

Assessing the Impact of Digital Advertising on the Marketing Performance of Deposit Money Banks in Rivers State, Nigeria.

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ABSTRACT

This study empirically investigated the relationship between digital advertising strategies and the marketing performance of deposit money banks in Rivers State. The study adopted the quantitative research methodology and quasi-experimental research design method through cross-sectional survey design. The population comprised nineteen (19) listed deposit money banks operating in Rivers State. One hundred and twenty-seven (127) questionnaires were distributed; one hundred and nineteen (119) were fit for analysis. Face and content validity and Cronbach's Alpha were used to measure the validity and reliability. All were fit for the analysis. The Pearson Product-Moment Correlation and Partial Correlation tools were adopted with the aid of Statistical Package for Social Sciences (SPSS version 23.0). The findings of the study showed that social media advertising was significantly related with the marketing performance of deposit money banks in Rivers State; e-mail advertising significantly related with marketing performance of deposit money banks in Rivers State; pop-up advertising significantly related with marketing performance of deposit money banks in Rivers State and mobilebased advertising significantly related with marketing performance of deposit money banks in Rivers State. Based on the findings, the study concluded that digital advertising strategies (social media advertising, e-mail advertising, pop-up advertising, and mobile-based advertising) have a positive and significant impact on marketing performance (brand awareness and customer engagement) of deposit money banks in Rivers State. The study thus recommended that deposit money banks should ensure that their E-trade channels command trust in such a way that customers can effectively transact business through such channels without being defrauded. It must be proven at all instances by these deposit money banks that their social media channels are reliable; this must be guaranteed by providing customers with 24-hour information about their offerings.

Keywords: Digital marketing, Online advertising, Marketing performance, customer engagement.

INTRODUCTION

The COVID-19 pandemic severely impacted global economic performance, and nearly all sectors of the economy, including Nigeria's deposit money banks, were affected (Ozili, 2020). The pandemic brought significant changes to the Nigerian banking industry (Alao et al., 2023), as social distancing measures disrupted in-bank transactions and limited customer access due to reduced staff availability (Nwokah & Poi, 2016; Onyekwena & Ekeruche, 2020). The uncertainty surrounding the crisis led to panic buying, hoarding of foreign currency, and the implementation of remote work policies within banks. Many borrowers struggled to service their loans, which weakened banks' profitability and financial stability (Ozili, 2020). In response, banks have sought innovative ways to reach and retain customers digitally. Digital advertising, a key form of online promotion, enables businesses to communicate marketing messages directly to target audiences and encourage purchasing behavior (Akins, 2023). It supports both local and international transactions and helps firms maintain ongoing customer relationships through websites that provide detailed product information and facilitate informed purchasing decisions (Guo & Li, 2023).

Statement of the Problem

Empirical evidence suggests that the digitalization of banks' advertising messages has significantly enhanced communication efficiency and customer engagement in the industry. The growing use of digital platforms has

improved service delivery, transparency, and transaction speed. However, despite these benefits, many customers remain distrustful of digital advertisements and skeptical about the security of online banking platforms. Studies have identified several challenges associated with digital advertising by deposit money banks, including privacy concerns and online trust issues (Eshiett, 2024), regulatory uncertainty, and limited literacy (Chan, 2018; Crawford University, 2022 & Ihinmoyan, 2022). Consequently, some customers are reluctant to engage in e-transactions despite continuous promotional efforts (Njoku & Ani, 2023). Persistent fears of fraud and data breaches have further reduced patronage and negatively impacted profitability (Umoh, Ofurum, & Soyingbe, 2024). Although extensive research has examined digital advertising within the banking sector, limited attention has been given to its influence on marketing performance. Most existing studies have focused primarily on customers' perceptions, behavioral intentions, and adoption of digital banking technologies, with little emphasis on how digital advertising strategies affect banks' marketing outcomes, including customer acquisition, retention, and profitability. This gap necessitates a contextual investigation of how digital advertising strategies contribute to the marketing performance of deposit money banks in Rivers State, Nigeria.

Aim and Objectives of the Study

This study aims to empirically investigate the relationship between digital advertising strategies and the marketing performance of deposit money banks in Rivers State. The specific objectives are to determine the extent to which email, pop-up, and mobile advertising relate to brand awareness and customer engagement among deposit money banks in Rivers State.

Research Hypotheses

Hypotheses were all stated in null form; email advertising, pop-up advertising, and mobile-based advertising have no significant relationship with brand awareness and customer engagement of deposit money banks in Rivers State.

Scope of the Study

This study focuses on the existing literature and the empirical relationship between digital advertising strategies and marketing performance. Specifically, it examines the relationships between the independent variable's dimensions (email advertising, pop-up advertising, and mobile-based advertising) and the dependent variable's measures (brand awareness and customer engagement) for deposit money banks in Rivers State, Nigeria. Data were obtained from top and middle managers of these banks.

LITERATURE REVIEW

Conceptual Framework

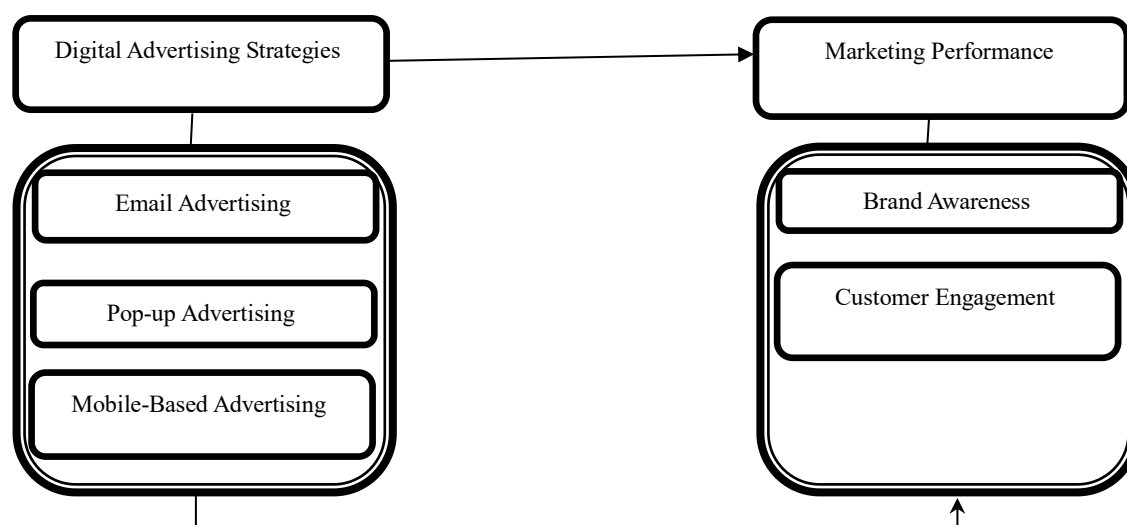


Figure 1: Conceptual Framework of the Relationship between Digital Advertising Strategies and Marketing Performance

Source: Researcher's review from relevant literature (2022) adapted from (Craig, 2021).

Concept of Digital Advertising Strategies

Digital advertising is about delivering advertisements to Internet/online users via websites, e-mail, ad-supported software, and Internet-enabled smartphones. Examples of digital advertising include contextual ads on search engine result pages, banner ads, rich media ads, social network advertising, interstitial ads, digital classified advertising, advertising networks, and email marketing (including spam) (Zhou, 2023). Digital advertising is a modern promotional tool that uses the Internet and the World Wide Web primarily to deliver marketing messages to customers (Kim & Park, 2012; Wuisan & Handra, 2023; Aleisa et al., 2023). Digital advertising involves contextual advertising on search engine results pages, banner ads, social network advertising, advertising networks, and e-mail marketing, including e-mail spam. Online video directories for brands are a good example of interactive advertising. These directories complement television advertising and allow viewers to see commercials for multiple brands (Bettiga & Noci, 2024).

Dimensions of Digital Advertising

E-Mail Advertising

E-mail Advertising is a component of electronic marketing practices and has been shown to significantly influence service satisfaction in Nigerian banks (Oladejo et al., 2024). It serves as a strategic communication tool for educating customers and strengthening their relationship with a brand (Thomas, Chen, & Iacobucci, 2022). E-mail advertising fosters loyalty, trust, and brand awareness, while Dehkordi et al. (2012) note its role in enhancing service quality and customer attention (Ramadhani, Prastowo, & Isrial, 2025). Moreover, email advertising has been shown to offer high returns for a low cost, making it a valuable tool in digital marketing (EmailToolTester, 2024).

Pop-Up Advertising

Pop-up advertisements are a form of online advertising designed to attract attention and direct users to websites where they can engage with products or services (Yetkin & Basal, 2024). pop-up ads alter the user's visual field, producing greater visual stimulation compared to standard online formats such as banner ads (Suryadi et al., 2024). Empirical evidence shows that pop-up advertisements generate significantly higher click-through rates, up to 13 times greater than conventional display banners (Popupsmart, 2025)..

However, despite their effectiveness in capturing user attention, pop-up advertisements are frequently perceived as intrusive and disruptive (Vijayakumar, Rahiman, & Sriranga Prasad, 2024). Their tendency to interrupt browsing activities contributes to unfavorable user attitudes toward them. Nevertheless, from an advertiser's perspective, this attention-grabbing nature can enhance message recall and purchase intention, positioning popups as an effective yet controversial digital marketing strategy.

Mobile-Based Advertising

Mobile-based advertising (m-advertising) refers to promotional messages delivered through mobile devices such as smartphones and tablets. It enables personalized and interactive communication between advertisers and consumers (Sario et al., 2024). Mobile advertising reaches a wide range of audiences across different demographics and locations (SQ Magazine, 2025). According to Abdelkefi, 2025, understanding consumer attitudes toward mobile advertising is essential for enhancing its effectiveness and user acceptance. Mobile devices facilitate high interactivity, as consumers can respond directly to advertisements via calls, SMS, MMS, or links to the advertiser's website (Ahmad, Rana, & Anjum, 2023). This interaction fosters two-way communication and encourages engagement. Moreover, mobile advertising supports viral marketing, where users share promotional content with peers, thereby enhancing message credibility and extending reach organically.

Marketing Performance

Marketing performance reflects how effectively a company achieves its marketing objectives with the resources available. It is often evaluated through key indicators such as website traffic, click-through rates, conversion

rates, and the influence of digital marketing on brand awareness, customer engagement, and satisfaction (Ahmed, 2024). Measuring marketing performance enables firms to align their strategies, enhance competitiveness, and respond effectively to market changes. From a broader perspective, marketing performance represents the extent to which marketing goals are achieved, encompassing both financial and non-financial outcomes such as profitability, productivity, market share, and customer retention (Mobydeen, 2021). Organizations use key performance indicators (KPIs) to evaluate their progress toward strategic goals and enhance overall effectiveness.

Brand Awareness

Brand awareness refers to the extent to which a consumer can identify a brand. Similarly, Kotler and Keller, 2016; also argued that brand awareness is related to the strength of brand information that allows marketers to measure consumers' ability to identify brands in various conditions. Brand awareness is understood as the idea that if a customer can hear or see a brand and then see or hear it again, the customer will remember the brand and distinguish it from competing brands. According to Aaker (2015), Brand awareness is an asset that affects perceptions, likes, and even consumer behavior. It can influence purchase decisions about brands, thereby enhancing loyalty (Chen, 2024).

Brand awareness is the ability of a potential buyer to recognize and recall a brand within a particular product category. Brand awareness is recognized as a vital component of overall brand knowledge, shaping how consumers identify and remember a brand (López-Rodríguez & Sánchez-García, 2024). If consumers know a particular brand—whether actively or passively acquired—their brand awareness of that product or service tends to be high (Zhou & Wang, 2023). Following these discussions, this study adopts the definition of Brand awareness as a buyer's ability to recognize or recall that a specific brand name belongs to a particular product category, reflecting the strength of brand memory and consumer familiarity (Keller & Brexendorf, 2022).

Customer Engagement

Customer engagement refers to the degree of a customer's cognitive, emotional, and behavioral involvement with a brand or organization, reflecting active participation and the strength of the relationship (Hollebeek, Clark, & Macky, 2021). Customer engagement can also be defined as the intensity of a customer's emotional and psychological connection with a company's products or services, reflecting the depth of their relationship and involvement with the brand (Rather, 2023).

Recent studies have identified key customer engagement metrics, including customer lifetime value, referral behavior, influencer value (word-of-mouth impact), and knowledge value, which collectively determine customer contribution to brand growth (Harmeling et al., 2017). Even though this framework is in its infancy, the propositions proposed lack specificity and uniqueness from other constructs. On the positive side, recent studies have identified antecedents of customer engagement such as commitment, satisfaction, trust, and brand image, which are also vital factors influencing employee engagement (Hollebeek et al., 2019). Additionally, recent research has proposed advanced conceptual models of customer brand engagement grounded in empirical studies and qualitative insights (Hollebeek et al., 2022). There is limited empirical evidence to validate proposed customer engagement models; however, recent research highlights key engagement dimensions, such as immersion, passion, and activation (Dessart et al., 2023).

Digital Advertising Strategies and Marketing Performance

The digital advertising industry has seen enormous growth in recent years, an increase that has yet to reach its peak. In the United States, digital ad spending was projected to surpass traditional advertising for the first time in 2019 (eMarketer, 2019). Digital ads allow marketers to build stronger relationships with consumers and give them an active role in the communication process. Today, consumers are not just passive viewers but also share, comment on, and even co-create promotional content. For example, social media influencers now produce and distribute branded material among their followers (De Veirman et al., 2017).

Furthermore, online advertisements are often seamlessly integrated into user-generated or editorial content, making their commercial intent less obvious and more challenging to avoid. Liaukonyte et al. (2015) measured

changes in website traffic and conversions within brief time windows around television ad airings, using quasirandom scheduling to ensure that changes in engagement were attributable to the ads themselves. Similarly, Narayanan and Kalyanam (2015) analyzed how ad position affects performance using natural variations in search-ad bidding. A significant advantage of digital media is its ability to target specific audiences by leveraging vast amounts of user data. This enables advertisers to reach relevant segments efficiently while minimizing wasted spending. Data-driven targeting also enables greater personalization, making ads more relevant and persuasive—though this raises important questions about consumer privacy and data control.

Strychartz et al. (2019) explored whether educating users about how personalization works could help them make informed choices. In an online experiment ($N = 514$), one group viewed a video explaining how Google customizes ads, while another watched a general overview of personalization. Results showed that learning about the process indirectly encouraged users to opt out through heightened awareness and motivation.

Digital ads are also frequently embedded within entertainment such as video games, YouTube clips, or influencer posts. Because these formats blend promotion with leisure content, audiences—especially minors—may struggle to identify them as advertisements. Van Dam and Van Reijmersdal (2019) examined adolescents' understanding of influencer marketing and found that while young viewers often accept sponsored content, they rarely question its persuasive intent. Their study also revealed that clear sponsorship disclosures can improve awareness of commercial motives.

Theoretical Framework

The study was founded on the diffusion of innovation theory, and the uses and gratification theory constitute the theoretical base for this study. The diffusion of innovation theory explains how new ideas, technologies, or information spread over time through communication channels within a social system (Rogers, 2020). According to recent studies, the uses and gratifications theory explains how individuals actively select and use media to satisfy specific needs, such as information, entertainment, or social interaction (Ruggiero, 2020).

Empirical Review

Empirical evidence across various contexts underscores the positive impact of digital advertising on consumer behavior and organizational performance. Okon and Kolo (2021) found a significant relationship between digital advertising and consumer patronage among business students in Nigeria, highlighting the influence of online promotional strategies on purchasing intent. Similarly, Ihinmoyan (2022) revealed that digital advertising significantly affects consumer buying behavior in Nestle Nigeria Plc., establishing a link between digital exposure and purchase decisions. Sulaimon et al. (2021) reported a strong correlation between digital advertising and consumer buying behavior in Lokoja, emphasizing that social media and online messages enhance buyer engagement and patronage.

Beyond consumer goods, several studies have examined the effectiveness of digital advertising through design and contextual factors. Segev et al. (2014) observed that contextually relevant banner ads foster positive brand attitudes and purchase intent. Conversely, Pasqualoti and Baccino (2014) found that intrusive placements can delay information processing, suggesting the need for strategic ad positioning. Recent research indicates that animated advertisements can sometimes distract viewers, whereas static formats are more effective in sustaining user attention and information retention (Wang & Lang, 2022). These findings collectively emphasize that message clarity, placement, and interactivity significantly shape advertising outcomes.

In addition, Jeshurun (2018) asserted that email marketing remains an effective and cost-efficient digital tool for reaching customers, although regulatory constraints and competition challenge its efficiency.

METHODOLOGY

This study adopted a cross-sectional survey design to examine the relationship between digital advertising strategies and marketing performance among deposit money banks (DMBs) in Rivers State. The target population comprised 190 regional heads, area managers, and branch managers from nineteen (19) listed and licensed DMBs operating in the state (CBN, 2024). Using the Krejcie and Morgan sampling table, a

representative sample of 127 respondents was selected. Data were collected using a structured questionnaire divided into two sections: Section A captured demographic data, while Section B focused on variables relating to digital advertising and marketing performance. The questionnaire was structured on a five (5) point Likert scale with weights assigned as follows: 5 = Strongly agree, 4 = Agree, 3 = Neutral, 2 = Disagree, 1 = Strongly disagree. Reliability was established using Cronbach's alpha, with a coefficient ≥ 0.70 considered acceptable (Nunnally, 1978). Data analysis employed Pearson's Product-Moment Correlation Coefficient (r) using SPSS version 23 to test the stated hypotheses.

RESULTS AND DISCUSSION

Data Presentation

Figure 2 presents the general statistics of the study participants. As shown in Figure 2A, of the 127 distributed questionnaires, 120 were retrieved, yielding a 94.5% response rate and 119 usable copies (99.2%), indicating a highly reliable dataset. Figure 2B shows the gender distribution: 65.5% of respondents were male and 34.5% were female, suggesting a higher male representation in the sample. Figure 2C shows the educational qualifications of respondents, revealing that the majority possessed a Degree or HND (36.1%), followed by M.Sc./MBA holders (22.7%), OND/NCE (16.8%), O-Level (16%), and Ph.D. (8.4%), indicating that most participants were highly educated professionals. Lastly, Figure 2D displays the respondents' years of experience, where 35.3% had 6–10 years of experience, 30.3% had 11–15 years, 17.6% had over 16 years, and 16.8% had 0–5 years, suggesting that the majority of respondents were seasoned employees with significant industry exposure.

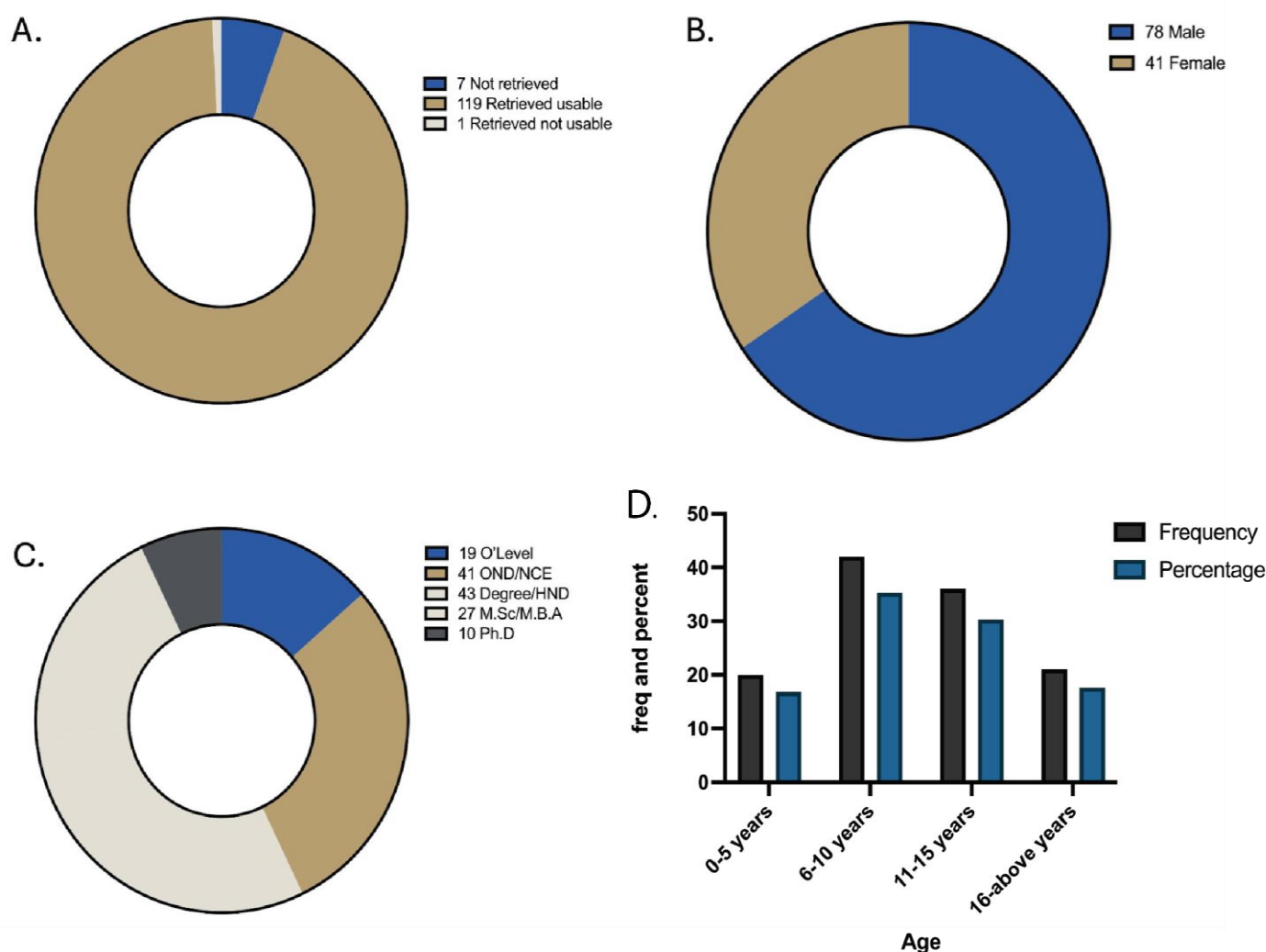


Figure 2: Overview of respondents' demographic characteristics. (A) Sample size distribution of the study, (B) Gender composition of participants, (C) Educational qualification levels of respondents, and (D) Years of experience in the banking sector.

Univariate Analysis of digital advertising strategies and marketing performance

Table 1: Frequencies of Items of E-mail Advertising Responses

S/N	Items	Mean	Remark
EM1	Email advertising has increased the subscriber list for products by prospective customers	3.8	Agreed
EM2	Email advertising has effectively and steadily linked products' brands and customers	4.0	Agreed
EM3	Email advertising has provided a consistent and better customer experience	4.4	Agreed
EM4	The delivery rate of email advertising is quite good in reaching target customers and has enhanced market share	4.5	Agreed
	Weighted Mean score	4.2	Agreed

Table 1 and supplementary Table 1 present the frequencies, percentages, and mean scores of the respondents on four statement items of the e-mail advertising scale. The weighted mean scores for responses on EA1, EA2, EA3, and EA4 were 3.8, 4.0, 4.4, and 4.5, respectively. This means that the respondents agreed with each of the four (4) items, with mean scores exceeding the criterion mean (3.0). The grand weighted mean was equally greater than 3.0. It further indicates that e-mail advertising is positively associated with the marketing performance of deposit money banks in Rivers State.

Table 2: Frequencies of Pop-Up Advertising Responses

S/N	Items	Likert score	Remark
PA1	Customers find the pop-up ads fun	3.7	Agreed
PA2	The level of ads that pop up from the apps meets customers' needs and expectations	4.0	Agreed
PA3	The content that appears in the ad is very attractive	4.5	Strongly Agreed
PA4	It is possible to buy a product from the pop-up ads	3.5	Agreed
	Weighted Mean score	3.9	Agreed

The results in **Table 2 and supplementary Table 2** show the frequency, percentages, and mean scores of the respondents on four statement items of the pop-up advertising scale. The weighted mean scores for responses to PA1, PA2, PA3, and PA4 were 3.7, 4.0, 4.5, and 3.5, respectively. This means that the respondents agreed with each of the four (4) items, with mean scores exceeding the criterion mean (3.0). The grand weighted mean was equally greater than 3.0. It further indicates that pop-up advertising is positively associated with the marketing performance of deposit money banks in Rivers State.

Table 3: Frequencies of Mobile-Based Advertising Responses

S/N	Items	Mean	Remark
MBA3	Information in the mobile advertisement is always credible	3.8	Agreed
MBA1	Mobile advertising provides basic information on products and services	4.4	Agreed
MBA2	Mobile advertisement provides value added information	4.2	Agreed
MBA4	The contents in mobile advertisement are often annoying	3.5	Agreed
	Weighted Mean score	3.8	Agreed

The results in **Table 3 and supplementary Table 3** show the frequency, percentages, and mean scores of the respondents on four statement items of the mobile-based advertising scale. The weighted mean scores for responses to MBA1, MBA2, MBA3, and MBA4 were 4.4, 4.2, 3.8, and 3.5, respectively. This means that the respondents agreed with each of the four (4) items, with mean scores exceeding the criterion mean (3.0). The grand weighted mean was equally greater than 3.0. It further indicates that mobile-based advertising is positively associated with the marketing performance of deposit money banks in Rivers State.

Table 4: Frequencies of Item Brand Awareness Responses

S/N	Items	Mean	Remark
BA1	Customers are familiar with our product/service on pop-ups	4.0	Agreed
BA2	Our product is one of the most popular products	4.0	Agreed
BA3	The product name is short and simple	4.4	Agreed
BA4	The product is made in a way that it can be easily known	4.1	Agreed
	Weighted Mean score	4.1	Agreed

Table 4 and supplementary Table 4 indicate that the respondents in this study agreed with each of the four (4) brand awareness statement items, with weighted means of BA1=4.0, BA2=4.0, BA3=4.4, and BA4=4.1 (mean scores greater than 3.0). The grand mean (4.1) was equally greater than 3.0. These results showed that brand awareness is positively associated with the digital advertising strategies of deposit money banks in Rivers State.

Table 5: Frequencies of Customer Engagement Responses

S/N	Items	Mean	Remark
CE1	Customers prefer banks that offer customers the opportunity to participate in brand development.	4.4	Agreed
CE2	Banks that engage in customer-firm collaboration are the ones they will patronize.	4.2	Agreed
CE3.	Our brand responds to customers as part of its responsibility.	3.5	Agreed
CE4.	The management of this bank regards customers as important	3.3	Agreed
	Weighted Mean score	3.9	Agreed

Table 5 and supplementary Table 5 indicate that the respondents in this study agreed with each of the four statement items on customer engagement, with weighted means of CE1=4.4, CE2=4.2, CE3=3.5, and CE4=3.3 (all greater than 3.0). The grand mean (3.9) was equally greater than 3.0. These results showed that customer engagement is positively associated with the digital advertising strategies of deposit money banks in Rivers State.

Bivariate Analysis using Pearson Product-Moment Correlation Coefficient

Decision Rules: Accept the null hypotheses (Ho) and reject the alternative hypotheses (Ha) if the significant probability value (PV) >0.05, that is, no considerable coefficient exists. Reject the null hypotheses (Ho) and accept the alternative hypotheses (Ha) if the significant probability value (PV) <0.05, that is, a considerable coefficient exists. The strength of the influence is decided thus; -0.1 to -0.3(weak negative influence), -0.4 to 0.6 (moderate negative influence), -0.7 to -0.9 (strong negative influence), -1 (perfect negative influence); +0.1 to +0.3 (weak positive influence), +0.4 to +0.6 (moderate positive influence), +0.7 to +0.9 (strong positive influence), +1 (perfect positive influence).

Table 6 Correlation Analysis showing the relationship between e-mail advertising and brand awareness

Correlations			
		E-mail Advertising	Brand Awareness
E-mail Advertising	Pearson Correlation	1	.893
	Sig. (2-tailed)		.000
	N	119	119
Brand Awareness	Pearson Correlation	.893	1
	Sig. (2-tailed)	.000	
	N	119	119

**. Correlation is significant at the 0.05 level (2-tailed).

Interpretation: In Table 6 above, a PPMCC(r) of 0.893 and a probability value of 0.000 (Sig.< 0.05). This evidence indicated a positive and significant relationship between e-mail advertising and brand awareness among deposit money banks in Rivers State. Also, at $r^2 = 0.797$, the coefficient of determination for the correlation between e-mail advertising and brand awareness of deposit money banks in Rivers State was 79.7%, indicating a strong, positive correlation. Holding that sig value < 0.05 and $r > 0.5$, the null hypothesis was rejected, indicating a significant relationship between e-mail advertising and brand awareness of deposit money banks in Rivers State.

Table 7: Correlation Analysis showing the relationship between e-mail advertising and customer engagement

Correlations			
		E-mail Advertising	Customer Engagement
E-mail Advertising	Pearson Correlation	1	.799
	Sig. (2-tailed)		.000
	N	119	119
Customer Engagement	Pearson Correlation	.799	1
	Sig. (2-tailed)	.000	
	N	119	119

** . Correlation is significant at the 0.05 level (2-tailed).

Interpretation: Table 7 above revealed a PPMCC(r) of 0.799 and a probability value of 0.000 (Sig.< 0.05). This evidence indicated a positive and significant relationship between e-mail advertising and customer engagement among deposit money banks in Rivers State. Also, at $r^2 = 0.638$, indicating that the coefficient of determination for the correlation between e-mail advertising and customer engagement of deposit money banks in Rivers State was 63.8%, implying that e-mail advertising has a strong, positive correlation with customer engagement of deposit money banks in Rivers State. Holding that sig value < 0.05 and $r > 0.5$, the null hypothesis four was rejected, which stated that there was a significant relationship between e-mail advertising and customer engagement of deposit money banks in Rivers State.

Table 8 Correlation Analysis showing the relationship between pop-up advertising and brand awareness

Correlations			
		Pop-Up Advertising	Brand Awareness
Pop-Up Advertising	Pearson Correlation	1	.844
	Sig. (2-tailed)		.000
	N	119	119
Brand Awareness	Pearson Correlation	.844	1
	Sig. (2-tailed)	.000	
	N	119	119

** . Correlation is significant at the 0.05 level (2-tailed).

Interpretation: Table 8 above revealed a PPMCC(r) of 0.844 and a probability value of 0.000 (Sig.< 0.05). This evidence indicated a positive and significant relationship between pop-up advertising and brand awareness of deposit money banks in Rivers State. Also, at $r^2 = 0.712$, indicating that the coefficient of determination for the correlation between pop-up advertising and brand awareness of deposit money banks in Rivers State was 71.2%,

implying that pop-up advertising has a strong, positive correlation with brand awareness of deposit money banks in Rivers State. Holding that sig value < 0.05 and $r > 0.5$, the null hypothesis was rejected, indicating a significant relationship between pop-up advertising and brand awareness of deposit money banks in Rivers State.

Table 9 Correlation Analysis showing the relationship between pop-up advertising and customer engagement

Correlations			
		Pop-Up Advertising	Customer Engagement
Pop-Up Advertising	Pearson Correlation	1	.901
	Sig. (2-tailed)		.000
	N	119	119
Customer Engagement	Pearson Correlation	.901	1
	Sig. (2-tailed)	.000	
	N	119	119

** . Correlation is significant at the 0.05 level (2-tailed).

Interpretation: Table 9 above revealed a PPMCC(r) of 0.901 and a probability value of 0.000 (Sig. < 0.05). This evidence indicated a positive and significant relationship between pop-up advertising and customer engagement in deposit money banks in Rivers State. Also, at $r^2 = 0.812$, the coefficient of determination for the correlation between pop-up advertising and customer engagement of deposit money banks in Rivers State was 81.2%, indicating a strong, positive correlation. Holding that sig value < 0.05 and $r > 0.5$, the null hypothesis six was rejected, which stated that there was a significant relationship between pop-up advertising and customer engagement in deposit money banks in Rivers State.

Table 10 Correlation Analysis showing the relationship between mobile-based advertising and brand awareness

Correlations			
		Mobile-Based Advertising	Brand Awareness
Mobile-Based Advertising	Pearson Correlation	1	.875
	Sig. (2-tailed)		.000
	N	119	119
Brand Awareness	Pearson Correlation	.875	1
	Sig. (2-tailed)	.000	
	N	119	119

** . Correlation is significant at the 0.05 level (2-tailed).

Interpretation: Table 10 above revealed a PPMCC(r) of 0.875 and a probability value of 0.000 (Sig. < 0.05). This evidence indicated a positive and significant relationship between mobile-based advertising and brand awareness of deposit money banks in Rivers State. Also, at $r^2 = 0.766$, indicating that the coefficient of determination for the correlation between mobile-based advertising and brand awareness of deposit money banks in Rivers State was 76.6%, implying that mobile-based advertising has a strong, positive correlation with brand awareness of deposit money banks in Rivers State. Holding that sig value < 0.05 and $r > 0.5$, the null hypothesis was rejected, indicating a significant relationship between mobile-based advertising and brand awareness of deposit money banks in Rivers State.

Table 11 Correlation Analysis showing the relationship between mobile-based advertising and customer engagement

Correlations			
		Mobile-Based Advertising	Customer Engagement
Mobile-Based Advertising	Pearson Correlation	1	.861
	Sig. (2-tailed)		.000
	N	119	119
Customer Engagement	Pearson Correlation	.861	1
	Sig. (2-tailed)	.000	
	N	119	119

**. Correlation is significant at the 0.05 level (2-tailed).

Interpretation: Table 11 above revealed a PPMCC(r) of 0.861 and a probability value of 0.000 (Sig.< 0.05). This evidence indicated a positive and significant relationship between mobile-based advertising and customer engagement among deposit money banks in Rivers State. Also, at $r^2 = 0.741$, the coefficient of determination for the correlation between mobile-based advertising and customer engagement of deposit money banks in Rivers State was 74.1%, indicating a strong, positive correlation. Holding that sig value < 0.05 and $r > 0.5$, the null hypothesis was rejected, indicating a significant relationship between mobile-based advertising and customer engagement in deposit money banks in Rivers State.

DISCUSSION AND FINDINGS

Correlation between e-mail advertising and marketing performance

Hypothesis One (Ho₁) examined the significant relationship between e-mail advertising and brand awareness of deposit money banks in Rivers State. The outputs from PPMCC revealed a positive relationship of 0.893 between e-mail advertising and brand awareness of deposit money banks in Rivers State. Therefore, we rejected hypothesis one, leading us to conclude that e-mail advertising has a significant relationship with brand awareness of deposit money banks in Rivers State. This means that the deposit money banks have become more dependable, consistent, and trustworthy.

Hypothesis two (Ho₂) states that e-mail advertising does not have a significant nexus with customer engagement of deposit money banks in Rivers State. The PPMCC results revealed a positive relationship of 0.799 between email advertising and customer engagement in deposit money banks in Rivers State. The P-value is estimated at 0.000, which is less than 0.05. Therefore, the researcher rejected hypothesis two, leading us to conclude that email advertising has a significant nexus with customer advertising of deposit money banks in Rivers State. Our findings align with those of Reimers et al. (2016), who found that email marketing positively influenced perceived usefulness, ease of use, and enjoyment derived from shopping online.

Correlation between pop-up advertising and marketing performance

Hypothesis three (Ho₃) examined the significant relationship between pop-up advertising and brand awareness of deposit money banks in Rivers State. The outputs from PPMCC revealed a positive relationship of 0.844 between pop-up advertising and brand awareness of deposit money banks in Rivers State. Therefore, we rejected hypothesis three, leading us to conclude that pop-up advertising has a significant relationship with brand awareness of deposit money banks in Rivers State. This means that the brand awareness of deposit money banks has become more dependable, consistent, and trustworthy.

Hypothesis four (Ho₄) states that pop-up advertising does not have a significant nexus with customer engagement of deposit money banks in Rivers State. The PPMCC results revealed a positive relationship of 0.901 between pop-up advertising and customer engagement in deposit money banks in Rivers State. As shown in Table 9, the P-value is 0.000, which is less than 0.05. Therefore, the researcher rejected hypothesis four, leading us to conclude that pop-up advertising has a significant nexus with customer engagement of deposit money banks in Rivers State. Our findings correspond with the work of Lee and Vo (2017).

Correlation between mobile-based advertising and marketing performance

Hypothesis five (Ho₅) examined the significant relationship between mobile-based advertising and brand awareness of deposit money banks in Rivers State. The outputs from PPMCC revealed a positive relationship of 0.875 between mobile-based advertising and brand awareness of deposit money banks in Rivers State. Therefore, we rejected hypothesis five, leading us to conclude that mobile-based advertising has a significant relationship with brand awareness of deposit money banks in Rivers State. This means that the deposit money banks have become more dependable, consistent, and trustworthy.

Hypothesis six (Ho₆) states that mobile-based advertising does not have a significant nexus with customer engagement of deposit money banks in Rivers State. The PPMCC results revealed a positive relationship of 0.861 between mobile-based advertising and customer engagement in deposit money banks in Rivers State. As evidenced in Table 11, the P-value is estimated at 0.000, which is less than 0.05. Therefore, the researcher rejected hypothesis six, leading us to conclude that mobile-based advertising has a significant nexus with customer engagement of deposit money banks in Rivers State.

The findings align with those of Shahzad et al. (2021).

CONCLUSION

The findings on the dimensions of digital advertising strategies (e-mail advertising, pop-up advertising, and mobile-based advertising) contribute significantly towards achieving marketing performance (brand awareness and customer engagement) of deposit money banks in Rivers State. The study concludes that a “strong and positive impact relationship” exists between e-mail advertising and marketing performance (brand awareness and customer engagement) of deposit money in Rivers State.

1. To answer the 3rd and 4th research questions, the study concludes that a “strong and positive significant relationship” exists between pop-up advertising and the marketing performance (brand awareness and customer engagement) of deposit money banks in Rivers State.
2. The results on the relationship between mobile-based advertising and marketing performance (brand awareness and customer engagement) indicated “strong and positive impact”.
3. In summary, it is concluded that digital advertising strategies have a positive impact on the marketing performance of deposit money banks in Rivers State.

RECOMMENDATIONS

Based on the findings above, the recommendations were forwarded:

1. Banks should ensure that their E-trade channels command trust so that customers can transact business through them without being defrauded.
2. It must be proven at all times by these deposit money banks that their social media channels are reliable; this must be guaranteed by providing customers with 24-hour access to information about their offerings.
3. The electronic banking strategies adopted by banks must be continually evaluated and reviewed so that appropriate measures are put in place to deploy the most profitable digital advertising to help achieve the firm's operational goals.
4. The author also recommends that deposit money banks deliver tangible benefits to prospects and customers and improve performance by providing relevant content that helps solve the most challenging problems they face.

5. It also recommends that deposit money banks create content that is creative, original, and appealing to engage consumers with the brand and spread positive word of mouth in the online community.
6. The research recommends that banks should enhance their investment in new technologies to drive the development of online platforms.
7. The study also recommends that deposit money banks should foster their email and social media marketing tools.
8. Regarding social media marketing, the research recommends that banks leverage the seamless communication offered by various social networks to interact with their customers.
9. The study also recommends that the regulator foster partnerships with established telecommunications firms and other players in the advertising sector to implement emerging e-mail marketing strategies. These partnerships will bring about enhanced production for both industry players

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CONFLICT OF INTEREST

The author declares no conflict of interest.

DATA AVAILABILITY

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

SUPPLEMENTAL DATA.

Supplementary Table 1: Frequencies of Items of E-mail Advertising Responses

S/N	Items	SA (5) <i>n</i> (%)/Score	A (4) <i>n</i> (%)/Score	N (3) <i>n</i> (%)/Score	D (2) <i>n</i> (%)/Score	SD (1) <i>n</i> (%)/Score	Total <i>n</i>	Total Score	Mean	Remark
EM1	Email advertising has increased the subscriber list for products by prospective customers	46 (39%) / 230	48 (40%) / 160	13 (11%) / 39	8 (7%) / 16	4 (3%) / 4	119	449	3.8	Agreed
EM2	Email advertising has effectively and steadily linked products' brands and customers	39 (34%) / 195	50 (42%) / 200	19 (16%) / 57	8 (6%) / 16	3 (2%) / 3	119	478	4.0	Agreed
EM3	Email advertising has provided a consistent and better customer experience	53 (45%) / 265	57 (48%) / 228	9 (7%) / 27	0 (0%) / 0	0 (0%) / 0	119	520	4.4	Agreed
EM4	The delivery rate of email advertising is quite good in reaching	62 (53%) / 310	49 (41%) / 196	8 (6%) / 24	0 (0%) / 0	0 (0%) / 0	119	530	4.5	Agreed

	target customers									
	Total	200	204	49	16	7	476	4.2	Agreed	
		1000	816	147	32	7	2002			

Supplementary Table 2: Frequencies of Pop-Up Advertising Responses

S/N	Items	SA (5)	A (4)	N (3)	D (2)	SD (1)	Total	Mean	Remark
PA1	Customers find the pop-up ads fun	46 39% 230	34 29% 136	13 11% 39	15 13% 30	11 9% 11	119 100% 446	3.7	Agreed
PA2	The level of ads that pop up from the apps meet customers' needs and expectations	49 41% 245	40 34% 160	19 16% 57	5 4% 10	6 5% 6	119 100% 478	4.0	Agreed
PA3	The content that appears in the ad is very attractive	58 49% 290	57 48% 228	4 3% 12	0 0% 0	0 0% 0	119 100% 530	4.5	Strongly Agreed
PA4	It is possible to buy a product from the pop-up ads	28 24% 140	30 25% 120	34 29% 102	22 18% 44	5 4% 5	119 100% 411	3.5	Agreed
	Total	181	161	70	42	22	476	3.9	Agreed
		905	644	210	84	22	1865		

Supplementary Table 3: Frequencies of Mobile-Based Advertising Responses

S/N	Items	SA (5)	A (4)	N (3)	D (2)	SD (1)	Total	Mean	Remark
MBA3	Information in the mobile advertisement is always credible	37 31% 185	45 38% 180	18 15% 54	12 10% 24	7 6% 7	119 100% 450	3.8	Agreed
MBA1	Mobile advertising provides basic information on products and services	56 47% 280	53 45% 212	10 8% 30	0 0% 0	0 0% 0	119 100% 522	4.4	Agreed
MBA2	Mobile advertisement provides value added information	49 41% 245	50 43% 200	13 11% 39	4 3% 8	3 2% 3	119 100% 495	4.2	Agreed
MBA4	The contents in mobile advertisement are often annoying	36 30% 180	31 26% 124	21 18% 63	23 19% 46	8 7% 8	119 100% 421	3.5	Agreed
	Total	145	151	62	39	18	476	3.8	Agreed
		725	604	372	78	18	1797		

Supplementary Table 4: Frequencies of Item Brand Awareness Responses

S/N	Items	SA (5)	A (4)	N (3)	D (2)	SD (1)	Total	Mean	Remark
BA1	Customers are familiar with our product/service on pop-ups	46 39% 230	48 40% 192	13 11% 39	8 7% 16	4 3% 4	119 100% 481	4.0	Agreed

BA2	Our product is one of the most popular products	39 34% 195	50 42% 200	19 16% 57	8 6% 16	3 2% 3	119 100% 478	4.0	Agreed
BA3	The product name is short and simple	53 45% 265	57 48% 228	9 7% 27	0 0% 0	0 0% 0	119 100% 520	4.4	Agreed
BA4	The product is made in a way that it can be easily known	40 34% 200	56 47% 224	14 12% 42	9 7% 18	0 0% 0	119 100% 484	4.1	Agreed
	Total	178	211	55	25	7	476	4.1	Agreed
		890	844	165	50	7	1956		

Supplementary Table 5: Frequencies of Customer Engagement Responses

S/N	Items	SA (5)	A (4)	N (3)	D (2)	SD (1)	Total	Mean	Remark
CE1	Customers prefer banks that offer customers the opportunity to participate in brand development.	56 47% 280	53 45% 212	10 8% 30	0 0% 0	0 0% 0	119 100% 522	4.4	Agreed
CE.	Banks that engage in customer-firm collaboration are the ones they will patronize.	49 41% 245	50 43% 200	13 11% 39	4 3% 8	3 2% 3	119 100% 495	4.2	Agreed
CE3.	Our brand responds to customers as part of her responsibility.	36 30% 180	31 26% 124	21 18% 63	23 19% 46	8 7% 8	119 100% 421	3.5	Agreed
CE4.	The management of this bank regards customers as important	31 26% 155	38 32% 152	10 8% 30	20 17% 40	20 17% 20	119 100% 397	3.3	Agreed
	Total	172	172	54	47	31	476	3.9	Agreed
		860	688	162	94	31	1835		