

Promoting customer loyalty through e-marketing communication at commercial banks

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ABSTRACT

Purpose: The research aims to find out the relationship between e-marketing communication, customer satisfaction, and loyalty at Vietnamese commercial banks.

Design/Methodology/Approach: Customers who use e-banking services in Ho Chi Minh City are surveyed to gather the data. Using Google Forms, the survey was first pretested on 10 people. There were 224 valid responses to the official survey. Following that, SmartPLS processed the data in two steps: evaluating the measurement model and the structural model.

Findings: The results show that e-marketing communication has a positive relationship with customer satisfaction and loyalty. Besides, customer satisfaction mediates a positive relationship between e-marketing communication and customer loyalty.

Conclusion: The outstanding advancement of information technology has facilitated digital transformation in all aspects of life, including the banking industry. As technology advanced, marketing was the industry that underwent the most change. E-marketing makes it possible to establish and maintain a close relationship with clients, which is essential for being successful in luring them. E-marketing must connect many people, particularly the target customer group, and is not just focused on the design, logo, and overall user interface.

Research Limitations and Implications: The effectiveness of direct marketing is not combined or compared in this study. It only examines the effect of e-marketing.

Practical Implications: The banks should identify, contact, and maintain regular contact with potential customers. They can incorporate unstructured data from social networks. Furthermore, the banks must develop methods for evaluating and measuring the efficacy of their marketing efforts. This study gives bank managers in Vietnam suggestions for an appropriate e-marketing strategy.

Keywords: Commercial banks, Customer loyalty, Customer satisfaction, E-marketing communication.

1. INTRODUCTION

Marketing activities were vital for business enterprises, especially banks (Schutte, Ateba, Maredza, Ohei, & Deka, 2015). In the era of information technology, a modern way of marketing related to digital technology in banking, also known as digital marketing, has emerged and is becoming more and more popular (Abbas, 2020). Banks, as digital technology pioneers, cannot stay on the sidelines and must work hard to develop digital marketing methods to attract and retain customers (Leclercq-Machado et al., 2022). Loyalty could be created to satisfy customer demand through marketing (Al-Shamali, Sharif, & Irani, 2013). Through marketing strategy, managers must consider other things besides adapting to the needs and desires of customers, namely how to create customer comfort to increase satisfaction (Islam et al., 2021).

Many scholars have shown that the effectiveness of e-marketing has a direct or indirect impact on customer satisfaction (Manaf, Rachmawati, Witanto, & Nugroho, 2018) and Andaç, Akbiyik, and Karkar (2016). Research by

Hanaysha, Al Shaikh, and Alzoubi (2021) shows that customer satisfaction is becoming increasingly important as it provides a huge financial resource for banks. The research result of Manaf et al. (2018) also found that customer e-loyalty was directly affected by customer satisfaction and positively affected customer loyalty in Malaysian banks. In Pakistan, e-marketing has also been found to promote higher customer loyalty (Sharif & Butt, 2017). In Indonesia, this effect also had the same effect (Ngurah, Raka, Nyoman, & Yasa, 2021).

Academically, research on the influence of e-marketing communication on customer loyalty has been carried out in other countries such as Indonesia, Malaysia, and developed countries Sharif and Butt (2017); Ngurah et al. (2021), and Manaf et al. (2018); there was no study for Vietnam. In Vietnam, the research focused on understanding the factors affecting the market share of banks or studies related to customer behavior (Anh, Yen, & Trang, 2022) and Thi, Huy, Van, and Tuan (2020). Therefore, this study will contribute additional empirical evidence from a developing country to this area of research.

In Vietnam, commercial banks have undertaken a digital transformation that entails significant internal process restructuring and business model changes. This transformation aims to simplify, digitize, automate, intelligently optimize, and streamline communication channels with customers to achieve a homogeneous multi-channel approach (Thi et al., 2020). The marketing activities of Vietnamese commercial banks focus on some basic activities, but the results were not as expected, and it is difficult to quantify them in reality. Especially advertisements on television, newspapers, online newspapers, and other media were often actively implemented by affiliates, but these methods had little effect when feedback was difficult to obtain (Thi et al., 2020). Some commercial banks send emails or phone calls to customers through data collected at the branch itself or through websites that provide company information. While this approach has certain effects, such as telling customers what the bank wants and boosting its image, it also creates some problems for customers (Anh et al., 2022). Therefore, the research results will suggest solutions for e-marketing activities for bank managers to improve customer satisfaction and loyalty and increase competitiveness.

2. LITERATURE REVIEW

2.1. Marketing Mix Theory

The marketing mix is the set of marketing tools that a company uses to pursue its objectives in the target market (Armstrong, Adam, Denize, & Kotler, 2014). The theory was first introduced, including the elements "product", "price", "promotion" and "place", also known as the 4Ps or traditional marketing. There were many limitations in 4P marketing, such as not mentioning customer behavior, the relationship between businesses and customers, and the impact of the environment (Dominici, 2009). The relationship between marketing mix and satisfaction has been demonstrated in many different fields, including the banking sector (Abbas, 2020). In the research, elements of the marketing mix, including product, place, promotion, people, and process, were found to have an impact on customer satisfaction.

The marketing mix creates a bridge between the business and its customers. From this model, businesses can understand the actual needs of customers, thereby helping them satisfy these needs. At the same time, promote buying behavior among the target audience (Hanaysha et al., 2021). With the strong development of information technology, e-business was increasingly expanding, leading to an increase in demand for e-marketing. The 4Ps model was considered obsolete and needs to be updated by adding some elements to each "P" (Dominici, 2009). In essence, digital marketing still had to adhere to the principles of online marketing. Besides, digital marketing must be conducted more uniquely, empowering customers more, and communicating and interacting more effectively, which must be done continuously and globally.

In the banking industry, this theory holds that marketing is one of the tools that banks use to aim to provide better services to customers than competitors. A bank with a well-designed marketing campaign performed better (Schutte et al., 2015).

2.2. Theory of Reasoned Action (TRA)

The theory of Reasoned Action (TRA) was proposed by Fishbein and Ajzen (1977) and Sarver (1983). According to the theory, behavioral intentions determine behavior, which is in turn affected by personal attitudes toward the behavior. Attitudes and subjective norms also have an impact on behavioral intentions. (Singh, Leong, & Tan, 1995). The theory was concerned with consumer behavior and determining their behavioral bias, which was a

component of attitudes toward behavior. This model predicts and explains behavior through attitudes toward consumer behavior rather than consumer attitudes toward products or services (Mullatahiri & Ukaj, 2019).

TRA was one of the most widely researched models in marketing and consumer behavior (Singh et al., 1995). Customer loyalty is an important focus of strategic marketing programs (Kotler & Lee, 2008) and lays the groundwork for developing a sustainable competitive advantage through marketing efforts. According to them, academic research on loyalty had previously concentrated on the relationship between loyalty and consumer characteristics in segmented settings (Frank, 1967).

Behavior, behavioral intention, attitudes, and subjective norms were the four components of the model (Sarver, 1983). The framework used in this study focuses on two factors: behavior (loyalty) and behavioral intention (customer satisfaction). Observable actions that are determined by behavioral intentions are referred to as behavior. Behavioral intention is a type of belief that measures an individual's ability to perform a behavior.

2.3. Theory of Planned Behavior (TPB)

The TRA theory holds that mental control determines human behavior, which was a limitation of this theory. The TPB theory was developed to overcome this limitation. This theory focused on three factors that contribute to behavioral intention: attitudes toward the behavior, perceived behavior, and subjective norms. The concept of behavioral attitude pertains to an individual's attitude towards behavior, while subjective norm pertains to an individual's tendency to perceive social pressure. Cognitive behavior, on the other hand, pertains to an individual's capacity to execute the behavior. This theory was used in this study as a ground theory to explain the behavior of individuals when using e-marketing. This theory was commonly used in the study of human behavior (Ajzen & Driver, 1992).

2.4. E-Marketing Communication

E-marketing is defined as the process of marketing the products and services of a company to target customers through technology. This was the process of combining traditional marketing methods such as advertising, and communication with technology tools such as email, and websites. (Labanauskaitė, Fiore, & Stašys, 2020). E-marketing could be used in all stages and sale segments (Dominici, 2009).

Marketing communication in an organization serves the purpose of informing, persuading, and reminding consumers about the products and brands sold, either directly or indirectly (Kotler & Lee, 2008). Marketing communication has the power to shape brand equity and boost promotional performance (Bogan, 2014).

2.5. E-marketing Communication and Customer Satisfaction

Customer satisfaction is defined as a customer's overall assessment of an offering's performance to date and indicates how well the product use experience stacks up against the buyer's value expectations (Hamzah & Shamsudin, 2020). The interaction of salespeople with their customers was critical to the success or failure of an organization (Schultz & Good, 2000).

Customer satisfaction is critical to the success of banks. If customers were pleased with their services, there would be opportunities for commitment, loyalty, cross-selling, and up-selling. Because their customers had such positive shopping experiences, many banks rose to the top of their respective industries (Devaraj, Fan, & Kohli, 2002).

The goal of the bank's implementation of relationship marketing was to build and maintain a customer base that was committed to the relationship and profitable for the bank (Manaf et al., 2018). According to Merisavo and Raulas (2004), through e-marketing activities, companies communicate messages about products and services to establish relationships with customers. According to Sharif and Butt (2017), e-marketing communication has a positive correlation with customer satisfaction.

2.6. Customer Satisfaction and Customer Loyalty

Customer satisfaction was a perceived attitude, whereas customer loyalty was a behavior (Sarver, 1983). It was the customer's willingness to purchase future products from the organization that led to the repurchase. This is critical to achieving relationship marketing in today's business climate (Adinegara et al., 2021). The banking industry was quickly adapting to using e-banking as an effective and appropriate tool for customer satisfaction (Ngurah et al., 2021).

Customer satisfaction leads to customer loyalty because customers believe in the organization's brand (Hamzah & Shamsudin, 2020). As a result, management decisions should be based on customer satisfaction, and banks must improve the client experience to increase consumer loyalty (Adinegara et al., 2021). Some scholars have shown this relationship to be positive (Leninkumar, 2017); (Adinegara et al., 2021).

2.7. E-Marketing Communication and Customer Loyalty

Marketing communication assumes that the strategies and interactions between a company and its customers lead to customer loyalty (Rizan, Warokka, & Listyawati, 2014). This strategy involved maintaining relationships with customers to make a profit (Constantinides, 2006). As a result, banks use e-marketing strategies to increase customer loyalty (Sultan, Abdulrahman, Naiemahsaraih, & Asad, 2019). Prior research had shown that service companies benefit enormously from loyal customers (Rizan et al., 2014).

Figure 1 illustrates the research model.

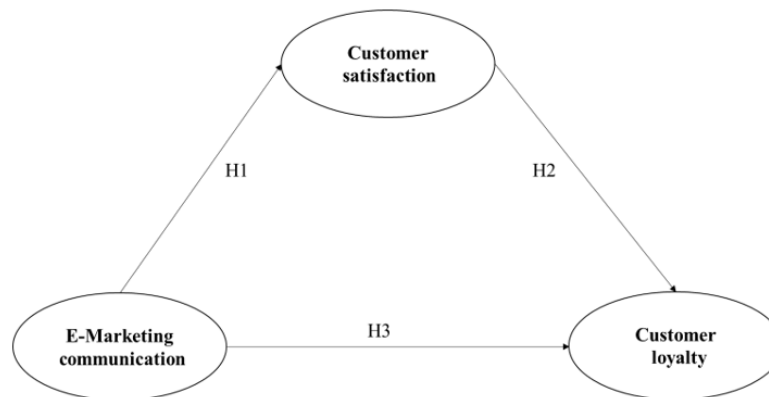


Figure 1. Proposed research model.

3. HYPOTHESES OF THE STUDY

H₁. E-marketing Communication is positively correlated to Customer Satisfaction.

H₂. Customer satisfaction is positively correlated to Customer Loyalty.

H₃. E-Marketing Communication is positively correlated to Customer Loyalty.

4. METHODOLOGY

4.1. Research Design

The objective of this study was to understand the impact of e-marketing communication on customer loyalty under the mediating effect of satisfaction. The study used the SEM model, model fit assessment, CFA analysis, and SEM model measurement. The SEM model was a model that could be used well for small-sample research (Hair, Hult, Ringle, & Sarstedt, 2014).

4.2. Data Collection and Sampling

Our research focuses on people who use electronic banking in Vietnam. A Google form was used to conduct the survey. A pretest of the questionnaire was conducted with a group of ten students (n = 10), to test the survey questions (Shadish, Cook, & Campbell, 2002). We selected people with expertise in this field from 2 large universities with strengths in e-marketing training, including the University of Economics and the University of Finance and Marketing, to do pretest surveys.

The questionnaire was sent to the respondents using Google Forms; the number of questionnaires sent was 250, the number of valid responses was 224, and the response rate was 90% (Cheung, Gillen, Faucett, & Krause, 2006). This response rate is quite high, so bias is reduced. The minimum sample size in the PLS model for a small sample size is 100, a medium sample size is 100 to 200, and a large sample size is more than 200. Thus, this study has an average sample size (Hair et al., 2014).

4.3. Measurement of Constructs

We used a five-point Likert scale; the scale ranged from "1" ("strongly disagree") to "5" ("strongly agree"). The research scale was based on previous research results and adjusted to suit the research object and research objectives (Trochim, Donnelly, & Arora, 2016). The scale for e-marketing communication was adapted from (Mullatahiri & Ukaj, 2019). The survey question included 11 items, but to tailor it to the bank's operational characteristics, it was necessary to ensure the confidentiality of customer information, so the item Customer Forums/Chat Rooms was removed. We adapted the scale for customer loyalty of Beerli, Martin, and Quintana (2004) and Ehigie (2004). The scale for customer satisfaction was adapted from Eom and Ashill (2016) and (Levesque & McDougall, 1996). The contents of the survey questions and scales are presented in Table 1.

Table 1. Survey questions items and their sources.

E-marketing communication (MC): Mullatahiri and Ukaj (2019)	
MC1	My preferred bank's social media commercials (Facebook, Instagram) have interesting and appealing content.
MC2	The commercials on my preferred bank's website have interesting and appealing content.
MC3	Bank public information through Facebook and Instagram
MC4	Commercials for my preferred bank can be found on other online portals and are very appealing.
MC5	My preferred bank organizes online events and forums to keep us up-to-date on new services and products.
MC6	I receive new bank information by email.
MC7	I receive new bank information by SMS.
MC8	My preferred bank's promotional sales make it very appealing to purchase services or products.
MC9	My preferred bank supports a variety of cultural, sporting, and educational activities.
MC10	My preferred bank makes use of YouTube videos that are very appealing when it comes to advertising new services and creating promotional campaigns.
Customer loyalty (LY): Beerli et al. (2004) and Ehigie (2004)	
LY1	I will continue to use this bank.
LY2	If I have a transaction, I would prefer to use this bank.
LY3	I recommend this bank to others.
LY4	Even if the other bank's service was superior, I would continue to use this bank.
Customer satisfaction (SS): Levesque and McDougall (1996) and Eom and Ashill (2016)	
SS1	My bank's services are satisfactory to me.
SS2	I am pleased with the information I receive from my bank via SMS or email.
SS3	My bank meets my needs and exceed my expectations.
SS4	Overall, I am happier with my chosen bank than I am with other banks.

4.4. Data Analysis

The PLS-SEM method was used in this study to assess the effect of e-marketing communication on customer loyalty while controlling for the mediating variable of customer satisfaction. This was an exploratory study, and PLS-SEM was deemed the best approach for such research (Hair et al., 2014). PLS-SEM could be used with smaller samples, but this would depend on the nature of the population (Rigdon, 2016).

The evaluation of data occurs in two stages: measurement model evaluation and structural model evaluation. The indicator loading should be greater than 0.708. Internal consistency can be measured using metrics such as composite reliability (CR) ($CR \geq 0.708$), Cronbach's alpha (>0.7), and rho A ($0.70 - 0.90$) (Hair et al. (2014). The convergent validity of the scales is evaluated using the Average Variance Extracted (AVE), and this criterion is accepted when the AVE is greater than 0.5. Acceptable results for discriminant validity range from 0.65 to 0.85. (Henseler, Ringle, & Sarstedt, 2016).

5. RESEARCH RESULTS

5.1. Results of the Measurement Model

We remove the outer loading results of MC1 and MC10 because they are less than 0.708, and the remaining values are greater than 0.708, indicating that the project was reliable, as shown in [Table 2](#).

[Table 2](#) presents the measurement model estimation results.

Table 2. The estimation of the measurement model results.

Latent variable	Manifest variable	Outer weight	Outer loading	CR value	AVE	Cronbach's alpha	rho_A
E-marketing communication	MC2	0.152	0.707	0.92	0.59	0.90	0.90
	MC3	0.190	0.807				
	MC4	0.172	0.823				
	MC5	0.146	0.737				
	MC6	0.161	0.766				
	MC7	0.163	0.801				
	MC8	0.149	0.736				
	MC9	0.166	0.768				
Customer loyalty	LY1	0.292	0.871	0.91	0.72	0.87	0.87
	LY2	0.307	0.851				
	LY3	0.291	0.866				
	LY4	0.283	0.823				
Customer satisfaction	SS1	0.278	0.776	0.89	0.66	0.83	0.83
	SS2	0.298	0.800				
	SS3	0.319	0.809				
	SS4	0.338	0.853				

All items' composite reliability (CR) is greater than 0.89 and less than 0.92, which met the cutoff point. Cronbach's Alpha ranges from 0.83 to 0.90 for items, rho A ranges from 0.83 to 0.90 for rho A, and AVE is greater than 0.59, 0.5 for meeting the threshold, as mentioned in [Table 2](#).

5.2. Assessing Structural Models

The discriminatory validity of [Table 3](#) was not violated ([Fornell & Larcker, 2016](#)). The data fit the model perfectly, according to model fit statistics. The constructs are valid, reliable, and distinct from one another, as shown by the chi-square of 446.168 (df = 224, p = 0.000), the CMIN/df of 1, and the SRMR of 0.069 ([Hair et al., 2014](#)).

Table 3. Discriminant validity results.

Latent variable	LY	MC	SS
LY	0.853		
MC	0.670***	0.769	
SS	0.829***	0.762***	0.810

Note: *** indicates significance at p 0.01.

Table 4. Results of discriminant validity.

Hypothesis	Relationship	Proposed effects	SRW	Results
H1	E-marketing communication → Customer satisfaction	Positive	0.762	Supported
H2	Customer satisfaction → Customer loyalty	Positive	0.829	Supported
H3	E-marketing communication → Customer loyalty	Positive	0.670	Supported

The research result shows that e-marketing communication has a positive relationship with customer satisfaction ([Table 4](#)). The result was consistent with the research of [Sharif and Butt \(2017\)](#).

Organizations with effective e-marketing were the ones that truly understood the needs of their potential customers. According to the development trend of technology, e-marketing would create a new online

consumption culture for consumers. E-marketing allows for building a close relationship with customers and facilitates the maintenance of an ongoing relationship, which was the key to success in attracting customers. Figure 2 illustrates the results of a path coefficient diagram.

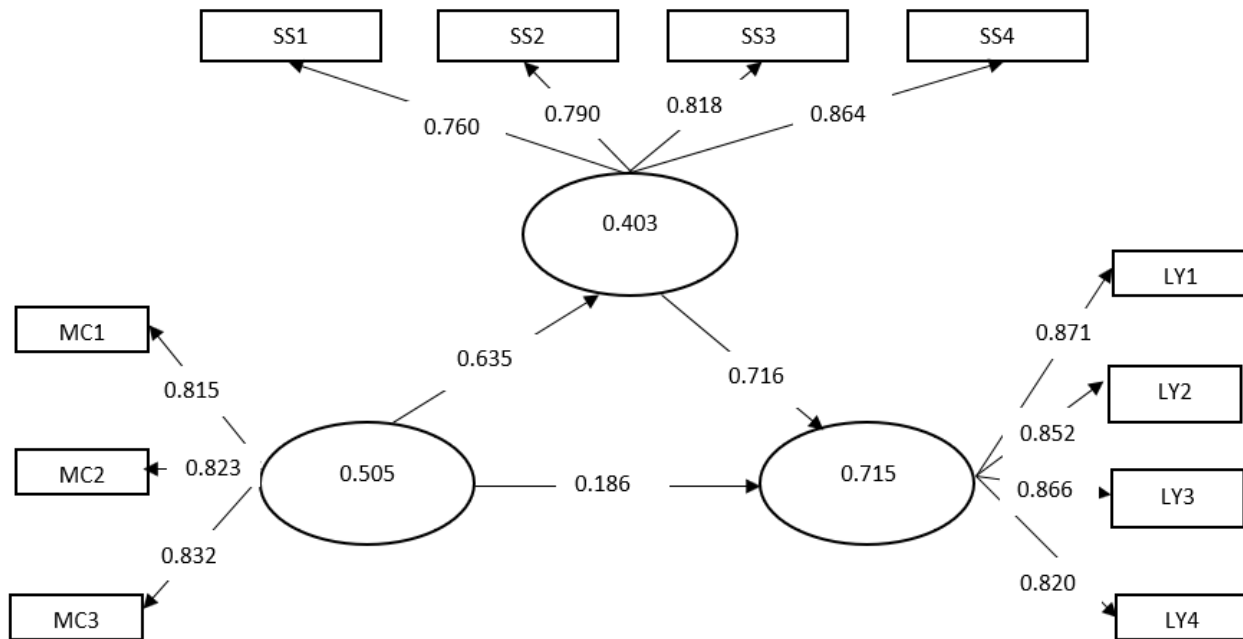


Figure 2. Results of a path coefficient diagram.

The research results show that customer satisfaction has a positive relationship with customer loyalty. The result is consistent with the research of Leninkumar (2017) and Ngurah et al. (2021). This result shows that customer satisfaction helps to improve trust among customers, thereby increasing their loyalty. This was also the basis for banks to develop strategies to build trust among customers (Leninkumar, 2017). Marketing frequently shapes consumer attitudes and loyalty. Therefore, banks must aim to attract them to continue to use their services (Ngurah et al., 2021).

The research results show that e-marketing communication has a positive relationship with customer loyalty. The result was consistent with the research of Ngurah et al. (2021). Customer loyalty increases as satisfaction increases, so banks must have a certain strategy to gain a competitive advantage. Besides marketing existing services, banks may have a strategy to take better care of customers so that they feel the advantages and continue to use the bank's services (Ngurah et al., 2021).

6. CONCLUSIONS AND MANAGEMENT IMPLICATIONS

The research was carried out to determine the effect of e-marketing effectiveness on customer loyalty at Vietnamese banks. According to the findings of the study, the effectiveness of e-marketing affects customer satisfaction and loyalty. The outstanding development of information technology has promoted digital transformation in all areas of life, and the banking industry is no exception. In particular, marketing is the activity that changes the most when technology develops. In the past, banks simply did marketing in the traditional way, such as distributing leaflets or leaving brochures at the bank as a gift for customers when they came to transact, but to survive and develop in the digital era, e-marketing was a safe way for organizations to attract and retain customers.

According to the results, banks need to pay more attention to e-marketing activities. We proposed solutions for the bank's digital marketing strategy as follows:

- Customers always prefer to purchase goods that are tailored to their requirements, easy to use, and packed with extra features. Banks can take advantage of this opportunity to cross-sell products and services by optimizing their offerings. They can also do independent research on their own or work with

other market research firms to get an unbiased understanding of client needs. Social network data that is unstructured can be incorporated. A more complete picture of the customer must always be based on psychological analysis and customer desires. In order to improve customer response rates, the bank can then create the necessary solutions and marketing strategies. Additionally, the bank can pinpoint customer problems and discover what encourages potential clients to use the bank's services.

- Identifying and reaching target customers. E-marketing is not only focused on design, logo, and overall interface but must connect many people, especially the customer group that needs to be reached. Customers who want to find information will search for it; if the information provided to them is useful, that data will be saved and help customers connect with the bank. Therefore, banks need to seize this opportunity.
- Maintain regular customer interaction by providing valuable information to potential customers to ensure that customer interest does not wane. Banks can use tools that allow them to track interactions with potential customers and see where they are particularly interested or overlooked to better tailor their marketing plans to their customers' needs.
- This enables banks to not only launch boldly effective marketing campaigns in the future but also eliminate ineffective and inappropriate marketing activities.

7. LIMITATIONS

This study only explores the impact of e-marketing effectiveness on customer satisfaction and loyalty using banking services in Vietnam and has not been combined with or compared with the effectiveness of direct marketing.

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INSTITUTIONAL REVIEW BOARD STATEMENT

The Ethical Committee of the Ho Chi Minh City University of Economics and Finance, Vietnam on 15 August 2022 (Ref. No. 318/QĐ-UEF) and the University of Economics Ho Chi Minh City, Vietnam have granted approval for this study on 15 May 2023 (Ref. No. 26/HĐ-KD-TH).

CONFLICT OF INTEREST

The authors declare that they have no competing interests.

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AUTHORS' CONTRIBUTIONS

All authors contributed equally to the conception and design of the study. All authors have read and agreed to the published version of the manuscript.

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