), 287-302.
- Yacob, A., Abdul Kadir, A. Z., Zainudin, O. & Zurairahq, A. (2011). Student awareness towards e-learning in education. *Third International Conference On E-Learning, Procedia - Social and Behavioral Sciences*, 67, 93-101.
- Yap, B.W., Ramayah, T. & Shahidan, W.N.W. (2012). Satisfaction and trust on customer loyalty: An approach. *Business Strategy Series*, 13(4), 154-167
- Zhu, D. S., O'Neal, G.S., Lee, Z.C. & Chen, Y.H. (2009). The effect of trust and perceived risk on consumers' online purchase intention. *Computational Science and Engineering. International Conference on, IEE*