



CLOUD BASED MARKETING AND SALES PERFORMANCE OF DEPOSIT MONEY BANKS IN PORT HARCOURT, RIVERS STATE

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ABSTRACT: *The study examined the relationship between cloud based marketing and sales performance of deposit money banks in Port Harcourt. Drawing from its conceptual frame-work was set out to achieve four (4) objectives and addressed four (4) research questions and four (4) hypotheses. The population of the study comprised of 21 registered deposit money banks in Rivers State gotten through the Central Bank of Nigeria. Given a population of 21 banks which is less than thirty (30), the study adopted a census approach and undertook a study of the entire 21 banks with a focus on the staff (marketing and sales personnel). To generate data for the study, one hundred and five (105) copies of questionnaire were given to the twenty one registered banks in the frame of five (5) copies per bank. The questionnaire was structured in a four (4) point likert scale. The data collected through the questionnaire were analyzed using Pearson Product Moment Correlation through the aid of Statistical Package for Social Sciences (SPSS). The result of the analysis has revealed that cloud based marketing in terms of (content marketing and pay per click advertising) relates significantly with sales performance via its measures of sales growth and market share growth. It was concluded that cloud based marketing is a vital tool for improving sales performance of deposit money banks in Port Harcourt. The study recommended that, deposit money banks in Port Harcourt particularly those that are currently experiencing low sales performance as a result of pandemic disruption should adopt content marketing as it would increase their level of sales performance and also they should take advantage of modern technology and practice pay per click advertising as it would help them to build traffic on their web page that will in turn increase sales performance.*

KEYWORDS: Cloud based marketing; content marketing and pay per click advertising



INTRODUCTION

The recent ever-increasing intensity of competition in world markets, speed of globalization and rapid development of technology has caused a shift in the operations of Banks in Nigeria. Banks are now looking for means to attract more customers, build positive image and remain competitive within the industry. The banking industry is highly competitive due to the increasing rate at which customers switch from one service provider to another in search for quality service that will give them the desired satisfaction. As customers increasingly switch from one bank to another, it becomes imperative for banks to find a smart way to satisfy their customers and increase their loyalty. Cloud based marketing stands as one of the best strategy that banks can adopt in order for them to attract customers, create product awareness and improves sales performance. Cloud based marketing is the application of marketing principles and techniques via electronic media, including the internet (Kotler, 2010). The emergence of technological based digital marketing influences traditional marketing approaches and requires rethinking for the development of strategic initiatives to remain competitive in a digital era.

Digitalization has become an essential part of banking operation. It assists in upgrading traditional patterns of conducting business activities to interact with stakeholders. The emerging trend of utilization of digital media in telecommunication industry has transformed the basis for competition and influence consumer behaviour. Digitalization has an impact on firms, and influences products and brands through the usage of online services that includes storing, browsing and playing entertainment, email, Facebook and other applications that transform how we interact (Kiili et. al., 2019). Literature has addressed the need of a 'market in the digital world' due to its importance in interacting with stakeholders. The online availability of goods and services enable firms to search, enquire, interact, complain, purchase and pay through electronic means from remote locations. The majority of corporations have adopted the latest available technological equipment and systems for effective interaction among stakeholders. Marketing strategies are largely inclined towards the adoption of online interactive systems to share information efficiently (Stone & Woodcock, 2014).

Research scholars have given attention to the digital aspect of marketing through the utilization of technological advancements, including the monitoring and analysis of customer feedback, the response towards customer feedback, the digital implementation plan, the establishing of digital management reputations, the analysis of social media's impact and the integration of third-party review sites that drive positively towards better sales performance (De Pelsmacker et. al., 2018).

Ling and Peng (2008) explain that sales performance is the result of organization operational activity, including the achievement of organizations goal either internal or externally achieved. The desire of firms to improve their performance in the business environment is the idea behind all marketing actions and programmes, because the sales performance of the firm is important to the strategic wellbeing of business intentions and also determines the continued existence of the firm in the business palace. The traditional marketing techniques have failed to improve sales performance, obviously, every deposit money banks wants to increase their sales performance in terms of sales growth and repeat purchase hence the need of this study to investigate the relationship between cloud based marketing and sales performance of deposit money banks in Port Harcourt, Rivers State.



One of the challenges confronting banks in Nigeria is how to increase their level of sales performance. The deregulation and liberalization of the banking sector brought about increased competitions, not only among the major local players but also from global players. Some banks enjoy high level of performance while others do not and this has affected their performance drastically.

Despite the growth of cloud based marketing and its importance in the business landscape, so many banks are yet to pay much attention to it. It seems like some bank managers and marketers do not understand how the components of cloud based marketing; content marketing, social media marketing and pay per click advertising relates with sales performance. Because some bank managers and marketers do not have sound knowledge of how cloud based marketing can help to increase the level of their sales performance, they do not boarder to pay much attention to cloud based marketing hence their poor performance. To this end, cloud based marketing with its dimensions such as: content marketing, social media marketing and pay per click advertising stand as the means for salvaging the dwindling performances of deposit money banks in Port Harcourt, Rivers State.

Conceptual Framework

The conceptual framework of this study as shown in Fig.1.1 shows the linkage between the predictor variable (Cloud Based Marketing) and criterion variable (Sales Performance).

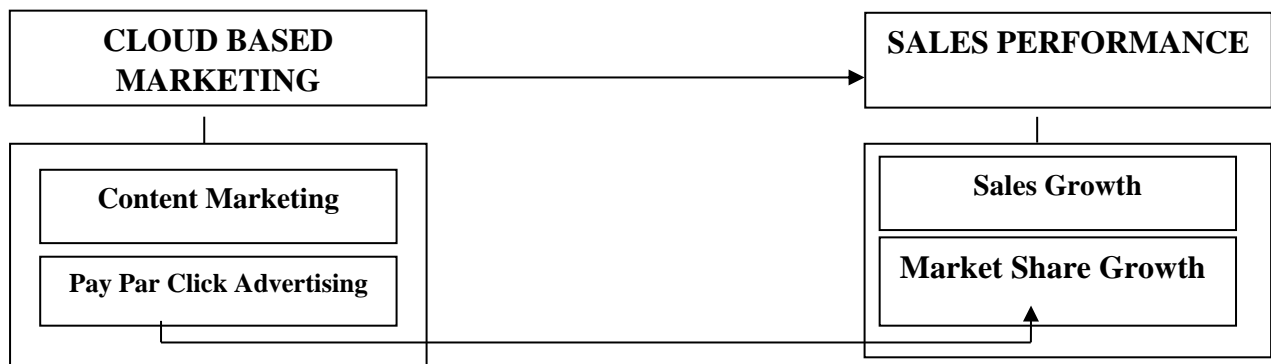


Fig.1.1 Conceptual framework showing the relationship between cloud based marketing and sales performance of deposit money banks in Port Harcourt, Rivers State.

Source: Mohammed and Ahmad (2020); Yasmin, et. al., (2015).



Aim and Objectives of the Study

The aim of this study was to examine the relationship between Cloud based marketing and sales performance of deposit money banks in Port Harcourt, Rivers State. The specific objectives of the study are as to:

- i. determine the relationship between content marketing and sales growth of deposit money banks in Port Harcourt.
- ii. investigate the relationship between content marketing and market share growth of deposit money banks in Port Harcourt.
- iii. determine the relationship between pay per click advertising and sales growth of deposit money banks in Port Harcourt.
- iv. investigate the relationship between pay per click advertising and market share growth of deposit money banks in Port Harcourt.

Research Questions

In order to adequately address the objectives of the study, the following research questions were raised:

- i. To what extent does content marketing relates with sales growth of deposit money banks in Port Harcourt.
- ii. To what extent does content marketing relates with market share growth of deposit money banks in Port Harcourt.
- iii. To what extent does pay per click advertising relates with sales growth of deposit money banks in Port Harcourt.
- iv. To what extent does pay per click advertising relates with market share growth of deposit money banks in Port Harcourt.

Research Hypotheses

Ho₁: There is no significant relationship between content marketing and sales growth of deposit money banks in Port Harcourt.

Ho₂: There is no significant relationship between content marketing and market share growth of deposit money banks in Port Harcourt.

Ho₃: There is no significant relationship between pay per click advertising and sales growth of deposit money banks in Port Harcourt.

Ho₄: There is no significant relationship between pay per click advertising and market share growth of deposit money banks in Port Harcourt.



REVIEW OF RELATED LITERATURE

Conceptual Review

Here, efforts are made to review various concepts used in the study.

Concept of Cloud Based Marketing

Cloud based marketing was derived from the concept “Cloud Computing” The term has been defined in different ways by analyst firms, academics, IT companies and standards bodies. The main reason for the existence of different perception of cloud computing is that cloud computing, unlike other technical terms, is not a new technology, but rather a new operations model that brings together a set of existing technologies to run business in a different way (Zhang et al., 2010).

Cloud computing is a model for enabling ubiquitous, convenient, on-demand network access to a shared pool of configurable computing resources (networks, servers, storage, applications and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction. Similarly, it is also a new computing paradigm that allows users to temporarily utilize computing infrastructure over the network, supplied as a service by a cloud provider at possibly one or more levels of abstraction (Venters & Whitley, 2012). Also, it is a type of parallel and distributed systems consisting of collection of interconnected virtualized computers that are dynamically provisioned and presented as one or more unified computing resource based on service level agreements established through negotiation between provider and customer (Buyya et al., 2009). Therefore, cloud based marketing is the identification of customers’ needs and wants via digital means. It is the application of marketing principles and techniques via electronic media, including the internet (Kotler, 2010). Thus, digital marketing has a direct connection with the customer, where the information from consumers received in real time can quickly respond to the rapidly changing demands. The digital marketing systems allow banks to identify the demand and meet the needs of each individual customer. Therefore, digital marketing has become the main way to communicate with consumers in the Internet market.

Content Marketing

Odden (2012, p34), describes content as “an approach to attract, engage and inspire customers to a logical conclusion to buy and share through content that emphasizes with the varied interests and behaviors during the buying cycle”. Customers nowadays educate themselves by searching various platforms to receive information about a specific object. Therefore, it is important for telecommunication firms to provide consumers with content that enables them to engage in the brand, which if successful leads to purchase intent (Kilgour et al., 2015).

The concept of content marketing is that it should be informative, entertaining and helpful in the way that it helps the audience to solve a problem (Moran 2016). Moran (2016) states that for content marketing to be successful it needs to possess the four following properties: credibility, targeted, differentiated and measurable. Credibility means that the content stands out from traditional kind of marketing which tends to be extravagant and loud, instead it is more similar to an article or documentary. Credibility is also created by not mentioning the specific product that is actually marketed since consumers nowadays are very prone to lose



their trust towards content that explicitly does this. Targeted, just like other marketing, content marketing also needs to be targeted. However, it is more precise than most other marketing since today's marketers have access to large amounts of customer data. It includes creating personas out of audiences such as motivations and psychographics, analyzing different stages of a buyer's journey and also considering message resonance where the content exposed to a potential buyer matches his/hers relationship to the product/website (Moran 2016).

Pay Par Click Advertising

Jansen and Schuster (2011) consider PPC synonymous with search engine marketing; they describe it as the effective utilization of search engines for promoting products and services by displaying them on pages resulting from keyword searches. PPC is also treated as an equivalent of keyword advertising, and is regarded as the most prevailing advertising tool of sponsored search (Jansen et al., 2011). Liu et al (2010) address keyword advertising as a noteworthy amalgamation of keyword/keyphrase-based targeting and advertising.

PPC has gained popularity as an effective digital advertising tool (Cudmore et al., 2009). The retailer who advertises on a third party site owes the third party owner an amount that is preset during a competitive bidding process (Chen et al., 2007). This amount is based on the number of clicks on the advertisement featured in the third party site, which redirects shoppers to retailers' exclusive website to pursue buying. During PPC auctions, advertisers submit bids on the amount they are willing to pay for every click their advertisement will get; this means that every keyword is auctioned and the bidding amount decides which advertisements win a spot on a publisher's website, and in which order they will be featured on those websites (Sarma et al., 2012).

Concept of Sales Performance

Sales is an activity involving selling of products and services in return of money or other compensation, which is initiated and completed by the seller, the owner of the goods (Pendharkar & Pandey, 2011). Currently there are a variety of definitions attributed to the concept of performance due to its subjective nature. In the literature there are many articles or studies that defined the concept of performance. Didier (2002, p10) submitted that performance consists in "achieving the goals that were given to you in convergence of enterprise orientations". In his opinion, performance is not a mere finding of an outcome, but rather it is the result of a comparison between the outcome and the objective.

Sales performance is the measurement of number of sales that an employee makes for a business (Cuevas, Donaldson & Lemmens, 2004). Sales performance looks at the amount of sales made versus the amount of customers an employee comes in contact with (Cuevas, Donaldson & Lemmens, 2004). The sales performance of telecom firms depends on the efficiency of digital marketing techniques initiated.

Market Share Growth

O'Regan (2002, p4) "defines market share as a company's sales in relation to total industry sales for a certain period". Pearce and Robinson (2003) also use the exact definition that market share is sales relative to those of other competitors in the market. Market share is usually used to express competitive position. It is also generally accepted that increased



market share can be equated with success whereas decrease market share is a result of unfavorable actions by firms and usually equated with failure.

Market share can be expressed as market power advantages. Market power is present when a firm is able to raise its prices or offer inferior products because its rivals are not able to offer customers a reasonable alternative (Etale et al., 2016).

Market share is calculated by taking the company's sales over a defined period and dividing it by the total sales of the industry over the same period. This metric is therefore used to give a general idea of the size of a company in relation to its market and its competitors. Richard (2009) opined that the measure of market share and the concept of prospects are important to companies because they indicate the additional business that a brand can win and how and when to obtain it.

Sales Growth

Hanmaikyur, (2016, p24) submitted that “sales growth refers to the amount a company derives from sales compared to a previous corresponding period of time in which the later sales exceed the former”. It is usually given as a percentage. Sales growth is considered positive for a company’s survival and profitability. It is an important measure of performance. In the same vein, the Business Dictionary defines sales growth as the amount by which the average sales volume of a company’s products or services has grown, typically from year to year. Sales growth is the increase in a company’s sales over a particular period of time, usually given as a percentage. Sales growth influences factors that range from internal motivation to promotion and retention of talented employees all the way to the implied opportunities for investments in new equipment and technologies that upgrade the production process as a whole (Asheghian, 2012). In addition, sales growth provides opportunities for economies of scale and learning curve benefits. Alternatively, if an industry has increasing economies of scale or learning curve effects, growing firms benefit from such effects, again increasing performance. Depending on the industry structure, sales growth may also provide additional market power which firms can use to increase performance (Fazli et. al., 2013).

Theoretical Review

This study was anchored on the Buzz Marketing Theory.

Buzz Marketing Theory

Buzz marketing is a promotional posture that is driven by word of mouth (WOM), a process where people influence the actions or attitudes of others. It takes WOM one step further by using technology, media, and creativity to foster individuals to talk, share, and spread information about a product or brand to the point that it is viewed as entertaining, fascinating, and newsworthy or simply just so dramatically different from the norm so ultimately, it becomes an enjoyable experience to share. However, for this to occur, there must be something interesting, clever, amusing, catchy, or remarkable enough about the message such that WOM spreads quickly to create “buzz.” For the message to go viral, it requires crafty marketing and digital tools to succeed (Mohr 2007).



While buzz marketing resembles the traditional marketing model in targeting audiences through varying media, in the case of the former, the marketer injects the audience with a jaw-dropping message that is so interesting and exciting for it to spread like wildfire. According to Mohr (2007), that appealing element of exhilaration is key to buzz marketing because it is the nature of the message that makes people want to share it with others. Ultimately, buzz marketing targets a greater number of people than in the case a traditional marketing campaign. Given that the terms buzz marketing and viral marketing are often used interchangeably with WOM communications.

The theory is relevant in explaining the relationship between cloud based marketing and sales performance because the theory supports the notion that marketers strong room is Word of Mouth. Buzz marketing is a promotional posture that is driven by word of mouth (WOM), Electronic Word of Mouth is the use of digital marketing techniques such as Web, Facebook, Twitter, Whatsap etc to promote products. Marketers believed that using these digital technologies would help to improve their marketing communication and increase sales performance of their firms.

Empirical Review

S/N	Author and Date	Title	Findings
1	Adede et al (2017)	Electronic marketing practices, competitive environment and performance of telecommunication companies.	The findings revealed that e-marketing significantly enhance customer retention in Safaricom Limited.
2	Kagendo (2015)	Empirically examined the influence of electronic marketing on customer retention at Safaricom limited.	The findings revealed that e-marketing significantly influence customer retention.
3	Mehrabi et al (2014)	Empirically examined the effect of social media marketing on customers' brand loyalty.	The study reported that all the dimensions of social media marketing (advertising campaign, providing relevant content, updating content, providing popular content among friends and providing applicable program) have a positive and significant relationship with customers' brand loyalty.



METHODOLOGY

The study adopted the correlation survey research design. The target population of this study comprised of 21 registered deposit money banks in Rivers State gotten through the Central Bank of Nigeria. Given a population of 21 banks which is less than thirty (30), the study adopted a census approach and undertook a study of the entire 21 banks with a focus on the staff (business development managers, service managers and operation managers). To generate data for the study, one hundred and five (105) copies of questionnaire were given to the twenty one registered banks in the frame of five (5) copies per bank. The questionnaire was structured in a four (4) point likert scale. The data collected through the questionnaire were analyzed using Pearson Product Moment Correlation through the aid of SPSS, version 21.0.

Data Analysis and Results

Questionnaire Distribution and Retrieval

No. of Questionnaire Issued	No. of Questionnaire Returned	%
105	95	90

Source: survey data, 2022.

From the table, it was observed that out of the one hundred and five (105) copies of questionnaire were administered to the respondents, ninety-five (95) copies were collected which represents 90% collection rate.

Gender of the Respondents

Gender	Frequency	Percentage
Male	65	62%
Female	30	38%
Total	95	100%

Source: survey data, 2022.

The table above shows the gender of the respondents who participated in this study. The data indicates that out of the 95 respondents who completed and returned copies of the questionnaire, 65 (62%) were males and 30 (38%) were females.

Bivariate Analysis

Here, dimensions were tested against measures.



Test of Hypothesis One (1)

Ho1: There is no significant relationship between content marketing and sales growth of deposit money banks in Port Harcourt.

			content marketing	sales growth
Pearson (r)	content marketing	Correlation	1.000	.819*
		Coefficient	.	.001
		Sig. (2 tailed)	.95	.95
		N		
	sales growth	Correlation	.819*	1.000
		Coefficient	.	.
		Sig. (2 tailed)	.001	.
		N	95	95

*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS Output, (2022).

The output analyzed the extent to which content marketing relate with sales growth. Pearson correlation co-efficient indicates a strong association between the two variables ($P=0.82$). The test of significance indicates that with $P.001 < 0.05$. That is to say that increase in content marketing will lead to increase in sales growth. We reject the null hypothesis which states that there is no significant relationship between content marketing and sales growth.

Test of Hypothesis Two (2)

Ho2: There is no significant relationship between content marketing and market share growth of deposit money banks in Port Harcourt.

			content marketing	market share
Pearson (r)	content marketing	Correlation	1.000	.923*
		Coefficient	.	.002
		Sig. (2 tailed)	.95	.95
		N		
	market share	Correlation	.923*	1.000
		Coefficient	.	.
		Sig. (2 tailed)	.002	.
		N	95	95

*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS Output, (2022).

The output analyzed the extent to which content marketing relate with market share of deposit money banks in Rivers State. Pearson correlation co-efficient indicates a strong association between the two variables ($P=0.92$). The test of significance indicates that with $P.002 < 0.05$. That is to say that an increase in content marketing will lead to increase in market share. We reject the null hypothesis which states that there is no significant



relationship between content marketing and market share of deposit money banks in Rivers State.

Test of Hypothesis three (3)

Ho₃: There is no significant relationship between pay per click advertising and sales growth of deposit money banks in Port Harcourt.

			pay per click advertising	sales growth
Pearson (r)	pay per click advertising	Correlation	1.000	.
		Coefficient	.	.916*
		Sig. (2 tailed)	.95	.002
		N		
	sales growth	Correlation	.916*	
		Coefficient	.002	1.000
Sig. (2 tailed)		.95	.	
	N			

*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS Output, (2022).

The output analyzed the relationship between pay per click advertising and sales growth of money deposit banks. The result indicates that pay per click advertising has a positive relationship with sales growth ($r = .916^*$) and the symbol * implies that this correlation is significant at 0.05 level. Consequently, null hypothesis is rejected and the alternate hypothesis is accepted which implies that there is significant relationship between pay per click advertising and sales growth of deposit money banks of deposit money banks in Rivers State.

Test of Hypothesis four (4)

Ho₄: There is no significant relationship between pay per click advertising and market share growth of deposit money banks in Port Harcourt.

			pay per click advertising	market share growth	
Pearson (r)	pay per click advertising	Correlation	1.000		
		Coefficient	.	.923*	
		Sig. (2 tailed)	.95	.002	
		N			
	market share growth	Correlation	.923*		1.000
		Coefficient	.002	.	
Sig. (2 tailed)		.95			
	N				

*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS Output, (2022).



The output analyzed the relationship between pay per click advertising and market share growth of deposit money banks in Rivers State. The result revealed that pay per click advertising has a positive correlation with market share growth ($r = .923^*$) and this correlation is significant at 0.05 level as indicated by the symbol *. Hence, null hypothesis is rejected and the alternate hypothesis is accepted. This implies that we then accept that there is significant relationship between pay per click advertising and market share growth of deposit money banks in Rivers State.

SUMMARY OF FINDINGS

Based on the results of the analysis carried out, the findings include that:

1. There is significant relationship between content marketing and sales growth of deposit money banks in Port Harcourt.
2. There is significant relationship between content marketing and market share growth of deposit money banks in Port Harcourt.
3. There is significant relationship between pay per click advertising and sales growth of deposit money banks in Port Harcourt.
4. There is significant relationship between pay per click advertising and market share growth of deposit money banks in Port Harcourt.

DISCUSSION OF FINDINGS

pay per click advertising showed a strong, positive and significant relationship with sales performance via its measures of sales growth and market share growth. This finding is in line with the study of Cudmore et al., (2009) who submitted that PPC has gained popularity as an effective digital advertising tool firms.

Content marketing showed a strong, positive and significant relationship with sales performance via its measures of sales growth and market share growth. This finding is in line with the study of Mohammed and Ahmad, (2020) who submitted that digital marketing dimension such as content marketing positively relates with SMEs performance in Dubai.

CONCLUSIONS

Cloud based marketing plays a vital role in ensuring visibility of deposit money banks in Port Harcourt. The result of the analysis has revealed that cloud based marketing in terms of (content marketing and pay per click advertising) relates significantly with sales performance via its measures of sales growth and market share growth. It was concluded that cloud based marketing is a vital tool for improving sales performance of deposit money banks in Port Harcourt.



RECOMMENDATIONS

The following recommendations are provided based on the findings and conclusions:

1. That, deposit money banks in Port Harcourt particularly those that are currently experiencing low sales performance as a result of pandemic disruption should adopt content marketing as it would increase their level of sales performance.
2. That, deposit money banks in Port Harcourt should take advantage of modern technology and practice pay per click advertising as it would help them to build traffic on their web page that will in turn increase sales performance.

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