

The Impact of Digital Banking and Brand Strategy on Customer Loyalty of Commercial Banks in Nigeria

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Abstract: This study investigated the impact of digital banking and brand strategy on customer loyalty among commercial bank customers in Nigeria. The survey was distributed among the commercial bank customer in Nigeria where questionnaire was used as a form of data gathering. 450 questionnaires were distributed but 409 were filled and return. The data was subjected to different analyses such as frequency analysis, regression analysis to correlation analysis. The study found that digital banking services are very easy and flexible to use, and it is possible for users to recommend digital banking services to friends and family. It was concluded that positive and significant connection exists between brand awareness and digital banking, brand awareness and customer loyalty also revealed a positive and significant relationship, while digital banking and customer loyalty revealed a positive and significant relationship.

Keywords: Digital Banking, Brand Awareness, Customer Loyalty, and Commercial Banks.

1. Introduction

The banking sector is one of the service sectors which has the attributes of both workers and capital resources (Wajeetongratana, Joemsittiprasert, & Jermsittiparsert, 2019). Amid the presence of competitive market, the banking sector continues to expand across the continent. The role of the banking sector is vital to the country's economic development at global and national level. The primary role of the financial sector is to raise funds in the form of savings, fixed deposits, and bank accounts. Eventually, this money is allocated in the form of loans, so that the financial sector can engage in the economic structure of society (Werner, 2016). Two elements of the relationship exist in the banking sector, such as the public and the bank, which are interdependent. In this relationship, the bank is supposed to be faithful to the clients. It is therefore necessary for the bank to create trust among its clients and improve the degree of fulfillment. Several scholars have noted that the concept of fulfillment among consumers is growing while the level of trust between them rises (Stiglitz, Sen, & Fitoussi, 2017). There is also a significant role for financial institutions in the mobilization of capital resources and the distribution of economic resources. A productive and effective financial structure is thus needed to promote sustainable economic growth. Therefore, banking is the core that should flourish to enable the nation grow. The growing development of digital economy is driving potential for creativity, competition and productivity within the financial sector. Advancement and implementation of emerging technology and incorporation into business models are essential to banks acquiring greater size, steadily entering new markets, deep perception of expectations of the consumers, leading to greater productivity and optimization (Peppers & Rogers, 2016). Banks leveraged on technology to enhance their performance and service offerings to their clients, but rapid innovation and advancements in payment processes, consumer engagement networks and media contact have resulted in much broader consequences for how banks engage clients (Cuesta et al., 2015). The banking sector is growing rapidly, with banks vying not only against one another also against non-financial institutions (Hull, 2002). Most innovations in bank offerings are easy to replicate and can be differentiated only based on price and quality as banks offer virtually similar services. Online banking is designed to help banks offer stronger, quicker and cheaper services. It allows consumers to access critical banking services on their personal computers regularly (Polatoglu&Ekin, 2001). It helps customers to make banking online transactions anytime and at any place (Polatoglu&Ekin, 2001). With good branding strategies, customers will be attracted to patronage the services and products of the organization which will also enhance trust and loyalty of customers in any industry. It also improves the efficacy of competition marketing strategies, thus; strong brand is an attribute that makes a distinction and raises the chances of success within organization. In today's intensely dynamic and evolving business world, consumer loyalty should be a performance indicator, as consumer loyalty can contribute to consumer engagement and thus to sustainability for the entity. (Jamal & Kamal, 2002; Egan, 2004). Jamal et al., (2002) typically describes consumer satisfaction as meeting one's needs. In addition, Jamal and Kamal (2002) defined satisfaction as a customer's feeling or reaction to a product after it has been utilized. Egan (2004) reviews the concepts of several scholars and defines consumer satisfaction as a psychological mechanism for determining perceived output effects based on preset standards. Loyalty is however, seen to be difficult to describe and quantify. The dilemma is whether loyalty is a behavioral indicator. McGoldrick and Andre (1997) suggest that the word "loyalty" has been used broadly and

involves love, dedication or engagement. For this purpose, consumer satisfaction is often used as an indicator of loyalty, as satisfaction is believed to have a beneficial impact on purchasing intentions. Reichheld (2000) finds that after being pleased or rather fulfilled, many consumers are still defective. Such behavior can be explained by the influence of other factors such as preference, comfort, value and profits. He further referred that it implies two ways: that attitudinal satisfaction measures are weak indicators and that they cast some concern on the idea of 100% loyalty. In several ways, the introduction of digital banking is significant since technology has evolved the daily life of people both young and old, it serves as a basis of policy re-direction from the traditional form to the recent form and have the appropriate opportunities to increasing the effectiveness of the management. The value of this work is fundamentally a broad perspective that aims to introduce various types and concepts of digital banking, brand strategy and customer loyalty.

2. Literature review

Digital banking refers to an internet-based website where consumers can use and use a range of banking options, ranging from depositing, transferring, paying bills and saving (Pikkarainen, Karjaluoto&Pahnila, 2004). Banks are currently using electronic networks and websites to handle payment details maintenance activities. Bank uses use electronic networks as a primary way of contact with consumers to market their goods and services which is known as electronic banking (Azouzi, 2009). Digital banking provides personalized and cohesive service experience across all platforms and consumer digital channels enhanced by automation that leads in structural changes in targeting the operational system, service culture and service delivery outcomes that are both desirable and cost-effective. (Maria et al., 2014). The digitization of banking systems is helpful to both financial institutions and consumers. Banks see the digital transition as a tool to achieve strategic advantage, effectively increasing market share and reducing operational costs (Jayawardhena& Foley, 2000). Digitalization ensures that banks can provide consumers with quicker, simpler, affordable and more efficient services (Aladwani, 2001).

2.1 Digital banking

The transition to digital has become more critical as numerous disruptive technologies with low-cost and digital platforms penetrate the market. To provide the customers with enough technologies to keep knowledge of their funds and the perception of always accessible, financial facilities has become the standard, affecting the viability of conventional branch-based banking models. Karjaluoto and Shaikh (2015) observed that innovation in the ICT infrastructure has transformed the way consumers communicate with banking institutions. Customers' acceptance to mobile banking is increasingly growing and it is pushing banks to deploy mobile platforms at the core of their delivery service. Challenges faced have somehow been to deliver these skills, but also to develop a consumer's eco-system. On this basis, Skinner (2014) claimed that banks should indeed be "meant for people, not money." This is precisely where progressive digital technologies discover its position. Wonglimpiyarat (2014) identified that many banks operate by applying emerging technology such as digital banking, to expand the ability and efficiency of the banking network. Improved logistics and consumer access were accomplished by entering mutual partnerships with other sectors to exploit partner supply networks that eventually enhance customer experience.

2.2 Customer loyalty

Loyalty plays an essential factor in the scope of financial institutions and the use of computer technology. The concept of loyalty has been widely discussed in the literature. The customer's desire to choose the same product or service again and again is referred to as loyalty (Masrek, Omar, &Uzir, 2012). The precise willingness of the consumer to remain associated with the seller and the company is referred to as loyalty (Raza & Rehman, 2012). Brand loyalty requires priority in the service sector; and as such, service providers must meet the expectations of clients and ensure they are satisfied (Santouridis&Trivellas, 2010). As far as the banking industry is concerned, the banks should provide such a service that meets the expected standards of the customers, ensures favorable support of enablement and retains the confidence of the customers so that they stay happy with the service and in turn, show loyalty to the service provider.

Loyalty serves as a customer's adherence to a single product, store and service provider though there exist other options that the customer can select instead (Shankar, Smith and Rangaswamy, 2003). By generating repeated buying activity from time to time, it shapes optimistic attitudes. There is a clear link between customer satisfaction and benefit for the company. Reichheld (2003) indicated that the most impressive evidence of loyalty is the proportion of the number of existing consumers who are enthusiastic to suggest their colleagues to patronize the product or service. Whereas the behavior perspective, existing customers have a sense of be loyal to a given product or being committed to a certain good or service. Pearson (1996) described consumer

loyalty as a mentality of consumers who have positive evaluations towards a firm, are committed to repurchasing the product or service of the organization and recommend to others the product or service.

Customer loyalty serves a key role in the success of any organization and loyalty becomes more critical as retaining customers alone does not reflect long-term efficiency (Flint, Blocker, & Boutin, 2011). Customer loyalty seems to be the primary goal of marketing strategy, as it brings many positive results to organizations. It is much easier to keep existing clients than to seek new ones (Kotler, 2010). Furthermore, loyal consumers are more likely to share previous service encounters favorably than non-loyal clients, generating an opportunity for word-of-mouth advertisement at no additional cost to the service provider (Shoemaker & Lewis, 1999).

2.3 Brand strategy

Branding tactics are designed to manipulate the view of a brand by consumers in a form that they are motivated to behave in a way, such as purchasing and using the brand's goods, buying them at cheaper price points. Furthermore, by giving them some sort of pleasing experience, most branding tactics seek to convince individuals to purchase, use and donate again. Since branding is generally a practice conducted in a competitive setting, the objective is often to convince individuals to prefer the brand to competition (Gelder, 2002). A brand needs to have meaningful context and knowledge to individuals through different cultures, as asserted by Gelder (2002). In doing this, it is important to establish a brand strategy that considers the brand's own strengths and abilities, competitive brand strategies, and customers' viewpoints that have been primarily influenced by interactions in their respective communities. Brand domain, brand image, brand affinity and brand awareness are four large brand management fields that can be utilized. A powerful brand sticks out from its grouping.

According to Stanley et al. (2011), it is important that the brand is efficiently expressed both internally and externally in order to develop and produce a brand.

3. Problem of the study

With the continuous development and growth of ICT on every aspect of life., Digital banking has also contributed to the advancement of management of the banking industry to exercise growth and improve the efficacy of management decisions. In several ways, the introduction of digital banking is significant since technology has evolved the daily life of people both young and old which in a way can be seen to have affected customers loyalty, its serves as a basis of policy re-direction from the traditional form to the recent form and have the appropriate opportunities to increasing the effectiveness of the management. The value of this work is fundamentally a broad perspective that aims to introduce various types and concepts of digital banking, brand strategy and customer loyalty.

4. Study objectives

- i. To examine the impact of digital banking on customer loyalty of the commercial bank in Nigeria
- ii. To investigate the impact of brand strategy on customer loyalty of the commercial bank in Nigeria
- iii. To determine the relationship between digital banking, brand strategy and customer loyalty among the commercial bank customers in Nigeria.

5. Hypotheses

The study hypotheses are presented as:

- i. Digital banking has negative impact on customer loyalty of the commercial banks in Nigeria
- ii. There is no significant impact of brand strategy on customer loyalty of the commercial banks in Nigeria

6. Methodology

Methodology is all the techniques used to conduct the analysis to achieve the findings for the study's specified goals. This chapter outlined the techniques and strategies used to collect data in order to meet the study's objectives.

6.1 Study design

This thesis is a non-contrived method of research design for field experiments that will determine results and causal relationships. The study utilizes primary data as a basis for data collection within the banking sector in Nigeria.

6.2 Population of the Study

The population is referred to the whole number, category, elements, and components used that are of interest to the study. It may also be viewed as the whole field of a study's interest observation. The targeted audience for this investigation is the customers of some banks in Nigeria.

6.3 Sampling Technique

Sampling is a method aimed at choosing the component of a group of population that is deemed necessary and relevant for an analysis to represent the actual population. There are numerous sampling approaches known as research techniques, namely systematic random sampling, random sampling, cluster sampling, quota sampling, and several others. The sampling methodology adopted for this research is basic random sampling which gives the respondents the similar probability of being picked in the study populations. Aina (2002) refers to simple random sampling as the appropriate sampling form of survey analysis that aims to provide equal opportunities for everyone to be used in the sampling frame. Due to the nature and the time frame of this study, fifty (50) customers will be selected as sample for the study from of the five (5) randomly selected commercial banks in Nigeria offering commercial banking services, such that the 50 customers that will be selected randomly from the five commercial banks making a total population of two hundred and fifty (250) proposed respondents. These commercial banks include: Guaranty Trust Bank Plc; United Bank for Africa Plc; Access Bank Plc; Zenith Bank Plc; First Bank of Nigeria Limited.

6.4 Study Instrument

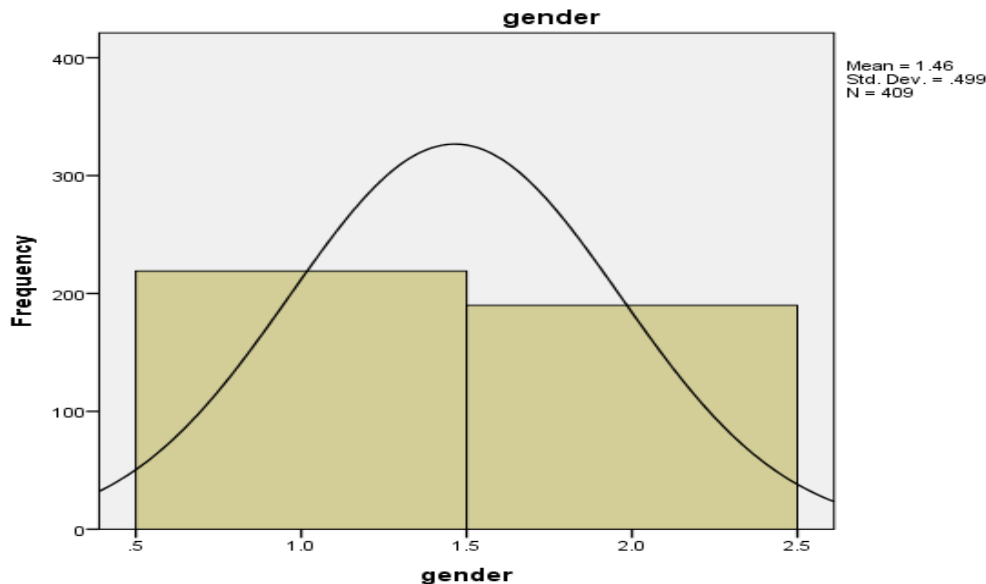
Questionnaires was constructed using 5- Likert’s rating scale such fully agree, agree, no idea, disagree, and fully disagree. The study estimation techniques are, frequency analysis, regression analysis and correlation analysis.

7. Result interpretation

The gathered data from the respondents was subjected to different estimation techniques ranging from the frequency analysis, reliability testing, factor analysis, correlation testing to regression analysis.

Table 1: Gender

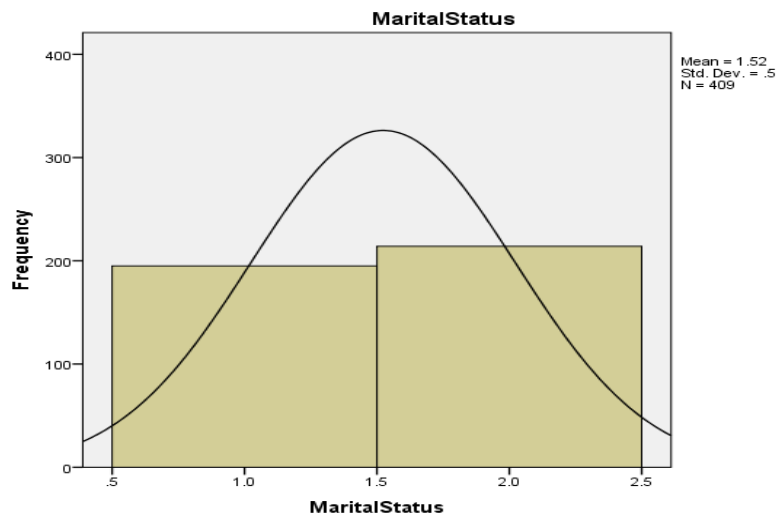
	Frequency	Percent	Cumulative Percent
Female	219	53.5	53.5
Male	190	46.5	100.0
Total	409	100.0	



The survey was conducted among the bank customer and 409 customers participated where 219 of them representing 53.5% are female and 190 of them accounting for 46.5% are male. This reporting that female respondents are more than the male respondents.

Table 2: Marital Status

	Frequency	Percent	Cumulative Percent
Single	195	47.7	47.7
Married	214	52.3	100.0
Total	409	100.0	



The marital status of the participants in the survey shows that 195 of them are single and the 214 of remaining are married, this connotes that the married participants are more than the single participants.

Table 3: Age

	Frequency	Percent	Cumulative Percent
Below 30years	97	23.7	23.7
Between 31 and 40years	123	30.1	53.8
Between 41–50years	134	32.8	86.6
Above 51	55	13.4	100.0
Total	409	100.0	

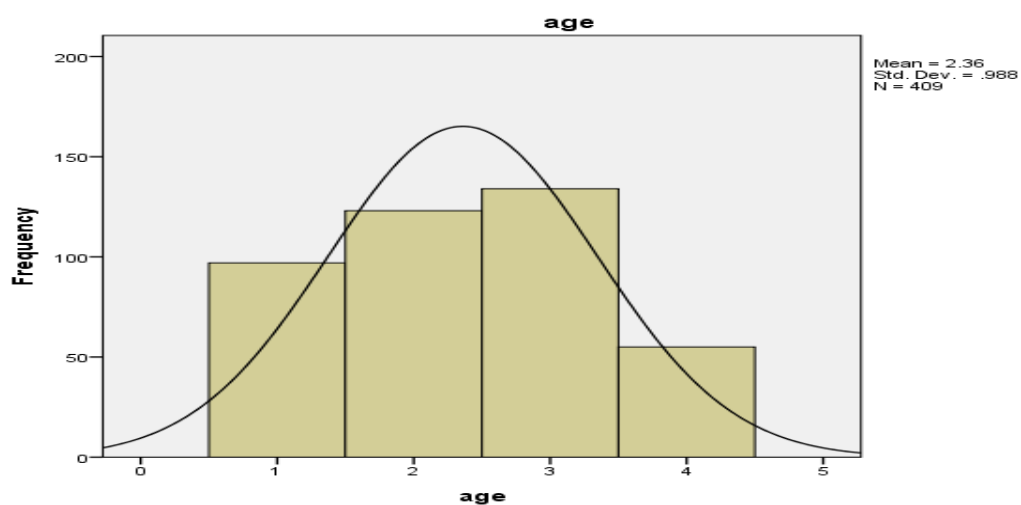
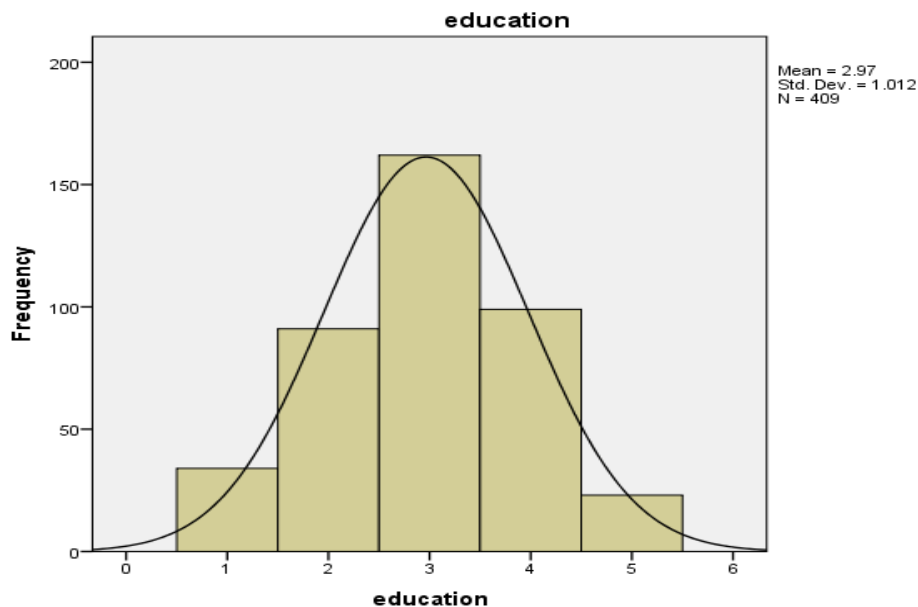


Table 3 and figure 3 reported that 97 respondents representing 23.7% are within the age below 30years, 123 of them with 30.1% are between 31 and 40years, 134 of the participants accounting for 32.8% are between 41 and 50years, 55 of them with 13.4% are above 51years. This indicates that much of the participants are between the age of 41-50years, followed by age between 31 and 40years, below 31years and above 50years.

Table4: Education

	Frequency	Percent	Cumulative Percent
Secondary School Education	34	8.3	8.3
OND/HND	91	22.2	30.6
BSC/Masters	162	39.6	70.2
Ph.D.	99	24.2	94.4
Others	23	5.6	100.0
Total	409	100.0	



The education status of the respondents shows that 34 of them with 8.3% have secondary school certificate, 91 participants representing 22.2% own OND/HND, 162 of the participants with 39.6% own BSc/master’s degree, 99 of the respondents with 24.2% have Ph.D. degree while 23 of them with 5.6% are others. This indicates that most of the respondents own BSc/master’s degree, followed by Ph.D., OND/HND, secondary school education, and others.

Table 5: How long have you been a bank customer?

	Frequency	Percent	Cumulative Percent
Less than 3years	33	8.1	8.1
Between 4-8years	159	38.9	46.9
More than 9years	217	53.1	100.0
Total	409	100.0	

Source: Analysis Computation

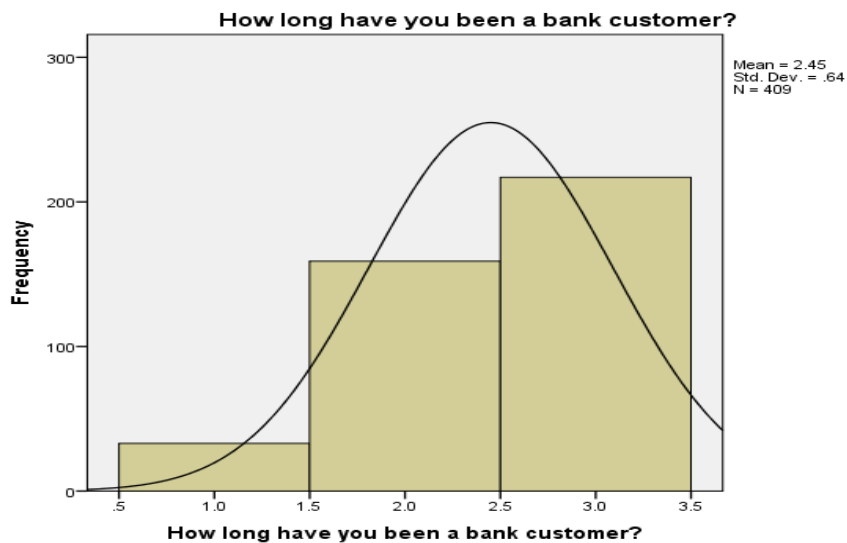


Table 5:My bank services awareness makes their activities faster for customers to use digital banking

	Frequency	Percent	Cumulative Percent
Strongly Disagree	38	9.3	9.3
Disagree	60	14.7	24.0
No Opinion	37	9.0	33.0
Agree	192	46.9	80.0
Strongly agree	82	20.0	100.0
Total	409	100.0	

Table 6 presents the report of how bank services awareness makes their activities faster for customers to use digital banking, Meanwhile, 38 of the respondents with 9.3% settled for strongly disagree, 60 of them representing 14.7% settled for disagree, 37 of the participants with 9.0% chose no opinion, 192 participants indicate agree while 82 of them with 20.0% settled for strongly agree. This could be said that much of the partakers concur that bank services awareness makes their activities faster for customers to use digital banking.

Table 6:Even if another bank has a better range of services as my bank, I strongly prefer to use my bank

	Frequency	Percent	Cumulative Percent
Strongly Disagree	28	6.8	6.9
Disagree	36	8.8	15.7
No Opinion	44	10.8	26.5
Agree	138	33.7	60.3
Strongly agree	158	38.6	99.0
6	4	1.0	100.0
Total	408	99.8	
Missing	System	1	.2
Total	409	100.0	

28 of the participants representing 6.8% chose that even if another bank has a better range of services as my bank, I strongly prefer to use my bank, 36 of them indicating 8.8% chose disagree, 44 of the respondents with 10.8% chose, 138 of them agreed while 158 strongly agree. This connotes that majority of the respondents accepted that even if another bank has a better range of services as their bank, they will strongly prefer to use their bank.

Table 7: If there is another bank that offers more convenient services, I still prefer to use my bank for everything

	Frequency	Percent	Cumulative Percent
Strongly Disagree	20	4.9	4.9
Disagree	74	18.1	23.0
No Opinion	65	15.9	38.9
Agree	187	45.7	84.6
Strongly agree	63	15.4	100.0
Total	409	100.0	

Table 8 presents the report of if there is another bank that offers more convenient services, they still prefer to use their bank for every bank service. 20 of the partakers with 4.9% settled for strongly disagree, 74 of them representing 18.1% settled for disagree, 65 of the participants with 15.9% chose no opinion, 187 participants representing 45.7% indicate agree while 63 of them with 15.4% settled for strongly agree. This could be said that much of the partakers submitted that if there is another bank that offers more convenient services, they still prefer to use their bank for every bank service.

Table 8: You can easily find documentation on how to use digital banking

	Frequency	Percent	Cumulative Percent
Strongly Disagree	47	11.5	11.5
Disagree	35	8.6	20.0
No Opinion	29	7.1	27.1
Agree	198	48.4	75.6
Strongly agree	100	24.4	100.0
Total	409	100.0	

Source: Analysis Computation

47 participants representing 11.5% chose that they can easily find documentation on how to use digital banking, 35 of them indicating 8.6% chose to disagree, 29 of the respondents with 7.1% chose no opinion, 198 of them agreed while 100 of the participants chose strongly to agree. This implying that many of them accepted that they can easily find documentation on how to use digital banking.

Table 9: The application process is very clear and easy to understand

	Frequency	Percent	Cumulative Percent
Strongly Disagree	22	5.4	5.4
Disagree	52	12.7	18.1
No Opinion	44	10.8	28.9
Agree	189	46.2	75.1
Strongly agree	102	24.9	100.0
Total	409	100.0	

Table 10 reveals the output whether digital banking the application process is very clear and easy to understand. While 22 of the respondents with 5.4% settled for strongly disagree, 52 of them representing 12.7% settled for disagree, 44 of the participants with 10.8% chose no opinion, 189 participants with 46.2% indicate agree while 102 of them with 24.9% settled for strongly agree. This could be said that much of the partakers go along with the application process, digital banking is very clear and easy to understand

Table 10: You can quickly use digital banking services and products

	Frequency	Percent	Cumulative Percent
Strongly Disagree	25	6.1	6.1
Disagree	41	10.0	16.1
No Opinion	28	6.8	23.0
Agree	202	49.4	72.4
Strongly agree	113	27.6	100.0
Total	409	100.0	

25(6.1%) participants chose that they can quickly use digital banking services and products, 41(10.0%) of them chose to disagree, 28(6.8%) of the respondents chose no opinion, 202(49.4%) of them agreed while 113(27.6%) strongly agree, connoting that majority of the respondents accepted that they can quickly use digital banking services and products.

Table 11: In general, you find digital banking services and products is very easy and flexible to use and this makes it possible for you to recommend digital banking services and products to friends and family

	Frequency	Percent	Cumulative Percent
Strongly Disagree	21	5.1	5.1
Disagree	39	9.5	14.7
No Opinion	48	11.7	26.4
Agree	185	45.2	71.6
Strongly agree	116	28.4	100.0
Total	409	100.0	

Table 12 indicates the report of whether they find digital banking services and products very easy and flexible to use and if it possible for them to recommend digital banking services and products to friends and family. Nonetheless, 21 of the respondents with 5.1% settled for strongly disagree, 39 of them representing 9.5% settled for disagree, 48 of the participants with 11.7% chose no opinion, 185 participants indicate agree while 116 of them with 28.4% settled for strongly agree, indicating that much of the partakers concur that they find digital banking services and products very easy and flexible to use and if it possible for them to recommend digital banking services and products to friends and family.

Table 12: Using digital banking helps you to save more money.

	Frequency	Percent	Cumulative Percent
Strongly Disagree	26	6.4	6.4
Disagree	49	12.0	18.3
No Opinion	39	9.5	27.9
Agree	171	41.8	69.7
Strongly agree	124	30.3	100.0
Total	409	100.0	

26 of the participants representing 6.4% chose that using digital banking helps them to save more money, 49 of them indicating 12.0% chose to disagree, 39 of the respondents with 9.5% chose, 171 of them agreed while 124 strongly agree. This connotes that majority of the respondents accepted that using digital banking helps you to save more money.

Table 13: Using digital banking gives you access to a wide range of banking services and products

	Frequency	Percent	Cumulative Percent
Strongly Disagree	24	5.9	5.9
Disagree	36	8.8	14.7
No Opinion	28	6.8	21.6
Agree	186	45.5	67.2
Strongly agree	134	32.8	100.0

Missing	Total	408	99.8	
	System	1	.2	
	Total	409	100.0	

Table 14 presents the report of whether using digital banking gives them access to a wide range of banking services and products, 24(5.9%) of the respondents settled for strongly disagree, 36(8.8%) of them settled for disagree, 28(6.8%) of the participants chose no opinion, 186(45.5%) participants indicate agree while 134(32.8%) of them settled for strongly agree, implying that much of the partakers concur that using digital banking gives them access to a wide range of banking services and products.

Table 14: The use of digital banking saves you time. In general, you find it useful to use digital banking

	Frequency	Percent	Cumulative Percent
Strongly Disagree	19	4.6	4.6
Disagree	56	13.7	18.3
No Opinion	44	10.8	29.1
Agree	175	42.8	71.9
Strongly agree	115	28.1	100.0
Total	409	100.0	

19 of the participants representing 4.6% chose that the use of digital banking saves you time and they find it useful to use digital banking, 56 of them indicating 13.7% chose to disagree, 44 of the respondents with 10.8% chose no opinion, 175(42.8%) of them agreed while 115(28.1%) strongly agree to the subject matter. This implies that many of the respondents accepted that the use of digital banking saves you time and they find it useful to use.

Table 15: I will recommend the on-line banking to other people, friends and family

	Frequency	Percent	Cumulative Percent
Strongly Disagree	39	9.5	9.5
Disagree	27	6.6	16.1
No Opinion	82	20.0	36.2
Agree	169	41.3	77.5
Strongly agree	92	22.5	100.0
Total	409	100.0	

Table 16 presents whether they can recommend the online banking to other people, friends and family, while 39 of the respondents with 9.5% settled for strongly disagree, 27 of them representing 6.6% settled for disagree, 82 of the participants with 20.0% chose no opinion, 169 participants with 41.3% indicate agree while 92 of them with 22.5% settled for strongly agree, indicating that many of them could recommend the online banking to other people, friends and family.

Table 16: I like to say positive things about on-line banking to other people, therefore I would recommend on-line banking to someone who seeks advice

	Frequency	Percent	Cumulative Percent
Strongly Disagree	18	4.4	4.4
Disagree	48	11.7	16.1
No Opinion	47	11.5	27.6
Agree	205	50.1	77.8
Strongly agree	91	22.2	100.0
Total	409	100.0	

18 of the participants representing 4.4% chose that they like to say positive things about online banking to other people, so therefore they would recommend online banking to someone who seeks advice, 48 of them indicating 11.7% chose to disagree, 47 of the respondents with 11.5% chose no opinion, 205 of them agreed

while 91 of them with 22.2% strongly agree, meaning that they could say positive things about online banking to other people, therefore they would recommend online banking to someone who seeks advice.

Table 17: In general, I intend to continue using online banking, I prefer online banking above others.

	Frequency	Percent	Cumulative Percent
Strongly Disagree	24	5.9	5.9
Disagree	39	9.5	15.4
No Opinion	52	12.7	28.2
Agree	176	43.0	71.3
Strongly agree	117	28.6	100.0
Total	408	99.8	
Missing System	1	.2	
Total	409	100.0	

Table 18 presents the report of how they intend to continue using online banking and if they prefer online banking above others means. Meanwhile, 24 of the respondents with 5.9% settled for strongly disagree, 39 of them representing 9.5% settled for disagree, 52 of the participants with 12.7% chose no opinion, 176 participants indicate agree while 117 of them with 28.6% settled for strongly agree. This could be said that much of the partakers concur that they intend to continue using online banking and if they prefer online banking above others means.

8. Conclusion

Scientific and technological advancements in the digital business environment have provided way to a plethora of interactive communities with a variety of goals. Initially, such communities were created for the purpose of entertaining or sharing of information; however, modern marketing communities allow for commercial activities of different kinds to take place. People can access and shop on the internet 24 hours a day, and it is very convenient to get linked to the internet. On the internet, marketing firms have unprecedented ways to advertise their products, offer merchandise, and obtain information. This opportunity encourages businesses to market internationally to advertise or sell their products through the internet. Customers can also browse for specific products without having to go to a retail complex, and they can even order online without having to go to a shopping complex, instead of using conventional marketing methods that involved face-to-face contact. It was concluded that positive and significant connection exist between brand awareness and digital banking, brand awareness and customer loyalty also revealed a correlation a positive and significant relationship, while digital banking and customer loyalty revealed a positive and significant relationship.

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