



Project Submission

**in Partial Fulfilment of the requirements for the Degree of
Master of Business Administration in Information Technology
(MBA-IT)**

**Digital Marketing at Sohar International Bank: Towards the
Development of a Comprehensive Model**

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Abstract

The focus of this study is to develop a Digital Marketing model for the effective achievement of the relationship marketing goals. The study will be guided by five objectives working in harmony to develop a digital marketing model. The study looks at digital marketing initiatives and success metrics for performance. The study investigates relationship marketing and how it connects to digital marketing and factors influencing the relationship positively.

The study will be of immense benefits to the banking sector, not only in Oman but the entire world. The knowledge gathered and the model developed will be critical in running successful digital marketing campaigns. The knowledge will be useful in designing a model that can facilitate effective relationship marketing and measure of the performance. The literature section reviewed previous works on digital marketing and relationship marketing.

The study used a mixed approach method, whereby both quantitative and qualitative methods of research were used in the causal research. Data was gathered from 175 respondents who comprised managers at different levels of banks in Muscat Oman.

The study established a positive relationship between Mobile Apps and Social Media and conversion of clients in banks. SEO and PPC were found to have a positive but weak impact on customer's conversion. Mobile Apps and SM had a positive impact on engagement between clients and bank staff. Customer relationships were positively affected by SEO and PPC but in a weak way. Email marketing was found to have a negative impact on customer relationships. The initiative affected the two-way flow of information between clients and bank employees.

The results provide bank managers with knowledge on the best digital marketing initiatives for their specific sector. Going forward, mobile apps and social media marketing ought to be included in the digital marketing initiatives for purposes of achieving effective relationship marketing.

Declaration of Originality

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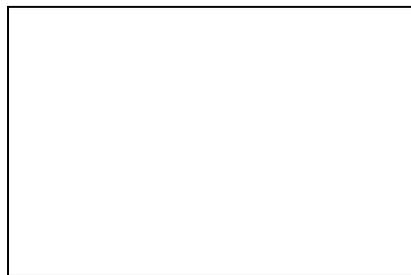
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MBA (IT) Project

Declaration by Examiners

I / We have examined this report titled **Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model** submitted by **Hassan Ali Mohd Alzaabi** , ID **No.PF17F1774** in partial fulfillment of the requirements of **MBA (IT) Course during 2018/2019 semester**.

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CHAPTER ONE: INTRODUCTION

1.1 Introduction

This chapter is about an overview of the study. The sections of the report are introduced in the following paragraph. Section 1.2 presents the ‘problem statement’. A brief background to the study and company is given in section 1.3. The aim and objectives of the study are presented in section 1.4. Section 1.5 includes the research questions. The scope and significance of the study are discussed in sections 1.6 and 1.7. A brief research methodology has been presented in section 1.8. Finally, section 1.9 includes a description of the individual chapters of this report.

1.2 Problem Statement

My interaction with bank contacts confirmed that the business lacked a well-defined digital marketing model. Amidst great intentions to fully digitalize, the bank lacked metrics to measure success of digital marketing initiatives and this was due to absence of key success factors in their strategy. Ideally there should be a model that integrates key success factors with digital marketing initiatives in order to produce results. Results whether positive or negative provides the marketing team an opportunity to make amends, improve or terminate an initiative all together.

Businesses engage in marketing with various objectives and goals. Objectives are short-term plans to achieve long term marketing goals. Every bank conduct marketing to push sales, increase brand awareness, capture more market share, develop long lasting relationships with shareholders, enter new markets, increase revenue as well as secure funding (Sharma et al. 2010). Successful marketing strategies are those that fulfill most, if not all of these goals.

The concept of relationship cannot be alienated from the goals, marketing is all about engaging target customers in a manner they understand the value of the brand to become loyal users. Digital marketing as discussed in previous research revolve around meeting these goals.

Several digital marketing features make it effective and efficient compared to traditional marketing, for example it is considered cost effective, faster, wider coverage, two-way communication between business and customers as well as availability of tools to monitor and evaluate performance (Durmaz, and Efendioglu 2016). The benefits of digital marketing cannot be disputed in an era when the world is interconnected through internet.

Banks have realized the need to develop digital content highlighting their products and services. This content allows for engagement between them and customers, thus establishing relationships. The modern-day banker is focused much on the feelings and experiences evoked by the bank product and services. The customer wants brief, clear and precise information about a product, nonetheless the navigation in the digital channels ought to be seamless and simple. However, due to lack of proper research it is not known what or how a digital marketing model should look like for the banking sector. Banks need to know which digital marketing initiatives to launch, how they affect relationship with customers and how they can be monitored and evaluated. The sector is sensitive given their line of specialization and challenges that come with digital devices.

Cases of cyber insecurity continue to hinder the sector's resolve to digitalize fully. Banks rely on data to run their operations; therefore, a cyber-attack would be catastrophic. The researcher has resolved that without information on the above-mentioned factors, banks would be unable to fully utilize digital marketing.

1.3 Company Background

Sohar International Bank is located in Sultanate of Oman and is categorized as a commercial bank involved in both corporate and retail banking services. The commercial bank was founded in March 2006, with their main office in Muscat, Masqat (Banksohar.net 2019). The estimated annual revenue for the bank in the year 2018 was \$283.4 million and have a staff base of 307. The bank's social media presence is largely seen in Facebook and twitter, whereby they have 7,397 followers and 71,000 users respectively. The number continue to rise day in day out, for example they had a twitter following of 1890 as of December 2014 and this has increased to at least 8000 in 2019.

That represents a 400% increase in 5 years. The Facebook following was at 24,620 fans in 2014, but currently stands at 71, 000 representing a 288% increase. Bank Sohar operations are categorized as retail and corporate.

The retail banking department undertakes an extensive range of services that have designed in a unique and unparalleled way as far as the Oman market is concerned. The bank offers customized products and services to meet and satisfy different life cycle stages of their customers. Their range of products include the Al Mumayaz children saving account designed for young children (Banksohar.net 2019).

Other retail products include high incentive saving accounts, current accounts and high yield fixed deposit accounts. There are investment linked products that seek to cater for saving and investment needs of individual businesses. Products like Al Mumayaz thrives on the model of meeting financial needs of customers in different life stages. The corporate banking department offer banking services to commercial activities that include individuals, corporations, businesses and the public sector. Wholesale banking provide high end services as well as value added transactions in the Sultanate of Oman (Banksohar.net 2019).

The bank categorizes wholesale banking into four main segments namely SME banking, Large corporate banking, government institutions and public sector and finally the trade finance unit that focuses on the export and import businesses for the entire segment of both retail and corporate customers. Apparently, Wholesale banking has been the single largest contributor to Bank Sohar overall performance since inception.

Bank Sohar envisions a one stop financial super mall with boutiques of products and services for every segment, with each having a unique set of propositions (Banksohar.net 2019).

Bank Sohar operates under a mission to achieve excellence in banking. It integrates in its operation the values of integrity, passion, teamwork, respect for individuals, customer focus as well as speed.

The bank is composed of a Boards of Directors led by a chairman, deputy chairman and five directors (Banksohar.net 2019). The management team is led by a Chief executive officer Mr. Ahmad Jafar Al Musalmi and other ten high ranking executive officers.

1.4 Aim and Objectives

The aim of the study is presented in section 1.4.1 and section 1.4.2 includes the objectives with brief descriptions.

1.4.1 Aim

The aim of the study is to develop a digital marketing model for the effective achievement of the relationship marketing goals at Bank Sohar. Digital transformation has penetrated the banking sector with the one of the most common uses being in marketing. The modern-day customer has become technological savvy, necessitating the use of digital platforms to achieve Relationship Marketing goals.

1.4.2 Objectives

1.4.2.1 Objective one: To determine the digital marketing initiatives used at Bank Sohar. The introduction of the internet and web 2.0 applications revolutionized online interactions between people and businesses. The study will require to understand which online platforms are being used by Sohar bank.

1.4.2.2 Objective two: To determine the success measures used for digital marketing initiatives at Bank Sohar. The study seeks to understand what Sohar bank uses to monitor and evaluate their digital Marketing initiatives.

1.4.2.3 Objective Three: To determine the relationship marketing objectives set by Bank Sohar. The study pursues to understand how Sohar bank integrates with digital marketing. Hence, the bank to intends to attain a number of relationship goals. The study sets out to identify these goals.

1.4.2.4 Objective Four: To determine the nature and degree of relationship between digital marketing initiatives and relationship marketing objectives. The study will aim to understand how digital marketing initiatives and relationship marketing objectives interrelate.

1.4.2.5 Objective Five: To determine the factors positively influencing the relationship between digital marketing initiatives and relationship marketing objectives. The study will seek to identify factors that are necessary for a successful relationship between digital marketing and relationship marketing objectives. These factors are critical in developing a digital marketing model that results to successful relationship marketing.

1.5 Research questions

The research objectives have been translated into specific questions are presented in the sections below.

1.5.1 Question One: What are the digital marketing initiatives used at Bank Sohar?

1.5.2 Question Two: What are the success measures used for digital marketing initiatives at Bank Sohar?

1.5.3 Question 3: What are the relationship marketing objectives set by Bank Sohar?

1.5.4 Question 4: How are the digital Marketing initiatives and relationship marketing objectives related?

1.5.5 Question 5: What factors might enhance the relationship between digital marketing initiatives and relationship marketing objectives?

1.6 Scope of the study

The study would concentrate on Bank Sohar. Only the branches of Bank Sohar that are located in Muscat would be used for the study. The bank managers at these branches from the different layers of top management, mid layer managers and first line managers would be included in the sample. The study will utilize theory of effectiveness measurement to understand effect-based principles and fundamental measurement concept.

The study seeks to investigate the link between digital marketing initiatives, their effectiveness and how they can be evaluated concerning success or failure. The research further investigates the relationship between digital marketing and relationship marketing and factors that can enhance this interaction. In summary, the researcher is interested in developing a digital marketing model to enable effective relationship marketing on a banking setting.

The study will use DeLone & McLean model to try and understand the various dimensions of evaluating information systems. Digital marketing is an information system conveying messages about products to potential customers. According to the theory the success or failure of a system can be evaluated in terms of system and service quality. There are further four more aspects of success in information system that include information quality, intention to use, net benefits and finally user satisfaction.

1.7 Research Significance

The study will be of immense benefits to the banking sector, not only in Oman but the entire world. The knowledge gathered and the model developed will be critical in running successful digital marketing campaigns. The knowledge will be useful in designing a model that can facilitate effective relationship marketing as well as measure the performance. The information on digital marketing initiatives will assist the bank understand channels with the best chance of achieving their digital marketing objectives and goals.

The information on monitoring and evaluation of digital marketing initiatives will help the bank assess the performance of campaigns and know the areas to improve and those to reject. Information on relationship marketing and how it is affected by digital marketing will enable the bank to find a balance between the two, whereby it shall put in place best practice. Information on the factors affecting relationship marketing will assist the bank understand the positive and negative factors linked to the same and how to utilize or mitigate each of them respectively.

Findings from the study will be of help to students and scholars in the marketing field. They will get knowledge on the dynamics of digital marketing and how they can utilize its various features to achieve their goals.

Another significant contribution of the study is that it will help expand the literature on digital marketing. The study will inform the research community of the dynamics of digital marketing in the banking sector. Besides, the literature will be informed of the critical bank stakeholders' perceptions of the nature and degree of relationships between the digital marketing and relationship marketing.

1.7.1 Study Outcome

The primary outcome would be the model of digital marketing that would help my bank achieves the Relationship Marketing objectives efficiently and effectively. The study would allow us to know precisely what metric my bank uses to measure the success of digital marketing. It would also show us the relationship marketing objectives my bank has set out to achieve.

Finally, enhanced knowledge of the essential factors, that is, the key digital marketing success factors would be a crucial outcome of the study.

1.8 Summary of Research Methodology

1.8.1 Study design

The study design would follow a triangulation strategy; a mixture of both quantitative and some qualitative research methodologies. It is clear from the research questions that the study would mainly use exploratory and descriptive modes with an important part of it focusing on the causal research.

1.8.2 Population and sample

The population would consist of the managers of the bank in the City of Muscat. The managers, hence, are managers at all levels of the bank. An appropriate sample of respondents would be selected using suitable sampling strategies. Judgmental sampling strategy would be used to select the initial sample of managers who are familiar with both digital marketing and relationship marketing practices at the bank. Later, a final sample would be drawn using a probability sampling strategy such as simple random or systematic sampling technique.

1.8.3 Data collection

Several interviews would be conducted with a few managers as well as customers to collect data on the exploratory research questions. A survey would then be undertaken to collect data from the managers chosen as the sample for this study. A questionnaire with items corresponding to the research questions would be used in the survey research.

1.8.4 Data analysis

The interview data would be factor analyzed to generate a suitable as well as a manageable number of items with regards to the exploratory research questions. Quantitative techniques including correlations and regression analyses would be used to analyze the survey data. One of the Statistical Software such as IBM SPSS or StatPac for Windows would be used for the analyses of the quantitative data.

1.9 Study outline

Chapter one is the introductory chapter giving an overview of the study. An extensive literature review will be conducted in chapter two. Chapter three provides information on research methodology in detail. The results are presented and discussed in chapter four. Finally, chapter five presents recommendations and limitations of the study.

Table 1: The Study Outline

Chapters	Title
<i>Chapter One</i>	Introduction
<i>Chapter Two</i>	Literature review
<i>Chapter Three</i>	Methodology
<i>Chapter Four</i>	Results and discussions
<i>Chapter Five</i>	Conclusions and Recommendations

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

The Literature review section seeks to descriptively and analytically summarize existing materials on digital marketing. The section provides definitions, evolution, rationale, key success factors as well as measurement of digital marketing. The sections of the literature review follow each other in the following sequence. Section 2.1 comprises Definition of Digital Marketing and Section 2.2 Evolution of Digital Marketing. Section 2.3 Rationale behind Digital Marketing, 2.4 Digital Marketing in the Banking Sector, 2.4.1 Critique, 2.5 Rationale of Digital Marketing in the Banking Sector, 2.5.1 Critique, 2.6 Relationship Marketing, 2.6.1 Critique, 2.7 Goals and Objectives of Relationship Marketing, 2.8 Measurement of Digital Marketing Success, 2.8.1 The DeLone &McLean model, 2.9 Measurement of Digital Marketing Success in Banks, 2.10 key success factors of Digital Marketing, 2.11 Key success factors of Digital Marketing in Banks, 2.12 Conclusion.

2.2 Digital Marketing: Definitions

Digital Marketing refers as the application of digital technologies to develop an integrated, targeted and measured communication aimed at acquiring and retaining customers while developing deeper and long-lasting relationships (Royle and Laing 2014). Digital marketing is described as a sub-branch of conventional marketing the only unique aspect being the use of modern digital channels in the placement of goods and services, for example the communication of stakeholders with customers and investors about brand products as well as business progress.

The two definitions are critical in understanding digital marketing, for example the first one emphasizes on the need for strategic marketing based on measurability, targeting and integration. The second definition emphasizes on the need to use digital marketing for purposes of making the brand popular.

Digital marketing is the use of digital media, data and technology to support marketing activities. The use of digital platforms has revolutionized marketing since the invention of technology (Ryan 2016). The use of technology in marketing evolves in the following sequence. New technology is invented and remains the preserve of technologists and early adopters in the initial stage.

The technology becomes popular and catches the attention of marketers, whereby they venture into exploration on how it can be used as a linking channel between business and the target customers. Successful exploitation conveys the technology into the mainstream marketing and becomes the standard marketing practice. The evolution of technology and the subsequent use as a marketing tool can be seen in printing press, radio, television and recently the internet. These media are credited for transforming the interactions between marketers and consumers.

The aspect of technology becomes important in marketing to the extent it assists in the connection between people. Media technology has been critical in marketing activities by virtue of reaching many people within a short period of time. The emergence of internet paves way for a more recent form of digital marketing.

The internet comes with a unique capacity to broaden and narrow the marketing reach. It has enabled marketers to overcome conventional limitations like geography and time zones to link up with a broader target audience. The internet creates a consumer driven marketing environment whereby it provides tools, techniques and tactics that allow marketers interact with the same consumers. Digital marketing operates on a landscape full of challenges, diversity and dynamic. Successful digital marketing calls for a thorough understanding of the market concerning how the consumers are using it and how it can be used to develop enduring and mutually rewarding interactions.

Digital marketing as a kind of marketing whereby information about goods and services get disseminated to customers using digital Technologies (Paul et al. 2018). The idea of digital marketing is similar to e-commerce and e-business but much closer to the following issues. Search engine optimization, search engine marketing, content marketing, email marketing, as well as

social media marketing and optimization among others. The definition derived from the popular digital marketing of 1990s and 2000s. Other aspects of digital marketing involve automation of content, and marketing driven by data.

The pull-push theory seeks to combine both pull and push marketing models to yield optimum customers. The push marketing model comprise of traditional techniques that placed the message about a product in front of a customer, for example television, radio and billboards. The pull marketing strategy entailed developing customers' interests, whereby brands place goods and services in the way of exploring potential customers. The design comes upon realization that the modern customer engages in research before purchasing a product. The push and pull theory explore the marketing wonders of the blend of the two strategies.

Trainmen and Karjaluoto (2015) describe digital marketing as a new approach of placing products before investors and consumers with the help of digital elements. Digital marketing comprises of unique features and dynamics that need to be understood for effective marketing tactics and strategies. Digital channels are classified into either one-way or two-way. One-way digital channels of marketing entail the use of websites and emails. Company website is described as the home of the brand on an online setting.

Emails achieve various marketing purposes that include information sharing, promotion, guiding as well as building and maintaining business customer interactions. The email is a two-way communication channel by design; however, it is mostly used as a one-way channel used in newsletters and advertisements delivery.

Search engine optimization (SEO) helps in enhancing website accessibility. It improves the website's search rank in organic search results as well as search engine advertising. Search engine optimization aims at informing people about a product thus increasing the company's visibility on the website.

Two-way digital communication channels have shifted the power from marketers to customers. For example, social media is designed in a way that requires a two-way communication between the company's marketing team and customers. Under this type of communication, the company possesses little power over their brand.

Consumers are the pace setters in terms of product reviews. Consumers replace sales pitches with conversations that evaluate the quality of the product under discussion. Post-internet branding involves soft selling, that cuts across value creation and management of customer relationships. The era of advertising to drive sales has been replaced by advertising to create long lasting customer relationships. Various social media platforms have become critical in organizations' marketing communications and brand awareness. Platforms like Facebook, Twitter and Instagram remains important tools in interacting and developing brand awareness. Blogging is credited for efficient public relations and customer relationships. Companies apply blogging as a content creating tool in their websites. Blogging revolves around important content and expressing it in an attractive way. Blogging accords the company control over information, whereby they can edit content and monitor the comments being given.

Digital marketing is a blanket term for targeted, measurable as well as interactive marketing of products while using digital technologies (Todor 2016). The defining moment of digital marketing is the ability to reach and transform leads into customers and going on to retain them. Brand promotion, shape preference and sales boosts are the core objectives of digital marketing. Inbound marketing is the fundamental concept of digital marketing, whereby it is described as the customer centered approach.

The approach focuses on promoting organizations through blogs, podcasts, eBooks, whitepapers, SEOs among others. Content making is the end product of digital marketing whereby the main interest is serving the interest of clients through the various stages of buying channels.

In bound marketing refers to activities that attract visitors, achieve customer attention, make the business easily visible and attract target customers to the website though generation of simulated content. Digital marketing is preferred based on cost efficiency, interactivity, empowering effect,

infinite audience, active user approach, rich content, dialogue, adaptability and personalization. Digital marketing is cost friendly compared to the traditional mass media marketing. Less is spent and in many cases the forms can attract traffic without spending a penny.

Digital marketing comprises of 5Ds namely digital devices, digital technology, digital media, digital data and finally digital platforms. The 5Ds creates an important component of contemporary marketing that can be applied alongside the traditional marketing techniques. Digital Marketing enables a wide coverage and closeness of audiences (Chaffey and Ellis-Chadwick 2019).

Digitalization enables customers to have a variety of entertainment, products and services coming from different producers and suppliers. The contemporary digital exposed consumer challenges the organizations to utilize digital tools and techniques towards making purchasing convenient and gaining competitive advantage over rivals.

According to Chaffey and Ellis-Chadwick (2019) the contemporary marketers ought to understand the impact of digital technology on existing marketing model, and if new strategies and models are required. Marketing teams ought to get training on the 5Ds in an attempt to present their products effectively. Successful marketers need to understand the jargons of digital marketing like ‘click through’ ‘cookies’ ‘unique’ as well as ‘page impressions. The marketers should also focus on a regular update of content in their digital platforms.

2.2.1 Critique

The concept of digital marketing seems to be revolving around several common features. The concept appears to be an outcome of information technology (IT). Information technology allows for the fast flow of information over a large area within a very short time.

Author after author describe the evolution of IT and how various business functions have utilized it to achieve certain goals. The development of internet and the subsequent development of internet driven devices, platforms, and media enhanced flow of information.

Digital marketing refers to the distribution of product information through IT. A common feature in the above definition is the ability of digital marketing to reach more people in a targeted, integrated and measurable form. The approach overcomes geographical barriers and time zones to convey information to the target audiences. The digital marketing approach has revolutionized marketing, complementing the traditional marketing approach in different ways.

Digital marketing focuses on the establishment of relationships between organizations and customers, unlike traditional marketing that focused on driving sales. The main focus is in attracting and retaining the customers in a digitized era where power has shifted to clients. Organizations no longer have influence over their products; rather the consumer determines the performance of a product through comments, reviews and suggestions.

Digital technology has enabled a two-way communication system, where brands interact with customers in a public and verifiable space. The other common feature is the development of content as a critical function of digital marketing. Information released to customers influence the flow of traffic to organization sites, therefore quality content attracts more customers.

The definitions are consistent on the importance of digital technology as a tool for marketing. Digital marketing is efficient in terms of coverage, speed, timeliness and cost, nonetheless, it has enhanced the interaction between brands and customers. Digital marketing gives rise to relationship marketing, whereby the main focus is on attracting and retaining new customers through constant engagements that yield loyalty.

2.3 Evolution of Digital Marketing

According to Rios (2016), the evolution of marketing and by extension digital marketing marries with the statement of 1963 by Bob Dylan that ‘the times are changing’. In the marketing context the changing times touched on people, technology, media, money, and information distribution. Apart from the shift in social norms, attitudes and behavior, the technological environment was undergoing transformation as industries and products migrated from analogue to digital. The after

math was introduction of computer technology, telecommunications, photography and music. These changes created a path for the new virtual world commonly known as the cyberspace.

Over the years human beings are reducing the physical aspect of their activities with much focus being on digitization of activities. Introduction of the internet created way for online communication and social media. Renowned and giant companies continue to shift online concerning marketing activities.

Companies like Dell and General Motors continue to use digital tools like blogs to host organizational, brand-related, promotional and relational content useful to customers. Blogs get credited for increasing online interaction through outbound and inbound links from other websites. The introduction of the internet led to formation of online communities composed of people with similar interests and who share their thoughts on a variety of topics. Just like in the conventional analogue communities, the online homogenous society engages in peer-to-peer discussions concerning the quality of products, their experiences after using the products as well as the promotional campaigns.

Digital marketing can therefore be described as an upgrade of the traditional marketing concept, rather the tools used in marketing a product. It is a migration from physical placement of products before consumers to a virtual creation of brand awareness. Digital convergence has been brought to a new level by penetration of smartphones in the world. These devices allow for users to access the internet, send mails and use mobile applications. The combination of these features provides an opportunity for marketers to leverage on smartphones as tools for virtually accessing consumers.

Kestenbaum (2015), explains that the onset of digital marketing is dated in the 1980s when storage of large volumes of information became possible with introduction of computers. This is the period that people's mindset was shifting to relationship marketing, a concept aimed at prioritizing customer connections. This is the period marketers began shunning the limiting offline strategies for widespread data base marketing.

The concept of data marketing got pioneered by Robert and Kestnbaum (2015), whereby they developed an electronic database of clients', target customers and commercial contacts. ACT was the first IT Company to develop database marketing software in 1986. The software was a digital rolodex with an ability to host volumes and volumes of customer contact data. BT and Barclays were the first companies to purchase the services of Robert Shaw and the duo in development of multiple landmark database marketing solutions.

The development by Shaw incorporated several features into the database marketing models developed by Robert and Kate. The newly introduced features included marketing analytics, campaign management, contact strategy optimization, telephone and field sales, and channel optimization among others. The databases of 1980s were followed by popularity of personal computers and the development of server/client technology that led to a massive positive shift in revolutionary marketing technology. It's during the 1990s that customer relationship management (CRM) software got developed. The software allowed companies track relationships between current and future clients. CRM later improved to Sales Force Automation (SAF) with an ability to automate database marketing.

SAF enabled relationship tracking and inventory control, therefore providing organizations with more customer useful information. CRM was revolutionized in the late 90s when companies like Oracle, SAP and Baan ventured into the market. Increased competition made the companies expand services to include marketing, sales as well as service applications. The emergence of internet and high-level acquisitions facilitated the development of eCRM, whereby marketers could support large amounts of clients' information online. A dynamic database was developed whereby marketers could regularly update their knowledge of customer needs and preferences. The introduction of Software-as-a-Service (SaaS) in 2000 motivated companies to abandon their business model, whereby they utilized the internet as a foundational aspect of their services, rather than a tool of communicating with clients.

The mid-2000 recorded a massive digital behavior shift, whereby users of digital tools began researching about products and making decisions about them online. The salesperson was contacted after research, something that forced marketers to follow and understand the digital language of their products. The year 2007 saw the automation of marketing activities, whereby marketers could launch a myriad of initiatives, for example they could initiate multichannel campaigns, segment their target audience, as well as store highly personalized content.

This was an automation aimed at utilizing the Wild West of the Web and was the first technology to be developed by marketers for marketers. The automation however had to adapt to the exponential evolution of consumer channel and devices. The automation for example had to deal with social media as a leading marketing outlet. Utilization of digital marketing was not fully utilized until the last one decade. Companies continued to use other traditional tools of advertising like TV, radio and print media until they realized the financial benefits that come with eMarketing (Jackson and Ahuja 2016). They were attracted by cost savings and the easy access of information on needs and preferences of consumers. Studies conducted in the last decade have discovered and redefined strategies adopted by traditional marketers.

Digital marketing takes over as the indispensable strategy for attaining competitive advantage for a company. The fluidity and easy flow of information have made organizations realize the importance and growth of digital era. Massive investments and budgets are being allocated towards development of platforms, tools, and quality content. A report published by Mondo in 2015, indicated that budgets for digital marketing would increase in the coming years. The report further noticed that digital marketing was not aimed at replacing traditional marketing, rather it was an evolved version of the latter purposed to effectively impact on the consumer.

Marketers perceive information derived from the digital tools as raw material. These are materials used in designing strategies for both consumers and companies. They equip company strategists with an opportunity to develop accurate decisions concerning brands, products and services. Successful digital marketing gets determined by quality and content. The two must align to technological development of devices used in distribution of information and content.

The contemporary digital marketing comprises of tangible and intangible elements. The tangible elements consist of technological as well as electronic developments initiated by information technology companies. In essence these are the tools, platforms and enablers of digital marketing. The intangible elements rely on investments and budgets allocated towards content development.

2.4 Rationale behind Digital Marketing

Absence of a digital marketing strategy make the business misses on opportunities and loses business. Digital marketing strategies provide the organization with a higher leverage in decision making (Ryan 2016). Upon realization that digital marketing is the current and next big thing, companies have developed strategies that focus on elements of digital marketing most relevant to the business. Developing a strategy serves as the first step in understanding the impact of dynamic digital marketing on the relationship between business, brand, and the customers.

The world is currently a global village courtesy of transport infrastructure, information technology and the internet. Businesses between continents are thriving under the international trade law. It is very common to find a product from China in Australia and vice versa. When it comes to marketing, digital channels have expanded the marketing reach while at the same time narrowing focus. Digital marketing has enabled a transcend of borders and time zones, making marketing less costly and effective. Users for example in Facebook can choose their target audience based on age, gender and geographical location.

The marketing message can be honed with a laser-like precision to reach certain targets within the wider market. There are two factors that motivate or encourage organizations to venture into digital marketing. The factors include realization that the target customers are using digital tools and that their products can be placed on digital platform. The former involve research on whether customers use digital platforms to buy or seek information about your products.

Positive findings compel organizations to shift to the method in a bid to attract and retain online communities cum customers. Millennial and generation after are digital savvy, thus forcing many

organizations to move their interactions online. Suitability of a product to digital marketing arises upon discovery of a viable online audience. Viability means that companies can differentiate products based on their ability to attract online purchases. Products such as e-books or music are very suitable for digital and online platforms, whereby, transactions can be completed online. Findings from this study indicate that digital marketing is a necessity in this digital era. A significant percentage of the current population and the future will be digital technology oriented. Consumers will shift to digital research, evaluation and comparison of product choices. Decisions to purchase will be determined by quality of online experiences. The journey to the store will be that of a well-informed customer.

A qualitative study by Smith (2011) examined the digital marketing strategies liked by millennial and were effective in influencing behavior. The study involved 571 respondents (millennial) from a south-west US university. Respondents for the study were students aged 18 and 23. The study focused on forms of online advertising, things to avoid in digital marketing, attention grabbing, and repeat visit digital marketing as well as online reviews. The study established that Millennials (50% of respondents) preferred YouTube and email updates. At least 40% liked adverts that came in the form of games, while pop-ads were the least popular. Majority of Millennial perceived pop-ads as annoying. This is important to note, because Banks that adopt the two (YouTube and Email) updates stand to attract Millennials and therefore successful relationship marketing.

The study further indicated that pop-ads were the digital marketing strategy to avoid. Results from a t-test conducted on all responses had means highly different from neutral. There were responses with means greater than 4.0, which indicated a strong opinion to avoid some digital techniques. Other forms of digital marketing considered annoying were un closable windows; compulsory downloads as well as flashing items. The study further discovered that personalization of websites grabbed the attention of Millennials but to a certain extent, however a majority of respondents (73%) said that graphics captured their attention more. Things that caught much attention were bright colors, and simple professional layouts. The study did not discover any most effective strategy of soliciting repeat visits. However, the most popular incentives for encouraging repeat

visits were competitive prices and better shopping rates. Over 50% of respondents indicated that features like coupons, free gifts and rewards influenced their repeat visits.

Millennials indicated that they looked upon reviews by peers to make decisions. Positive reviews by peers were positively related to the quality of the product and thus purchase. These findings confirm the importance of written online reviews with regard to brand reputation awareness and loyalty. Findings from the study highlight the feelings of Millennials towards digital marketing. They are significant part of the population and role models for the generations behind them. Digital marketing is mostly focused on developing long lasting relationships with customers; therefore, their feelings are key in establishment of long-term relationships.

The results indicate that businesses ought to design their strategy to offer preferred forms of digital marketing, brightly colored graphics, online reviews, gifts, competitive prices, good shopping rates and coupons among others. The good thing with digital marketing is that businesses can track the online path of Millennials thus availing all these needs.

A qualitative study by Khan and Siddiqui (2013) aimed at establishing the importance of digital marketing as described by Pakistan marketers. A total of 200 professional marketers participated in the study, whereby data collected was analyzed through descriptive statistics. Perceptions arising from the study included skepticism, enthusiasm, utilitarianism and parsimonious. Findings from the study indicated that benefits of digital marketing tools were not fully understood. The benefits in this case referred to effectiveness and cost. Respondents from the study were skeptical about digital marketing and did not consider it as an important channel of promotion. Privacy of information and the risk of misleading information were among their greatest worries.

The study highlights an important element of Digital Marketing in developing and third world countries. The citizenry in such countries lack an understanding as well as in-depth usage of digital marketing tools. The relevant stakeholders therefore have a responsibility to create awareness on the importance of digitalization to individuals and the business. Change is faced with resistance,

but it takes progressive enlightenment for people to appreciate the new system. People need to be educated on the benefits and costs involved with digital marketing.

The study by Tiago et al (2014), sought to establish the impact of digital marketing and social media usage in business. Social media as a digital marketing tool has enabled business to interact with millions and millions of people through platforms like Facebook. The communication revolves around the availability, quality and price of products. Effective utilization of social media as a marketing tool depends on managers understanding of the communication strategy in engaging and enhancing customer experiences.

The market dynamics around the world are changing especially with the young audience accessibility and use of social media. Mangold (2009) suggests adoption of strategic integration approaches in marketing. Blogs have been cited as important digital tools in increasing sales revenue. Blogs provide product information in an environment where customers can read and write reviews about their experiences with the product. Online reviews have worked well as an overall marketing strategy. The study indicates that digital marketing yields much influence compared to traditional methods of communication. Customers recorded increased levels of self-esteem and enjoyment when using social media.

Findings from this study re affirm the importance of digital marketing tool in increasing sales and relationships between business and consumers. Digital tools heavily rely on the internet as the connecting technology. It is therefore upon managers to utilize digital marketing lest they lose competitiveness among business rivals. It was revealed by the study that competitive pressure drove digital marketing efforts.

At least 56% of managers involved in the study said that external competitive pressures played a critical role in utilizing digital media for marketing. Internal efficiency as the driver of marketing strategy ranked at 49% while 13% attributed adoption to facilitation by managers on a top-down directive. Managers (86%) recorded having used digital marketing to build their brand. As a tool for knowledge improvement, 76% managers linked digital marketing to the same. Seventy percent

(70%) of managers said that digital marketing increased the flow of communication. The study further established the importance of digital marketing as an information gathering tool. Eighty seven percent of managers described digital marketing as an effective tool of information exchange, for example one information director intimated that the platforms allowed for dialogue and evaluation of both customers and suppliers. Several other benefits mentioned by respondents included ease of use, its capacity to increase knowledge as well as the enhancement of the organization's internal and external interactions.

The internet was described as a tool for understanding customer's consumption needs and habits while identifying the pioneers. Results from the study indicated that digital marketing surpassed content of the message. In essence it extends to interactions with business customers and represents a powerful tool in the building, consolidating and maintaining product visibility and popularity. Managers explained that companies used the website to create customer engagement as well as enhance brand awareness.

The findings just confirm the importance of digital marketing in enhancing brand awareness. External competition forces and need to gather information have been discussed as the major 4 drivers of digital marketing. Realization that the brand is at the risk of losing business to rivals motivates them to invest on digital marketing. Successful firms are those able to make their brand popular and go ahead to attract and retain their customer base. Attracting and retaining customer base depends on information mining. Businesses must understand customers' needs and preferences if they were to satisfy and retain them. Feedback provided by customers serves as an important reference point with regard to product design, quality and pricing.

2.5 Digital Marketing in the Banking Sector

There is a growing use of digital marketing tools in the banking sector, whereby the use of social media channels and SMS messaging dominates the scene as major and trending marketing strategies (Ishraq 2016). The banking sector prefers digital marketing because of it provides them an opportunity target selected segments of customers and measure their views, nonetheless it is a cost-effective method of creating brand awareness. The great penetration of internet and social media use in the Middle East get cited as an effective channel of disseminating and gathering information.

The era of TV, radio and print media seems to be winding up as players in the sector shift to digital communications. The continued increase of handheld devices like tablets and smartphones makes social media the best marketing strategy. There is also a great chance that the number of customers who apply for financial products with mobile phones will continue to increase as the bank support digitalization. The break-even point will be when the banks succeed to combine customer analytics with mobile delivery to propel sales (Ishraq 2016).

Experts believe that the banking sector and other financial services continues to be heavily impacted by the digital disruption. The majority of these disruptors are small scale players not likely to grab a substantial market share from the traditional banks, however their activities are a threat to profit margins. Of much concern is the continued loss of daily connections between banks and customers as well as the slowed flow customer insights. Experts believe that social media initiatives are critical to the extent that content is organized and aligned to the target audience. The alignment ought to take a continuous engagement model both in the current and future social media initiatives. This engagement can be evaluated with the number of clicks, comments and views in a bank's social media platform.

Digital marketing in the banking sector means that the banks can access valuable information on the people interacting with the business through internet (Adams 2015). This is made possible by digital marketing analytics that provide the bank with an opportunity to optimize their website

understand the status of their individual online marketing campaigns as well as the landing pages that users and prospective clients got sent to when they clicked on the banks digital advertising. Digital marketing analytics provide the bank with information on the effectiveness of the website, for example whether the different types of marketing are working or not and where the efforts can be transferred for better results.

The ability to measure traffic by banks serve as the most important element of digital marketing. Measuring of traffic through digital marketing analytics is conducted in a number of ways. Website tagging involves capturing of data through activities used to track the websites for example Google analytics or Web trends. The best practice is tagging all the landing pages on the website and this involves placing the codes in the header which then populates the entire site. The second measure is tracking the links that draw traffic to your site. Google offers a Uniform Resource Locator (URL) that creates customized tracking links (Adams 2015).

The links contain multiple parameters that label the ads being ran by the bank therefore acting as important enablers of market data analysis. Measuring of traffic is beneficial as it allows the bank the geographic and online sources of traffic. The digital marketing team can also identify unutilized and user-unfriendly parts, for example a campaign on mortgage acquisition can be analyzed through the traffic visiting the mortgage page. Time spent on the mortgage page reflects the usefulness of the content and this could include its usefulness in providing the visitors with needed information. The continued use of mobile devices increases need to use analytics, and this involve development of websites with both desktop and mobile phone interphases.

Event racking involves following the activities of visitors in your page, for example the number of clicks on calls-to-action like “apply now” “open now”. Event tracking allows the bank to track the ad campaign driving the most traffic as well as the specific ads performing the best. There are several critical data points that banks should check on their websites and landing pages. They include, sessions or visits, views on their pages, time spent on the pages, referrals, new versus returning clients, user behaviors.

A study by Mbama and Ezepue (2018), sought to establish the perceptions of customers on digital banking, whereby they looked into customer experience, satisfaction loyalty and financial performance in banks across the United Kingdom. The study used quantitative research design, whereby it used financial reports to get FP ratios, multivariate factor analysis as well as variance tests to explore the hypothesis on the relationship between digital banking and the study factors mentioned.

Findings from the study discovered a direct relationship between digital banking and service quality, perceived value (PV), employee-customer interactions as well as perceived usability and risk. The study further discovered that the perception of customers on digital banking was influenced by functional quality. A good customer experience was linked to customer satisfaction and loyalty which ultimately translated to financial performance. Even the findings were limited to UK and cannot be freely generalized, it is a fact that Banks across the world use common standards in financial management. The findings can therefore be applied in the banking sector of other countries like Oman.

Two scholars Mitic and Kapoulas (2012), sought to establish the role of social media in bank marketing. The study aimed to establish why some banks resisted the use of Web 2.0 and the alternative paths they used to advance customer relations. A total of three case studies were use in the study seeking to understand the practices and relationship marketing techniques of retail banks in South Eastern Europe. In-depth interviews were used to collect data whereby top bank managers, documents as well as official bank websites got used. The reluctance by the banks to use social media was informed by low customer demand for such interactions, safety concerns of web 2.0, as well as lack of a well-defined alignment with current relationship marketing objectives. The study however discovered that social media was not completely written off and it was seen as useful for smaller or younger banks looking for innovative strategies to capture market share. The findings established the condition for banks too fully adopt social media in marketing. The study suggests development of a personal approach to banking that entails the use of electronic channels but in a customized manner that serves the unique needs of banks.

Larsson and Viitaoja (2017) wanted to investigate the perception of critical banking stakeholders on the digitalization process and how it impacted on customer relations. A series of semi structured interviews got used whereby an in-depth information was obtained from bank managers. The respondents were people with prior and deep knowledge of the digitization process and how it affected customer relations. Findings from the study showed that insecurity around what the bank thought they knew about the customer's proficiency and experience versus what the customers actually knew. Fifty percent of the 10 managers used in the study were not sure of whether digitalization could give them an insight on customer relations.

2.5.1 Critique

To some banks, digital marketing means customer satisfaction, good experience, loyalty and ultimately better financial performance. The penetration of internet and subsequent proliferation of internet enabled devices has necessitated the need to shift from the traditional marketing strategy to a more effective digital technique. Articles positive about digital marketing portrays a picture of a banking sector that needs to embrace the strategy if it were to survive in an era of virtual ways of doing things. Digital marketing for the banking sector means that they will be able to target a particular clientele and can be able to measure and observe the behavior of target customers. Digital marketing helps the bank navigate population and geographical barriers. Unlike traditional marketing, Digital marketing allows the banks to track the movement of customers in their websites. The tracking is made possible by analyzing several key data metrics that involve site views, visits, clicks, referrals, and calls among others.

The literature finds a positive relationship between digital marketing and perception held by customers. Well-utilized digital marketing was found to create a good customer experience that translates to customer satisfaction and loyalty.

Digital marketing means cost effectiveness for the banking sector. The approach is much cheaper compared to the traditional models of marketing like TV, Radio or print media. The cost of establishing a blog or social media account is less compared to running an advertisement in CNN, BBC or Aljazeera. Digital marketing means development of better customer -business

relationships. Some digital platforms like Facebook allows for a two-way communication whereby banks can interact with customers through comments, nonetheless they can observe the feedback given by customers in the form of reviews. This means that the customers have extreme powers on the image of the brand, whereby the information they give serves as the perceived quality of the product.

Digital marketing means that the banking sector have to move with time as more people become technological savvy. There is a continued increase of internet enabled devices that include handheld mobile phones and tablets. To some quarters in the banking sector, Digital marketing is a harmful disruption that falls short for some critical things. The greatest concern is the security of Web 2.0 as a tool for disseminating and gathering critical information. Skeptics are also concerned on the lack of well-defined alignment between digital marketing and current relationship marketing objectives.

There is also Insecurity around what the bank thought they knew about the customer's proficiency and experience versus what the customers actually knew. The articles highlight the both sides of digital marketing, concerning the perceived effectiveness in the sector. It is therefore upon stakeholders to utilize the positive aspects of digital marketing while looking for solutions to the uncertainties mentioned. In all this, one thing is certain, the world is getting digitalized and it is only a matter of time before everything becomes digitized.

Digital marketing in the banking sector means cost effectiveness, more customer engagement, satisfaction, targeted marketing as well as the ability to track and measure the behavior of clients towards a product. It also means more research on how security can be enhanced for safe use of the technology.

2.6 Rationale of Digital Marketing in the Banking Sector

Efforts to utilize technology as a tool of customer attraction and retention has been of immense interest to marketing practitioners. The interest is very high in the banking sector and this can be seen in the shift from brick and mortar banking to an automated system. It is common to come across technology-based innovations like ATMs, internet banking, mobile banking (Mullan et al. 2017). Digitalization in banking has taken services to the clouds whereby they can interact with their customers without having to be in the bank. Financial and non-financial services continue to be disseminated online. The whole idea of digital marketing is to create interactive marketing, whereby, banks can communicate with their customers anytime.

Interactive marketing by banks involve development of mobile banking that has been integrated with artificial intelligence. An example of artificial intelligence are chat-bots. The bots are designed to engage with customers through simulation of auditory, or textual messages. The AI enabled services include customized services that offer bank customers a personalized experience. The rationale of interactive marketing is to create customer oriented and relationship marketing strategies (Mullan et al. 2017). The use of mobile marketing has received considerable research in financial institutions. Generational gap has forced banks to shift towards digital marketing. Millennial are the first generation of digital age and are technological savvy. Banks are targeting them through an Omni-channel marketing strategy. Experts believe that marketing targeting digital natives (millennial) should put focus on digital marketing best assets which are anywhere and anytime access to features that are in digital devices like smartphones.

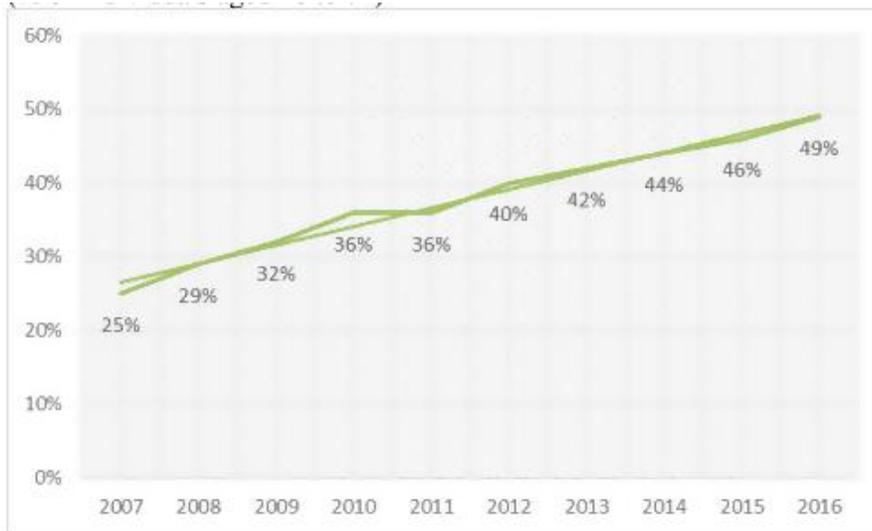
A qualitative study by Foroudi et al. (2017), sought to evaluate the relationship between digital technology and marketing capabilities of organizations. The study used resource-advantage theory and focused on the extent to which digital technology influenced marketing capabilities and ultimately organization growth. The study conducted a total of 21 in-depth interviews involving managers from several international organizations as well as six focus groups with staff. The study established a link between digital technology and marketing capabilities. The results further confirmed a link between digital technology and customer relationship capabilities.

Digital technology assist in frequent engagements because of the anytime anywhere features found in digital devices, for example mobile phones, tablets, personal computers and desktops. On this metric the study discovered a positive relationship between frequent engagement of tangible and intangible assets and brand identity capabilities. Frequent engagement enabled by digital technology contributed to customer relations capabilities, as well as social media communication capabilities. The study also discovered a positive relationship between quality, convenience, marketing capabilities and digitalization of services. The banking sector model involves assuring customers of quality services (Foroudi et al. 2017).

Frequent engagements are part of making the assurance by communicating new services, upgrade of old services as well as technical hitches. Frequent engagements enhance customer relationships, whereby this forms a fundamental aspect of digital marketing. The marketing model of the digital era focus in creating long-term relationships that culminate to customer loyalty. One would therefore say that, the need to create customer relationships through frequent engagements motivate the banks to invest in digital marketing. The frequency is aided by the anytime anywhere aspect of digital technology thus making marketing an anytime anywhere affair.

The increased efforts by banks to digitize their operations stem from the increased internet coverage and penetration among its customers, increased smartphones as well as changing cultures (Gigov and Poposka 2017). A classic example is the European Union, whereby the number of clients accessing e-banking has gone up significantly as shown by figure 2-1.

Figure 2-1. People with access to the internet and e-banking



Source: Generated from

<https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&plugin=1&language=en&pcode=tin0099>.

The growing trend is positively linked to online banking, whereby 50% of internet users engage in online banking even as figures on mobile banking follow closely. As of 2013, 60% of internet users in the EU used online banking, whereby this was an increase from 42% and 31% in the years 2011 and 2007 respectively. Banks were however not aggressive with only 20 to 40% of all bank operations getting digitized (Gigov and Poposka 2017).

The banks in the EU allocated 0.5% of their total budget costs towards digital development, a percentage that is quite small. Banking operations that got digitized included account opening, submission of debit cards electronically as well as approval of consumer credits. The traditional banks are not oblivious of digital marketing benefits but are concerned about several fundamental issues. There is a resistance towards change, and this will require time before the customers can appreciate digital technology in operations like marketing or other operations. Remember that digitization by itself creates relationships even without the need to launch a marketing campaign.

Bank customers are yet to gain confidence on digitalization. The process of understanding the security measures of digital marketing needs a gradual and progressive programming of the customers' perception. Relationships in the banking sector take time to build, for example before customers can trust you with their dollars. The banks are bound by strict regulations on risk management (Gigov and Poposka 2017).

Cyber-crime is a threat in the banking sector, for example clients may accidentally disclose their personal identification number when interacting with the bank website. Somebody may decide to use the information wrongly leading to loss of money. Hackers might access digital channels of customers and steal from them, leading to loss of money and trust among customers. A case of fraud in a bank cause serious damage as clients question the security of their money in the said bank. Other factors that contribute to slow digitization in banks include, lack of well-structured strategy, old IT infrastructure as well as restrictions to hire experienced IT experts.

According to Šalgovičová and Ferriero (2017), consumers use digital channels to conduct research and gather information about products. At least 30% of banking sales in Italy get secured through digital channels. Consumers use the digital platforms to research and gather information on different products offered by the banks. Research by consumers entail comparison of products, repeat visits to the website, as well as careful scrutiny of customer opinions and reviews. Financial products are taken through the same process, for example, consumer research about credit cards or investment products through official websites or aggregator sites. Research and information gathering about mortgages, loans and accounts is conducted through unofficial websites and blogs. The conversion rate of digital channels is small because the decisions made are conducted in the brick and mortar branch. There is a high penetration of physical banks in various geographical territories.

2.6.1 Critique

The benefits of digital marketing in the banking sector have formed a concrete basis for research into the topic. Various scholars have discovered benefits that cut across cost effectiveness, age advantage, easy flow and exchange of information as well as simplicity of use. The articles tend to agree on one thing; digital marketing is the trending thing and banks need to embrace it and overcome the disruption. There is digital generation in town, and these are the Millennials. These are technological savvy individuals with informed access to the internet as well as internet enabled devices. Digital marketing by banks will most definitely reach this population. Millennials form a significant percentage of the work force and business people. Information on financial products will reach the age group faster and conveniently through digital channels. The anywhere anytime marketing principle is applicable to them. The modern-day consumer is enlightened. They can conduct research and gather information about financial products. Information on products is readily available on online platforms, whereby they can compare prices, and scan other customers' reviews and opinions.

Banks therefore need to be keen when developing their online content to encourage site visits and engagements. Only banks with the best content will attract customers to their products. Digital marketing strategies ought to focus on the quality of content and feedback given by customers through reviews and opinions. Negative reviews can mean doom for certain products, given that customer's opinions and reviews cannot be controlled by the bank. Simplicity and convenience dominate digital marketing. People are used to quick and simple services disseminated by other business sectors, for example online retailers like Amazon or Uber. Customers can access information with the click of a button. Banks have no option than to simplify dissemination of information. Information on loans, mortgages, accounts among others need to be accessed in the quickest and simplest form. Digital marketing contains features able to simulate conversations with the client anywhere anytime.

Artificial intelligence enables the use of chat robots able to engage customers on various product issues. The frequent engagements create a relationship between the organization and the customer in what is known as relationship marketing. Imagine a bank where you need to wait for hours before your inquiry is addressed and another one that you get a response immediately. Immediate response creates a good experience for the customer and chances of converting them to actual customers is very high.

2.7 Relationship Marketing

Relationship marketing involves development of interactions with both customers and stakeholders. In essence it is the process of identifying, establishing and maintaining relationships with customers and also knowing when to terminate these engagements (Das, 2009). These relationships are measured in terms of profits to ensure that the objectives of every player are achieved. Relationship marketing is a mutual engagement and fulfillment of promises. Relationship marketing involves a proactive creation, development and maintenance of committed, interactive and profitable engagements with both customers and stakeholders.

Relationship marketing is defined under three critical principles namely objectives, defining constructs as well as instruments. Objectives of relationship marketing include satisfaction, and delight of customers in the business. Businesses are keen in exchanging of information with customers, retaining them as well as making customers loyal. The defining constructs of relationship marketing involve interdependence, commitment, trust, shared values, communication, and non-opportunistic tendencies (Chattananon and Trimetsoontorn 2009).

The instruments facilitating relationship marketing include direct marketing, database marketing, quality management, service marketing, customer partnerships as well as catch-all phrases. The model describes the entire process of relationship marketing. The term relationship marketing was coined by Berry et al. (1983), whereby they described it as marketing technique focused on building, maintaining and developing customer relations. The concept of relationship marketing revolves around getting new customers, retaining them and achieving loyalty (Kotelnikova 2012).

The end result of the technique is to get profitability. The modern-day customer is spoiled for choices with a multitude of businesses seeking to court them. It is no longer the sale of goods and services in a transactional manner, rather a relationship engagement.

Relationship marketing is based on environmental changes influencing the need to develop long-lasting relationships (Damkuvienė and Virvilaitė 2007). Relationship marketing is aided by technological advancement that has removed intermediaries. Organizations can decide their own model of relationships and able to provide possibilities of individualizing offers to big markets which in return influence the quality of products as well as the interactions. Relationship marketing is brought about by the constant increase in consumer power as well as complex consumer demands and changing consumer behavior. Organizations are therefore required to increase customer satisfaction while at the same time taking time to understand consumer behavior. This can only be achieved by establishing relationships with customers.

According to Marshall (2010), relationship marketing remains the newest marketing school of thought and is conceived to create long-lasting relationships through customer attraction and retention. The approach is considered a high-quality marketing strategy because it is directed towards establishment, development, maintenance of relational exchanges. Relationship marketing come as a solution amidst increased global competition, market saturation, development of information technology as well as a more aware customer and it seeks to overcome these challenges by establishing long-term relationships.

2.7.1 Critique

Several things keep emerging on all the definitions of relationship marketing namely; customer attraction, retention, and long-lasting relationships. In essence relationship marketing comprises of three dimensions namely: objectives, constructs and instruments. The objectives comprise of satisfaction, and delight of customers. The constructs comprise of interdependence, commitment, trust, and shared values. The instruments include direct marketing, database marketing, quality management, service marketing, customer partnerships as well as catch-all phrases. The three

dimensions work together to establish, develop and maintain business-customer long-lasting relationships.

2.8 Goals and Objectives of Relationship Marketing

A quantitative study by Morgan and Hunt (2014), aimed at understanding the commitment trust theory with relation to relationship marketing. Respondents for the study were sampled from tire retailers in the US. Questionnaires were administered to presidents of NTRDA's seven biggest chapters in the United States. The presidents assisted in the distribution of the questionnaires to 341 of their members during the monthly chapter convergences. Results from the study underscored the importance of identifying commitment and trust in management of relational marketing. Relationship commitment is achieved when the company has competitive advantage with regard to providing resources, sustaining high standard of industry values.

Other components include a well-structured communication with regard to valuable information, market intelligence, customer anticipation, as well as monitoring and evaluation of partner's performance. Such an arrangement will help companies maintain competitive advantage with regard to customer trust and relationship.

Limitations for the study could be that it was conducted on a different sector and country. However, company desires to create a loyal customer base is almost the same all over the world. A study on relationship marketing in the Oman context would be critical in highlighting the issue in this part of the world.

According to Doina, et al. (2018), relationship marketing focuses on creating a loyal customer base. These are customers who will keep coming back even after the first business transaction. Customer retention is a result of interconnected business requirements and applies to both intermediate and final consumers. Relational marketing involves understanding the actual economic, emotional and moral demands of the clients and trying to satisfy them profitably. Some of the best relation marketing strategies involve development of customized offers to customers

based on their culture, or improved product quality. All this must be accompanied with profitability in mind. The study concludes that relationship marketing is growing tremendously with the client becoming the main point of focus when designing a good or service.

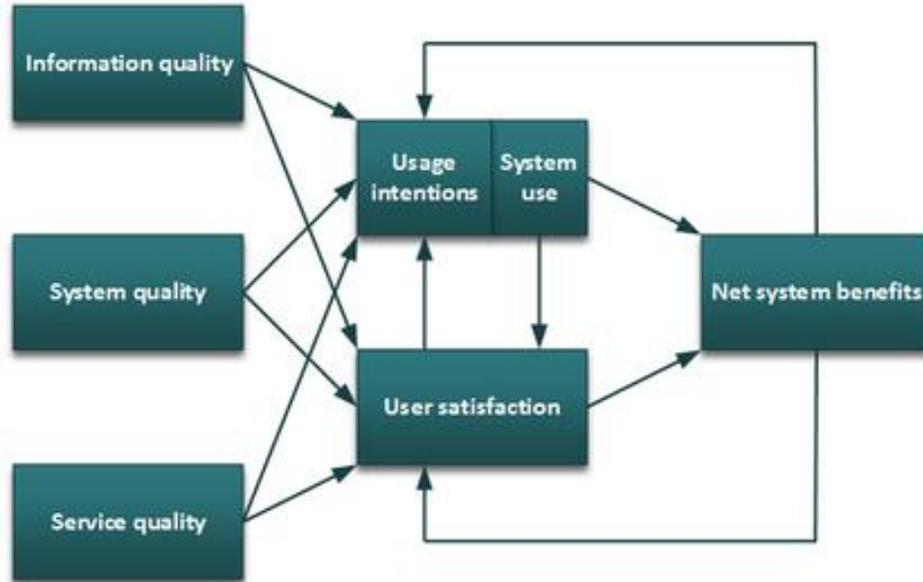
The modern-day client seeks a lot of attention, with a majority of marketing departments directing their resources towards attracting more customers and ensuring that they are retained. A model on relation marketing has been established and it includes development of product, marketing strategies, and customer interaction. Linking the three components is anticipated to improve relation marketing and ultimately loyal customers.

2.9 Measurement of Digital Marketing Success

Business operations have significantly been influenced by the internet. The contemporary economies demand an exploitation of Information Technology (IT). Internet remains a powerful and ubiquitous communication channel in the consummation and processing of business transactions (DeLone, and Mclean 2004). Companies are trying to understand as well as measure the impact of IT in order to make intelligent decisions regarding important IT investments. Digitalization is referred to the use of internet to facilitate, execute and process business transactions.

2.9.1 The DeLone &McLean model

Figure 2-2. Measurement of digital marketing success



Source: (DeLone, and Mclean 2004)

The DeLone &McLean IS success model highlights the multidimensional and interdependent state of e-commerce success. The study underscores the importance of measuring possible successes dimensions to differentiate the effects of independent variables. An attempt should also be made to minimize the number of different measures applied in measuring success so that results can be measured and validated.

The term *measure* refers to determination of quantity through measurement, whereby the amount derived from the activity get used as the basic unit of evaluation (Flores 2013). The author states that measurement of digital marketing effectiveness or success refers to assessment of its effect and this means evaluation of the anticipated results and achieving the set objectives.

According to her the objectives of digital marketing involve boosting awareness, brand image, esteem, commitment as well as loyalty. Measurement involve the use of key performance indicator (KPI) that aims at assessing the expected impact of the various objectives. The most common success measurement is the ability of campaigns to boost awareness as well as enhance

image. The two are often evaluated using metrics such as percentages, of clicks. Clicks are however unable to estimate brand effectiveness due to unsuitability of the measure thus it's invalid internally. Campaign test results are considered valid when all the campaign has been correctly measured and this involve taking account of all the variables involved. The results, in her study, cannot be generalized to all campaigns and brands because the outcome is dependent on the context of the activity (Flores 2013). The success of digital marketing can be measured through experience accumulated by companies tasked with measuring effectiveness.

This is achieved through sectorial standards, and benchmarks that help in situating and providing results guided by what works and what doesn't. Reliability is the tendency of measurement instruments to get similar results when same issue is measured using the instruments different times. Sensitivity refers to the ability of the tools to measure variations during the different tests.

2.10 Measurement of Digital Marketing Success in Banks

Web analytics is used to measure the success of digital marketing in the bank industry. The instrument operates by using all measurement tools of both audience and traffic on the internet. Web analytics is able to quantify the audience and traffic visiting the bank's website, whereby it is achieved through indicators like number of unique visitors, page visits, duration of visit as well as the number of page views (Bekmamedova and Shanks 2014). There also site-centric audience measurement tools that involve use of tags based on observations of focused panels and internet user representatives. The behavior of the two variables get measured over time, whereby they yield contrasting results. The contrast is often fueled by exchanges between supporters and critics of each measure, thus making the measurements complimentary to each other.

Players in the financial market services that include banks ought to measure the success of digital marketing through six metrics linked to best performance. Banks will integrate their data with their purchase potential models that enable them assess account holders with a high propensity to purchase a certain product. This data is incorporated in the digital platforms and can be used to track the most likely financial service to be bought (Ginovsky 2015).

Banks can track the success of a digital marketing campaign through its ability to predict customers' next purchasing move. Cost per acquisition looks at the number of new accounts opened compared to the cost of digital marketing and the degree of profitability of the generated accounts. The banks must be able to establish portfolio penetration enabled by digital marketing. The penetration involves the general growth indicators that include loans, deposits as well as account holders. Information with this regard assist banks to know where to concentrate their digital marketing efforts (Ginovsky 2015).

The other success measure of digital marketing is conducting a return on marketing investment analysis. The financial institutions seek to track the response rates, conversions (opened accounts), bought products, as well as accepted loans). The Chief Financial Officer (CFO) is engaged to provide information on the revenues obtained from the marketing campaigns and the cost incurred. The process of measuring the success of digital marketing is not an easy one, however efforts are heightened to achieve the same.

2.11 key success factors of Digital Marketing

Key success factors refer to critical elements required by organizations to accomplish their desired goals and objectives. Every business strategy or program is conceived to achieve positive outcomes, and that is the case for any digital marketing strategy (Shyu, et al. 2015). Customer placement is a key success factor in digital marketing. The needs of the customers must be placed on the forefront before any digital marketing campaign. Digital marketing content must be developed guided by the value it brings for the target audience. Teams managed with digital marketing ought to identify and not guess the needs of customers.

Several channels of digital marketing ought to be used to reach a range of different customers, based on how often they use a certain platform. Businesses are required to stand out in their digital marketing techniques. The position of the company needs to be differentiated from rivals. Standing out involve keeping pace with digital trends, developing solid brand reputation, as well as researching on the effective channels able to find new customers, create relationships and

retaining them for long, nonetheless know when to terminate the relationships. Success digital marketing initiatives ought to be monitored, measured and tracked (Williams 2018).

These activities aim at assessing the performance of the activities and whether they meet the set goals and objectives. Conducting the campaigns minus monitoring, measuring and tracking will lead to failure as this would be conducting a blind activity without any accounting. This key success factor allows the marketing team to assess digital channels that yield positive results and those that waste time. Monitoring digital campaigns provide the digital team with an opportunity to study the campaigns in detail and make amendments to areas that need improvement. The amendments serve to strengthen the overall digital marketing strategy while ensuring a reward of efforts.

2.12 Key success factors of Digital Marketing in Banks

Digital marketing campaigns regardless are influenced by two factors namely source of traffic and call to action. The traffic source refers to where one is targeting to drive traffic and this may include organic traffic through Google search or email marketing (Shyu, et al 2015). The call to action entails what your digital marketing campaign want the visitor to do in their website. The action expected from the visitor should be very clear and precise. Financial institutions can apply at least six elements to lead successful digital marketing campaigns. The first step would be defining the target audience.

The bank should seek to assess the persona of the target client, and this is achieved through market research and data gathered through online interactions. The persona should include income range, job type, behavior patterns, and challenges of pain points as well as life goals. There should also be research on information that influence customer decision making process, for example include a persona of; a millennial who graduated recently, a young married couple with kids and a joint account as well as a high earning professional with propensity to invest. Definition of target customer enable the business identify segments important to them.

Different personas' have different banking goals and an outline on the same assist the digital marketing team to customize the content based on needs. Different personas will be looking for different information from the digital channels, therefore it is the prerogative of the team to think about what kind of information they are interested on. The content must be designed to have optimal solutions for customers' problems. For example, a young family that secured a loan sometimes back may not be interested in refinancing, however a digital marketing campaign on how they can save and get a favorable interest will be of interest to them. Clearly defined banking and financial goals for different personas' help the business create better and successful campaigns.

The third success factor is maximizing digital marketing touch points (Shyu, et al. 2015). This involve web content, emails, search engine optimization (SEO), and social media. The channels should be designed to intersect and overlap in a way they consistently give quality information to different personas. The platforms ought to be simplified for purposes of creating better user experience, for example the emails should be placed with prompts that guide users to the next step. Results derived from digital marketing campaigns ought to be measured and analyzed. This involve creation of key performance indicators to define goals and measure them (Shyu, et al. 2015). The team in charge can look at the click-through rates as well as the steps where customers tend to abandon the visit. The process also involves measuring what campaigns function well on which devices, for example campaigns targeting Millennials should work best on mobile phones. The bank can also conduct a cost per acquisition to establish the cost-benefit analysis of the campaigns.

The analyzed results provide the digital marketing team with challenges and areas that need improvement. Cases of friction may be established, for example those preventing customers from completing their digital tour on a channel. The data obtained from metrics analysis allow the team conducts in-depth amendments guided by in-depth insights.

2.13 Chapter Summary

The chapter has discussed existing literature on digital marketing and specifically guided by the research questions, nonetheless, critiques and value judgment have been made to assess the strengths and weaknesses of the review. Technology is the common denominator in all the definitions, where digital marketing technology is given credit for allowing a cheap, fast, timeless, and boundary less flow of information. Scholars seek to showcase best practice of digital marketing, and this includes discussing the rationale of digital marketing for businesses and the banking sector in specific.

Relationship marketing has been described as the brainchild of digital marketing, whereby the former can be achieved through effective utilization of the latter. The chapter further discusses key success factors in digital marketing, whereby they are described as the difference between success and failure of the initiatives.

Key success factors in digital marketing include source of traffic and call to action, whereby traffic source refers to where one is targeting to drive traffic, and this may include organic traffic through Google search or email marketing. The call to action entails what your digital marketing campaign want the visitor to do in their website, consequently, the action expected from the visitor should be very clear and precise. The six definitions capture the entire meaning of digital marketing, whereby they complement each other in providing a rich and all-round description of the topic. The aspect of using technology in marketing is captured in five different but useful angles, for example affordability, speed, scope, measurability and relationships.

The objectives of the study I believe are sufficient in developing a digital marketing model capable of enabling effective and long-lasting relationships between brands and customers. The rich literature provides the study with complimenting knowledge on what is needed to develop an effective model, for example, the business is required to design a goal, establish the most relevant digital marketing initiatives, determine the key success factors and develop metrics to evaluate the results.

CHAPTER THREE: RESEARCH METHODOLOGY

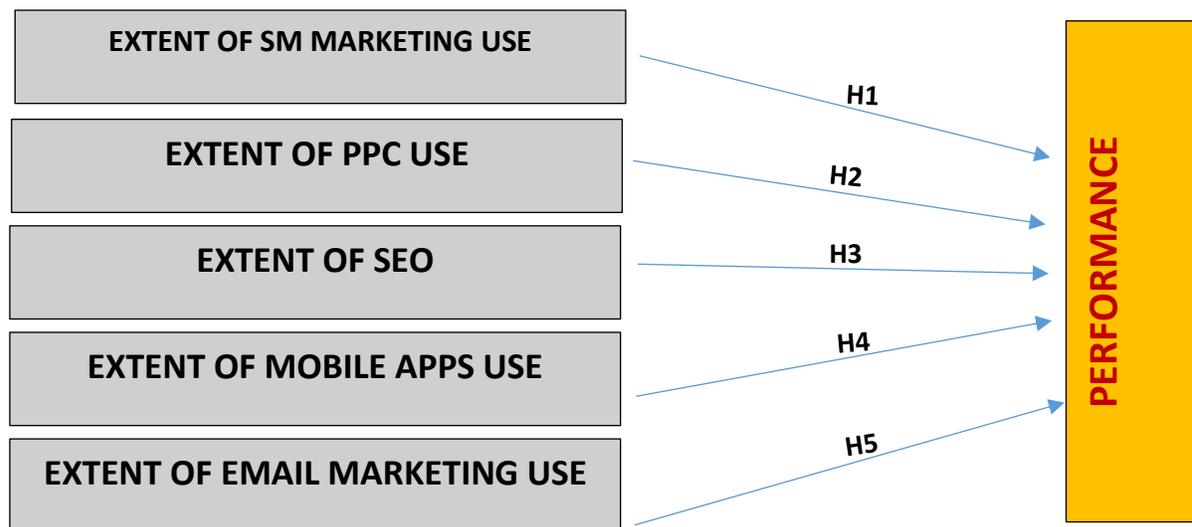
3.1 Introduction

Choosing the appropriate research methodology for a research is critical. Defining your research methodology eliminates the ambiguity on how the aim and objectives of the study will be achieved. It is through data collection and analysis that the objectives will be understood, and the task accomplished. This chapter consists of 6 sections that together work to collect and understand information sought by the study. Section 3.2 comprises research model and hypothesis. Part 3.3 explains research design while part 3.4 discuss the sampling frame used in generating sample of respondents to be used in the study. Section 3.5 contains the pilot test while section 3.6 discusses sampling. Item coding, specific collection of data and as well as the analysis. Section 3.7 is a summary of the methodology chapter.

3.2 Research model and hypotheses

The researcher undertook an exploratory study that helped him generate the research model or the framework. The model and the associated hypotheses are presented as follows

Figure 3-1 Theoretical or conceptual framework



3.2.1 H1: Organizational Performance: The positive link between social media and organizational performance is discussed in terms of rapid adaptation, cost reduction and innovation.

3.2.2 H2: PPC has a positive and significant relationship with organizational performance: Pay per click marketing or use of search engine advertising influence organization performance positively because it is low cost and facilitates greater engagement between customers and products and services.

3.2.3 H3: Search engine optimization (SEO) has a positive and significant relationship with organizational performance: SEO increases the visibility of websites in an organic non-paid manner, for example the more the website is visible, the more customers can find the website and interact with company products and services.

3.2.4 H4: Mobile Apps have a positive and significant relationship with organizational performance: The impact of mobile applications in business is evaluated in terms of task performance enhancement, social connection, critical others' opinion and easiness. User friendly applications attract more users and therefore more customer –product engagement.

3.2.5 H5: Email marketing has a positive and significant relationship with organizational performance: Email marketing impacts organizational performance in terms of developing brand and customer loyalty, trust, and brand awareness. The approach is also cost effective and can be customized to attract the attention of customers through attractive graphics, texts and links.

3.3 Research design

These are framework of methods and techniques applied in the study for purposes of integrating different aspects of the research in reasonably logical manner. There are three sections of research design namely; data collection, measurement and analysis. Research design works to provide an insight on research conduct as well as handling the problem efficiently. There are four critical features that must guide the research design selected, and they include, neutrality, reliability, validity as well as generalization. The study used both interviews and questionnaires. Data collected through questionnaires was analyzed statistically.

3.3.1 Qualitative Research

Qualitative research design is based on the emphasis of entities and processes that cannot be experimentally examined or measured. Qualitative entities cannot be examined in terms of quantity, amount, intensity or quantity (Yilmaz 2013). Qualitative research is based on socially constructed nature of reality, whereby it describes the relationship that exists between researcher and topic of study as well as the situational limitations guiding the study. Qualitative study pursues value-laden nature of inquiry, whereby they seek to answer questions on the development and attachment of meaning to social experiences. There are three key elements involved in the investigation of a research problem.

The naturalistic element entails the study of real-world situations as they take place naturally. The situations do not get manipulated or controlled and the researcher is open to anything that unfolds (Yilmaz 2013). Emergent elements entail manipulation or acceptance of situations as researcher gets deeper into the study. The compromise is aimed at pursuing new paths of discovery as they emerge. Purposeful elements focuses on case studies, whereby certain organizations, people, communities, cultures and critical incidents get selected based on their information richness or illuminative. The analysis in qualitative study is executed in 5 different ways depending on the nature of the study.

3.3.2 Quantitative Research

Quantitative research entails the use of statistical, mathematical as well as computational tools to get results (Yilmaz 2013). Under this approach, the researcher seeks to quantify the problem and understanding its prevalence by projecting the results to the general population. This study uses a survey technique. Survey is a method of social research that involves asking questions from selected respondents. Surveys could include a short informal pencil-paper feedback or an in-depth interview.

Surveys are divided into two categories namely interviews and questionnaires. Interviews are used to collect intensive and in-depth collection of information from a small number of respondents to explore their perspectives, feelings, emotions, and ideas on a particular topic. Program or situation. Interviews are categorized into three sections namely; structured, semi-structured as well as unstructured. Structured interviews contain a set of pre-determined questions that are answered in the same order (Bell et al. 2018). The analysis focuses on comparison and contrast of different answers provided by respondents on the same question. Unstructured interviews do not have pre-determined questions, whereby data is collected in an informal setting. Such interviews are linked with high level of bias, nonetheless comparison of responses given is more difficult. Semi structured interviews are a blend of structured and unstructured schedules. Both pre-determined questions and informal questions are used in the study.

Questionnaires are data collection tools used to obtain answers through close ended questions or open-ended questions that have multiple choice answers (Bell et al. 2018). The answers obtained are analyzed through pie-charts, bar-charts or percentages. Answers gotten from open ended questionnaires are analyzed through qualitative methods, whereby they involve discussions as well as critical analyses without numbers and calculations.

3.4 Sampling frame

The sampling frame consists of the database of Bank Sohar.

3.5 Pilot test

Pilot testing refers to a small-scale trial whereby the researcher takes the test and comments on the mechanics of the activity. The activity is aimed at pin pointing problems present in the test instructions, for example unclear items, formatting and topographical errors (Kimberlin and Winterstein 2008). The researcher proceeds to large-scale field testing after the problems in the pilot test get solved. The activity also aims at constructing an initial picture of test validity and reliability. The test gets administered to adequate number of respondents and this depends on the type of statistical analyses applied in the study. The raw data assists in psychometric analysis.

The researcher in this study created a survey questionnaire for purposes of pilot testing. The study conducted a pilot test involving 100 respondents. A total of 100 managers randomly sampled from different banks were involved. The testing activity confirmed that the instruments were clear, adequate and easy to handle. Respondents took an average of 10 minutes to fill the questionnaires, whereby it was satisfactory.

3.6 Main Data Collection and Analysis

The sampling, data collection and analysis techniques are discussed in the sections to follow.

3.6.1 Sampling

Sampling refers to selection of a predetermined number of observations obtained from a larger population. There are several types of sampling and the selected technique depends on which type of statistical analysis the researcher uses. Sampling could include simple random sampling, snowballing, and systematic sampling among others (Bell et al. 2018). By research standards, a sample should be a representative of the larger population and this can be achieved through a randomly drawn sample that covers the entire population. The study used random sampling technique, whereby a total of 100 bank managers got selected for the research.

According to Saunders et al (2007), random sampling entails selecting a sample of observations for purposes of making inferential conclusion about the population. Random sampling is also known as probability sampling and it is categorized into simple random sampling, stratified sampling, cluster sampling as well as multistage sampling. Under random sampling, every respondent had a probability of being selected. The study used simple random sampling, whereby a desired sample of Bank managers was picked, and observations selected in a manner that each bank manager had an equal chance of being selected until the desired sample size of 100 respondents got achieved.

Questionnaires were administered to the 200 bank managers and only 175 of them got filled and returned. The accepted return rate of internal surveys is 30-40% while that for external surveys is 10-15%. The returned questionnaires surpasses the standard threshold and therefore satisfactory for the study. Each questionnaire was assigned an identification number of 0001 to 0200.

3.6.2 Item coding

The items within each of the constructs are coded in order to design the questionnaire as well as conduct data analysis.

Table 3.2: Item Coding

Demographic Attributes Coding		
SL/N	Codes	Labels
1	Pos1	Senior Management
2	Pos2	Middle Management
3	Pos3	Entry Level Management
4	Gender	Male, Female
5	Income	Monthly Income
Extent of Use Coding		

6	UsagefreqSM	Social Media Marketing
7	UsagefreqPPC	Pay Per Click (PPC)
8	UsagefreqSEO	Search Engine Optimization (SEO)
9	UsagefreqMAP	Mobile Apps
10	UsagefreqEM	Email Marketing
Success Measures Coding		
11	DMPperf1	Digital Marketing Initiatives Enhance Awareness
12	DMPperf2	Digital Marketing Initiatives Enhance Conversion Rate
13	DMPperf3	Digital Marketing Initiatives Result in Lower Costs
14	DMPperf4	Digital Marketing Initiatives Result in Positive ROI
15	DMPperf5	Digital Marketing Initiatives Facilitate Social Engagement and Relationship with People
Key Success Factors Coding		
16	KSF1	Sound Target Marketing and Positioning Strategy is Key
17	KSF2	Individualized and Valued Relationships are Key
18	KSF3	Suitable Digital Marketing Tools and Techniques are Key
19	KSF4	Instant Access to Easy to Understand and Consistent is Key
20	KSF5	Regular Monitoring of Customers' Needs and Wants is Key
21	KSF6	Trained, Knowledgeable and Caring Staff is Key

3.6.3 Data collection

Data collection is the process of gathering information from relevant sources to get answers to the research problem, test hypothesis as well as evaluate the outcomes. There are two types of data collection namely primary and secondary methods of data collection (Bell, et al 2018). Secondary data collection involves a review of existing literature in the form of books, magazines, journals,

newspapers or online platforms. Research validity and reliability is determined by the ability of a researcher to set an appropriate criterion of selecting secondary data. The appropriate criteria ought to be guided but not limited to date of publication, author credibility, level of analyses, source reliability, and discussion quality as well as the degree of contribution of the text to the development of research area.

Primary method of data collection is categorized into two groups' namely qualitative and quantitative methods. Quantitative research is based on mathematical calculations that analyzes quantitative data collected through close ended questionnaires as well as methods of correlation and regression, mean, mode and median (Bell et al. 2018). Questionnaires have an advantage of being cheaper in terms of quick and shorter duration of distribution and return. It is also easier to make comparisons of findings because of the method's high-level standardization. Qualitative research is the opposite of mathematical processes and focuses on words, sounds, feelings, colors, and emotions that cannot be quantized.

3.6.4 Data analysis

Data analysis refers to a systematic application of statistical and/or logical techniques in describing, illustrating, condensing, recapping and evaluating data. According to Shamoo and Resnik (2009), researchers can be able to draw inductive references for collected data and distinguish the phenomenon of interest from the results derived courtesy of statistical fluctuations. The questionnaire is divided into three main parts. The first part includes demographic factors of the questionnaire. The second section of the questionnaire includes questions emanating from the variables of the research.

The study adopted statistical analysis to understand the various aspects concerning the six constituents. Data analysis got conducted through descriptive statistics that included mean statistics and standard deviations. The researcher used Pearson's correlation technique to understand and determine the nature and degree of relationship between satisfaction, motivation, reward system, e-recruitment as well as organizational performance. Most analyses are done using

Statistical Package for Social Sciences (SPSS) while MS Excel has been used to analyze other data.

3.7 Summary of the chapter

This chapter serves as a guide in conducting this research more so data collection and analysis. The process of data collection ought to be executed in a systematic and accurate manner that ensures credibility of the findings. Research design highlights the instruments used in data collection, while sampling discusses the method used to select respondents for the study. Trials on selected research design enable the researcher to evaluate the appropriateness of the method and make amendments where necessary. Data collection and analysis involves acquiring information from respondents and working on it to establish a pattern of meanings. Researchers make inferential deductions from the data and then project findings to the general or larger public.

CHAPTER FOUR: RESEARCH RESULTS

4.1 Introduction

This chapter presents the findings of the research with the interpretations. Reliability results for the items of the six constituents based on Cronbach's Alpha are presented in section 4.2. Below are the sections of data results. Section 4.2 discusses the results of reliability analysis. Section 4.3.2 shows regression results on degree of use of Digital Marketing vs Digital Marketing Performance. The regression results for degree of use of Digital Marketing vs Awareness are presented in Section 4.3.2.1. Section 4.3.2.2 is based on the regression results for the degree of use of Digital Marketing vs Conversion rate. Section 4.3.2.3 discusses the results on the degree of use of Digital Marketing vs Return on Investment. The regression results for the degree of use of Digital Marketing vs Relationships are discussed in Section 4.3.2.4. The discussion presented in Section 4.3.3 is on the regression results of key success factors vs Digital Marketing performance. Finally, Section 4.4 outlines the summary of the chapter.

4.2 Reliability analysis

In checking for reliability of a questionnaire, Cronbach's Alpha statistic measures the degree of consistency among items. According to Namdeo and Rout (2016), Cronbach alpha statistics of 0.7 and above is considered acceptable. The closer the statistic is to one, it means the greater the level of internal consistency of items. The Alpha values for performance items (.902) and key success factors (.948) are well above .7 indicating very high reliability of the items. Therefore, the information provided in the questionnaire items is reliable.

Reliability Statistics	
Cronbach's Alpha	N of Items
.902	5

Table 4.1: Reliability Test-Performance Items

Reliability Statistics	
Cronbach's Alpha	N of Items
.948	6

Table 4.2: Reliability Test-KSF Items

4.3 Analysis of the results

The analysis commences with analysis of descriptive statistics. These statistics outlines the characteristics shown by the respondents. For instance, gender of the respondents and the level position held at the workplace. Further, the analysis delves deeper in regression analysis on digital marketing variables.

4.3.1 Frequencies

The frequencies on level of position and gender was tabulated and pie chart drawn in SPSS. There were a total of 175 respondents to this study.

		Statistics	
		What is your position?	What is your gender
N	Valid	175	175
	Missing	0	0

Table 4.3: Statistics

What is your position?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entry	40	22.9	22.9	22.9
	Middle	70	40.0	40.0	62.9
	Top	65	37.1	37.1	100.0
	Total	175	100.0	100.0	

Table 4.4: Position

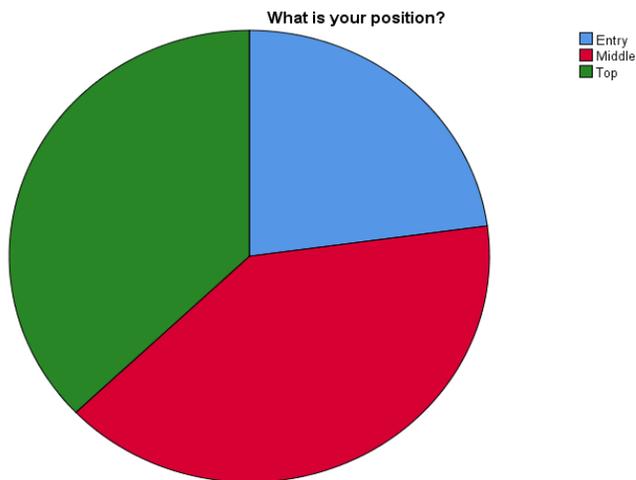


Figure 4-1: Position

Figure 4.1 shows position level at the workplace, majority of the respondents in the study were in middle level position at 40% followed by those in top management position at 37.1% and finally 22.9% held entry level positions.

What is your gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	125	71.4	71.4	71.4
	Female	50	28.6	28.6	100.0
	Total	175	100.0	100.0	

Table 4.5: Gender

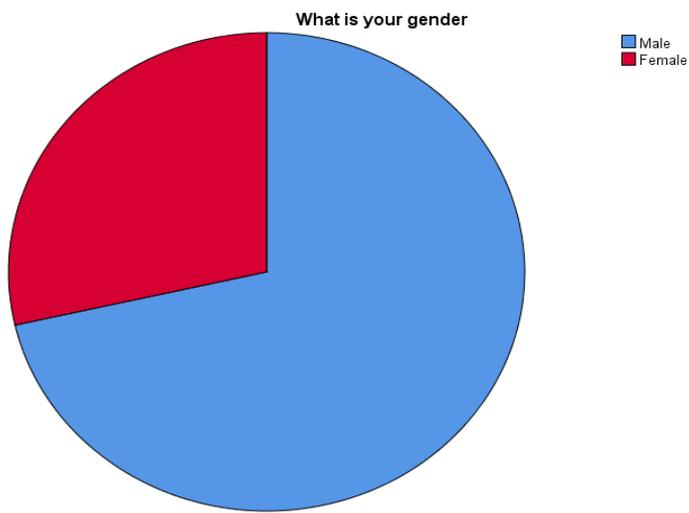


Figure 4-2: Gender

71.4% of the respondents in the study were male while 28.6% were female. In this study the number of male respondents were more than twice the number of female genders.

4.3.2 Regression: Degree of use of Digital Marketing vs Digital Marketing Performance

The regression model is computed to check whether there is a relationship between degree of use of digital marketing and digital Marketing performance. Variables showing degree of use of digital marketing represented the independent variables while digital marketing performance variables represented the dependent variable.

4.3.2.1 Regression: Degree of use of Digital Marketing vs Awareness

The regression model is based on the Degree of use of digital marketing versus Awareness of the digital marketing tools. The degree of usage is represented by five independent variables (Email Marketing, PPC, SM, Mobile Apps, SEO).

Variables Entered/Removed			
Model	Variables Entered	Variables Removed	Method
1	Extent to which you use Email Marketing, Extent to which you use PPC, Extent to which you use SM, Extent to which you use Mobile Apps, Extent to which you use SEO ^b	.	Enter

- a. Dependent Variable: Digital Marketing enhances awareness
- b. All requested variables entered.

Table 4.6 Variables used

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.941 ^a	.885	.882	.223

a. Predictors: (Constant), Extent to which you use Email Marketing, Extent to which you use PPC, Extent to which you use SM, Extent to which you use Mobile Apps, Extent to which you use SEO

Table 4.7: Model Summary

The Adjusted R Square of .882 means that the predictor variables explain 88.2% of the variability in the dependent variable of ‘awareness’. In other words, if there is a 1-point change or increase in awareness, 88.2% of it is due to the 5 independent variables (Email Marketing, PPC, SM, Mobile Apps, SEO).

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.568	.254		2.242	.026
	Extent to which you use SM	.457	.052	.485	8.867	.000
	Extent to which you use PPC	.222	.124	.100	2.087	.042
	Extent to which you use SEO	.190	.110	.098	2.276	.035
	Extent to which you use Mobile Apps	.457	.052	.485	8.867	.000
	Extent to which you use Email Marketing	-.114	.028	-.114	-3.999	.000

a. Dependent Variable: Digital Marketing enhances awareness

Table 4.8: Coefficients

SM and Mobile Apps are equally strongly and positively related to awareness of the customers. Email marketing is weak and negative. PPC and SEO are both positive but weak. All “p” values are significant as they are either “0” or close to “0”

4.3.2.2 Regression: The degree of use of Digital Marketing vs Conversion

Regression model is based on establishing degree of use of digital marketing (Email Marketing, PPC, SM, Mobile Apps, SEO) on conversion of customers to the institution.

Variables Entered/Removed			
Model	Variables Entered	Variables Removed	Method
1	Extent to which you use Email Marketing, Extent to which you use PPC, Extent to which you use SM, Extent to which you use Mobile Apps, Extent to which you use SEO ^b	.	Enter

a. Dependent Variable: Digital Marketing enhances conversion rate

b. All requested variables entered.

Table 4.9: Variables Used

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.907 ^a	.823	.818	.277

a. Predictors: (Constant), Extent to which you use Email Marketing, Extent to which you use PPC, Extent to which you use SM, Extent to which you use Mobile Apps, Extent to which you use SEO

Table 4.10: Model Summary

The Adjusted R Square of .818 means that the independent variables account for 81.8% of the variability in the dependent variable of conversion. In other words, 81.8% of the changes in the conversion of the customers is due to the five digital marketing initiatives.

Coefficients

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	.506	.315		1.605	.110
	Extent to which you use SM	.441	.064	.466	6.882	.000
	Extent to which you use PPC	.181	.154	.082	3.375	.023
	Extent to which you use SEO	.118	.137	.061	3.088	.025
	Extent to which you use Mobile Apps	.441	.064	.466	6.882	.000
	Extent to which you use Email Marketing	-.072	.035	-.072	-2.034	.043

a. Dependent Variable: Digital Marketing enhances conversion rate

Table 4.11: Coefficients

The standardized Beta values of SM and Mobile Apps are equally positively and strongly related to conversion of customers. Hence, the value is 0.466. They are significant as the “p” values are both ‘0’. Email Marketing is negatively and weakly related to conversion of customers with a significant “p” value (p=0). PPC and SEO are significantly but weakly related to conversion of customers as can be seen from their Beta values and the “p” values.

4.3.2.3 Regression: The degree of use of Digital Marketing vs ROI

Regression model is computed to identify degree use of digital marketing on return on investment. Independent variables are Email Marketing, PPC, social media, Mobile Apps and SEO versus return on investment (ROI) dependent variable measuring performance.

Variables Entered/Removed			
Model	Variables Entered	Variables Removed	Method
1	Extent to which you use Email Marketing, Extent to which you use PPC, Extent to which you use SM, Extent to which you use Mobile Apps, Extent to which you use SEO	.	Enter

- b. Dependent Variable: Digital Marketing results in positive ROI
- c. All requested variables entered.

Table 4.12: Variables Used

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.903 ^a	.815	.809	.281

- a. Predictors: (Constant), Extent to which you use Email Marketing, Extent to which you use PPC, Extent to which you use SM, Extent to which you use Mobile Apps, Extent to which you use SEO

Table 4.13: Model Summary

The Adjusted R Square of .809 means that the independent variables account for 80.9% of the variability in the dependent variable of ROI. In other words, 80.9% of the changes in the ROI is due to the five digital marketing initiatives (Email Marketing, PPC, SM, Mobile Apps, SEO).

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.546	.320		1.708	.089
	Extent to which you use SM	.434	.065	.463	6.671	.000
	Extent to which you use PPC	.229	.156	.104	1.468	.144
	Extent to which you use SEO	.178	.139	.093	1.284	.201
	Extent to which you use Mobile Apps	.434	.065	.463	6.671	.000
	Extent to which you use Email Marketing	-.066	.036	-.067	-1.850	.066

a. Dependent Variable: Digital Marketing results in positive ROI

Table 4.14: Coefficients

The standardized Beta values of SM and Mobile Apps are equally positively and strongly related to return on investment on digital marketing. They are significant as the “p” values are both ‘0’. Email Marketing is negatively and weakly related to ROI with a significant “p” value ($p=0$). PPC and SEO variables are not significant as can be seen from their “p” values. The “p” values are 0.144 and 0.201. The “p” values are greater than 0.05.

4.3.2.4 Regression: The degree of use of Digital Marketing vs Relationships

Regression model is computed to identify the degree of use of digital marketing (Email Marketing, PPC, SM, Mobile Apps, SEO) on enhancing Social relationships.

Variables Entered/Removed			
Model	Variables Entered	Variables Removed	Method
1	Extent to which you use Email Marketing, Extent to which you use PPC, Extent to which you use SM, Extent to which you use Mobile Apps, Extent to which you use SEO	.	Enter

- a. Dependent Variable: Digital Marketing facilitates social engagement and relationships
- b. All requested variables entered.

Table 4.15: Variables Used

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.861 ^a	.742	.734	.329

- a. Predictors: (Constant), Extent to which you use Email Marketing, Extent to which you use PPC, Extent to which you use SM, Extent to which you use Mobile Apps, Extent to which you use SEO

Table 4.16: Model Summary

The Adjusted R Square of .734 means that the independent variables account for 73.4% of the variability in the dependent variable of Social relationships. In other words, 73.4% of the changes in the ROI is due to the five digital marketing initiatives (Email Marketing, PPC, SM, Mobile Apps, SEO).

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.078	.375		2.876	.005
	Extent to which you use SM	.650	.076	.700	8.543	.000
	Extent to which you use PPC	.150	.183	.162	2.554	.012
	Extent to which you use SEO	.413	.163	.216	2.541	.012
	Extent to which you use Mobile Apps	.650	.076	.700	8.543	.000
	Extent to which you use Email Marketing	-.178	.042	-.181	-4.241	.000

Dependent Variable: Digital Marketing facilitates social engagement and relationships

Table 4.17: Coefficients

The standardized Beta values of SM and Mobile Apps are equally positively and strongly related to the enhancement of social engagement and relationships. Hence, the value is .700. They are significant as the “p” values are both ‘0’.

Email Marketing is negatively related to social relationship with a significant “p” value (p=0).

PPC and SEO are significantly but weakly related to social relationship as can be seen from their Beta values and the “p” values.

4.3.3 Regression: Key Success Factors vs Digital Marketing Performance

The regression model was constructed on degree of use of digital marketing measured by the following independent variables: Trained, knowledgeable and caring staff, Suitable digital marketing tools and techniques, Individualized and valued relationships, Sound target marketing and positioning strategy, Regular monitoring of customers' needs and wants, Instant access to easy to understand and consistent content versus conversion rate dependent variable measuring performance.

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Trained, knowledgeable and caring staff is key, Suitable Digital Marketing tools and techniques are key, Individualized and valued relationships are key, Sound target marketing and positioning strategy is key, Regular monitoring of customers' needs and wants is key, Instant access to easy to understand and consistent content is key	.	Enter

- a. Dependent Variable: Digital Marketing enhances conversion
- b. All requested variables entered.

Table 4.18: Variables used

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.993 ^a	.986	.985	.079

- a. Predictors: (Constant), Trained, knowledgeable and caring staff is key, Suitable Digital Marketing tools and techniques are key, Individualized and valued relationships are key, Sound target marketing and positioning strategy is key, Regular monitoring of customers' needs and wants is key, Instant access to easy to understand and consistent content is key

Table 4.19 Model Summary

The Adjusted R Square of .985 means that the independent variables account for 98.5% of the variability in the dependent variable of Conversion. In other words, 98.5% of the changes in the conversion is due to the seven key success factors digital marketing. (Trained, knowledgeable and caring staff, Suitable digital marketing tools and techniques, Individualized and valued relationships, sound target marketing and positioning strategy, Regular monitoring of customers' needs and wants and Instant access to easy to understand and consistent content).

Coefficients

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	-.125	.044		-2.832	.005
	Sound target marketing and positioning strategy is key	.197	.023	.194	8.458	.000
	Individualized and valued relationships are key	.197	.023	.194	8.458	.000
	Suitable Digital Marketing tools and techniques are key	.052	.010	.184	7.673	.000
	Instant access to easy to understand and consistent content is key	.249	.031	.247	7.947	.000
	Regular monitoring of customers' needs and wants is key	.175	.023	.062	5.185	.000
	Trained, knowledgeable and caring staff is key	.175	.023	.184	7.673	.000

a. Dependent Variable: Digital Marketing enhances conversion

Table 4.20 Coefficients

All the six variables on key success factors of digital marketing are equally strongly and positively related to conversion of customers. All “p” values are significant as they are “0”. The success factors on digital marketing have a great impact on conversion of customers.

4.4 Summary of the chapter

This chapter outlines the research findings and presentation of data analysis using SPSS. Data results are presented in form of tables and charts. In addition, interpretation to the are made to the results. Frequencies were computed to describe the nature of the respondents e.g. gender. Moreover, regression statistics was tabulated to identify whether some predictor variables have an effect on the dependent variable that is, performance of digital marketing.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter is the final chapter of the study. It discusses the findings of the research and provides recommendations. It covers the following major sections. Section 5.2 presents summary of the main findings and their implications. Section 5.3 provides recommendations of the study. Section 5.4 outlines the limitations of the study. Finally, Section 5.5 outlines further areas of research that need to be done.

5.2 Summary of the main findings and their implications

The main findings that have managerial implications are presented below.

- The survey for this study involved employees in the management position of the bank institutions. It is noted that the gender distribution on respondents of the survey indicated that the number of men were more than double the number of females. This result reflects the male dominance in the management position of in the banking industry.
- The usage of mobile apps, email marketing, SEO, PPC and SM explains 88.2% of awareness of customers. This is a very strong effect of digital marketing initiatives to awareness of customers. Social Media and Mobile Apps platforms have a strong and positive influence on customer awareness while Email marketing has a weak and negative impact to customer awareness.
- Mobile Apps and SM have a strong and positive impact to the conversion of customers to the bank institutions. These two marketing initiatives attract and significantly cause customers to enroll to certain banking institutions where the initiatives are widely used.
- SEO and PPC have a positive but weak influence to conversion of customers.
- PPC and SEO variables were not significant on ROI. They have a positive but weak influence on ROI but no significant impact on return on investment as a digital marketing initiative.

- SM and Mobile Apps have a positive impact on enhancing social engagement between bank employees and customers.
- SEO and PPC have a positive but weak influence on customer relationships.
- With regard to Email marketing, it has a negative impact on facilitating social relationships. Customers avoid email marketing messages, and this affects smooth flow of information from the banking institution and customers and vice versa.

5.3 Conclusions

Generally, customer attitude towards email marketing is negative to all the digital marketing Parameters of Performance (Awareness, Conversion, Return on Investment, Social Relationships). They avoid these email marketing messages. The more email marketing is used; the more it stirs up resistance from the customers. Email marketing does not attract customers to a certain banking institution rather it causes them to opt to join other financial institutions.

5.4 Recommendations

This section features recommendations are derived from the research findings.

5.4.1 Strategic Focus

The Bank should strategically focus on SM and Mobile Apps and improve performance across these two platforms in order to take advantage of the positive impact that they yield. Email marketing appears to be doing more bad than good for the bank as it is not only driving potential customers away, it is also upsetting the current customers of the bank. This is evident in the results above. The managers must reconsider its strategic decisions with regards investments and resource allocation. PPC and SEO are positively related, but the effect is quite small. This does not mean that the managers should neglect them rather the managers should find ways to improve their performance via an effective strategic approach.

5.4.2 Targeting

Sound target marketing and positioning strategy is important for the bank in achieving high number of clients. The bank should consider applying segment differentiation of clients. For instance, according to age the bank can communicate and inform their clients on social media platforms that frequented with respect to a defined group. In addition, banks can communicate establishment of new tailored financial products through mobile apps and SM such as offering student loans which target students. When dealing with PPC and SEO platforms the management of banking institution should develop ways to make these platforms endearing to customers. This would increase the interactions between the banking institutions and customers.

5.4.3 Individualized

To create and sustain long-term relationship between the bank and clients individualized and valued relationship is key. Relationship with individual customers should be based on mutual respect and trust. Also, banks can communicate and initiate of new tailored financial products through mobile apps and SM. Strong and positive increases interactions between bank employees' and customer enhance a conducive environment. Fulfilling the individual customers' banking needs will go a long way strengthening trust with the bank.

5.4.4 Digital Marketing tools and technique

Suitable digital marketing tools and techniques is an integral part in driving successful bank businesses. Mobile apps and SM platforms have a great impact in enhancing bank's performance therefore should increasingly utilized. Mobile app is endearing to customer because of fast nature one can transact.

PPC and SEO have a positive but small impact in conversion of customers. A more vibrant system should be established in order for PPC and SEO full potential to be realized. Email marketing has proved to shun customers to access the bank services. The management of banking institution should devise ways to make these platforms (PPC and SEO) more endearing to customers. This

would increase the bank operations visibility to customers. With respect to Email marketing it causes conversion of customers not to happen. It drives away customers from subscribing to banking services and thus should be dropped as a digital marketing initiative. Because of the negative impact email marketing has to customers it is better for the bank not to utilize it at all or perhaps use it on specific targeted customers. It is imperative to do away with email marketing or use it on a lower scale.

The management of banking institution should initiate new ways in which PPC and SEO will have a significant impact on ROI. In the case of Email marketing, it has a negative impact on ROI and results to low or no Return on Investment of its application as a digital marketing tool.

5.4.5 Accessibility

Financial inclusion is accelerated by instant access through content that is not only easy to understand but also consistent. Content run through SM and Mobile apps platform should be simple to understand in order to attract customers to access the financial services. Mobile apps and social media enable easy access to information on banking services. Customers can transact using their mobile phones without necessarily visiting the bank premises.

Accessibility is linked to awareness of customers; the bank institutions should increasingly use social media and mobile apps in their operations due to their strong impact on digital marketing. SEO and PPC have a positive but weak influence to customer awareness. The management of banking institution should devise ways to make these platforms endearing to customers. This would increase the bank operations visibility to customers. Email marketing has an adverse effect to enhancing customer awareness. Therefore, rather than communicating and offering a platform to attract customers to take up banking services email marketing drives the customer to reject the services and even shift to other banks.

5.4.6 Monitoring

Regular monitoring of customers' needs and wants is key in order to increase satisfaction levels among customers. Banking institutions should seek feedback from customers after a service is rendered. This enables the customer feel appreciated. For the bank they get suggestions from customers driven by social media and mobile apps platforms, on improving their service delivery. In addition, strong and positive increases interactions between the two; two-way traffic interactions may be facilitated. The bank staff may highlight the services they offer as a bank and the customers on their end may raise complaints from engaging with the services offered. Since 71.4% of the respondents in the study were male while 28.6% were female, more female employees could be added in order to enhance some gender balance.

5.4.7 Training and Development

Training employees to gain requisite knowledge on operations in the banking sector is very crucial for the institutions. Employees who are sufficiently trained gain confidence and do their job with utmost professionalism. They would handle customers with care and passion. Furthermore, strong and positive increases interactions between employees and clients facilitate a conducive environment. The bank staff may highlight the services they offer as a bank and the customers on their end may raise complaints from engaging with the services offered. Training and developing employees on matters touching innovation and digital marketing enable to spur growth in terms of revenues and service delivery. Moreover, training of employees is a great investment for the bank in building capacities to handle customers in an efficient manner.

5.5 Limitations of the study

During the research study the researcher faced few challenges. The following sections outlines some of the area's challenges were experienced.

5.5.1 Sample size

The sample size for this study was not enough. The sample size for this study was around 170 which is not enough to offer a powerful and insightful results on the study. A bigger sample size would be better and desirable to give a broader and comprehensive result.

5.5.2 Sampling strategy

Selection of the sample was not equally representative. The survey was biased in interviewing the different categories of the management. For instance, majority of the respondents in the study were in middle level position at 40% followed by those in top management position at 37.1% and finally 22.9% held entry level positions. The survey should handle equal number of people in all the categories.

5.5.3 Scope

This study focused only on managers in the Muscat region. The study did not take consideration of other towns in its survey. Surveying several towns could add more information on digital marketing usage and benefits.

5.5.4 Time constraint

Data collection on the survey for this study was carried out in a short period than the desired time expected to be undertaken. Time set for data collection was limited. More time would be important in order to collect more information on the study variables.

5.6 Further Research

This is the final part for this chapter. It covers suggestions of areas of research that need to be done.

5.6.1 Digital Marketing and Bank Performance

Studies should be done in terms of more financial indicators to understand the comprehensive effect of digital marketing on the organization. More key performance indicators (KPIs) should be considered to determine the success of the digital marketing. Research require to focus on the link between dissemination of bank services information through the digital platform and overall bank performance.

There is need for researchers to investigate to what extent does the digital marketing impact on the bank performance either in terms of revenues or conversion of customers. First and foremost, does the digital marketing initiatives place interest of the customer first. The research should establish the financial indicators that efficiently address the satisfaction of customers as this is directly related to the level of Bank's performance.

5.6.2 Digital Marketing and Competitive edge

Studies need to be done on the advantages bank reap by using extensive digital marketing over those that do not. Researchers require to ascertain whether banks that engage in extensive digital marketing have a competitive edge in acquiring new customers and disseminating more information to customers about the bank's services. In addition, identify whether there is direct increase of revenues as a result of the competitive advantage of utilizing digital marketing.

5.6.3 Digital Marketing and its Challenges

Research need to be done to identify digital marketing challenges and how to overcome them. Further, researchers could identify whether there are digital marketing platforms that produce negative results to the well-being of the organization and strategies that could be used to deal with the problem.

5.6.4 Digital Marketing versus Conventional Marketing

Studies on comparison of digital marketing and conventional marketing (such as through television and radio) should be done in order to identify the strength and weaknesses of both types of marketing. Research needs to be done in order to assist banks on how recognize the market dynamics play and how to balance between digital marketing and conventional marketing.

5.6.5 Digital Marketing and Technology Innovation

Studies ought to focus on adaptability of the digital marketing to technological advancement. Digital marketing thrives on the foundation of technology innovation. Technology innovation drives effectiveness of business operations. One feature of technology is that it changes rapidly, therefore, studies need to reveal how banks may set up its operations and resources in readiness of any technological shift when it occurs.

5.7 Individual Reflection

This is a summarized account of study undertaken for the thesis; the literature review allowed the researcher to focus on secondary sources of data, whereby he got an opportunity to critically analyze previous works. The candidate was able to prioritize the secondary sources based on authority and credential of the author, date of publication as well as the credentials of the publishing house. I was able to use key words in searching for relevant materials concerning digital marketing and relationship marketing. I developed the key words by myself and from my research objectives.

The researcher obtained primary research skills in terms of data collection and analysis. He used both inferential and descriptive methods of data analysis, whereby the latter used statistical programs like SPSS. SPSS skills are critical in conducting regression and correlation functions of research variables. The researcher also received massive guidance from the supervisor on the appropriate research methodology. The researcher got an opportunity to understand the confusing quantitative and qualitative research designs. As well as got to conceptualize strengths and weaknesses in terms of scope and quality of desired results.

The introduction section provided the researcher with an opportunity to make empirical arguments filled with proofs. Also learned on research topic development, whereby it involved selecting a unique, and narrow area of study. Furthermore, the researcher was able to develop an engine that drove the research in terms of defining the research topic, specific problem, objectives, research questions, background of the study and justification. One of most important individual learning skills was in improving time-management skills because the research required extensive preparation and planning for every stage of the research. The candidate sought to avoid all the unnecessary activities, while implementing daily plans.

The confidence levels increased through the research, for example, the researcher was able to overcome insecurity and interact with primary data sources. The researcher met with unfamiliar people and offered them to participate in the study. Finally, the researcher learned on the way to

write a master's report, whereby it involved accuracy, brevity and clarity. The report's structure included a title, abstract or summary, table of contents, introduction, main text, conclusion, acknowledgements, reference list and appendices.

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Appendix

Appendix A: Questionnaire for Sohar International Bank managers

QUESTIONNAIRE

SECTION A

Respondent's Name:

Telephone No:

DESIGNATION

.....

LEVEL

Entry.....1

Middle.....2

Top.....3

QUALIFICATION

Diploma.....1

Bachelors.....2

Master's.....3

Others.....4

GENDER

Male: 1

Female: 2

AGE

Less than 25..... 1

25-29 2

30-34 3

35-39 4

40-44 5

45+ 6

INCOME (MONTHLY)

Less than RO. 500..... 1

RO 501-700..... 2

RO701-900..... 3

RO901-1100..... 4

RO1101-1300..... 5

RO1301-1500..... 6

RO 1500+..... 7

I am **Hassan Ali Alzaabi** from **MEC** and conducting a survey on Digital Marketing at Bank Sohar. I would appreciate if you would kindly help me complete the questionnaire in order to develop a productive report on various aspects of Digital Marketing at Bank Sohar.

SECTION B: DM INITIATIVES (PLEASE SPECIFY THE EXTENT TO WHICH YOU USE DM INITIATIVES)

SOCIAL MEDIA MARKETING				
1	2	3	4	5
VERY LIMITED	LIMITED	MODERATE	HIGH	VERY HIGH
PAY PER CLICK (PPC)				
1	2	3	4	5
VERY LIMITED	LIMITED	MODERATE	HIGH	VERY HIGH
SEARCH ENGINE OPTIMIZATION (SEO)				
1	2	3	4	5
VERY LIMITED	LIMITED	MODERATE	HIGH	VERY HIGH
MOBILE APPS				
1	2	3	4	5
VERY LIMITED	LIMITED	MODERATE	HIGH	VERY HIGH
EMAIL MARKETING				
1	2	3	4	5
VERY LIMITED	LIMITED	MODERATE	HIGH	VERY HIGH

SECTION C: DM PERFORMANCE (PLEASE SPECIFY YOUR DEGREE OF AGREEMENT WITH REGARDS TO THE FOLLOWING STATEMENTS)

DM INITIATIVES ENHANCE AWARENESS				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
DM INITIATIVES ENHANCE CONVERSION RATE				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
DM INITIATIVES RESULT IN LOWER COSTS				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
DM INITIATIVES RESULT IN POSITIVE RETURN ON INVESTMENT				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
DM INITIATIVES FACILITATE SOCIAL ENGAGEMENT AND RELATIONSHIPS WITH PEOPLE				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE

SECTION D: KEY SUCCESS FACTORS (INDICATE YOUR DEGREE OF AGREEMENT WITH REGARDS TO THE STATEMENTS)

A SOUND TARGET MARKETING AND POSITIONING STRATEGY IS KEY TO DM SUCCESS				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
INDIVIDUALISED AND VALUED RELATIONSHIPS ARE KEY TO DM SUCCESS				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
SUITABLE DM TOOLS AND TECHNIQUES ARE KEY TO DM SUCCESS				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
INSTANT ACCESS TO EASY TO UNDERSTAND AND CONSISTENT CONTENT IS KEY TO DM SUCCESS				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
REGULAR MONITORING OF CUSTOMERS' NEEDS AND WANTS IS KEY TO DM SUCCESS				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE
TRAINED, KNOWLEDGEABLE AND CARING STAFF IS KEY TO DM SUCCESS				
1	2	3	4	5
STRONGLY DISAGREE	DISAGREE	NEAUTRAL	AGREE	STRONGLY AGREE

Thanks very much!

Appendix B: No Objection letter from Sohar International Bank



Date: 20/05/2019

To: Middle East college
Sultanate of Oman

Madam/ Sir,

Sub: No Objection Certificate

This is to certify that **Mr. Hassan Ali Al-Zaabi**, Section Head - E Channels Systems & Projects is employed with Sohar International since 16th May 2016 till date.

We confirm that we have no objection for Mr. Hassan Al-Zaabi to pursue his research required to complete his Masters degree with your esteemed college, provided that it will not affect his assigned responsibilities.

This certificate is issued at the request of Mr. Hassan without any liability or commitment on the part of the Bank towards other parties whatsoever.

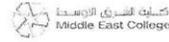
We wish Hassan all the best.

Best regards,


Mahira Al-Raisi
AGM & Head - HR



Appendix C: Student Dissertation Diaries



Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 1
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Dissertation Topic: Digital Marketing at Bank Sohar International: Towards the Development of a Comprehensive Model	

Date/ Day: 19/03 / Tuesday	Time:3:30	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Enhanced and narrowed the title of topic - Prepare the Aim of the study - Prepare the objectives in points 	The Aim is completed and send to supervisor to revise

Comments / observations / remarks by the Student

Read more journals about DM & RM in banks industry

Remarks / Comments by the Supervisor

Good program

Signature of Student: <i>[Signature]</i> Date: 19/03/2019	Signature of Supervisor: <i>[Signature]</i> Date: 19/03/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

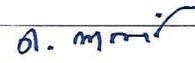
Diary – Spring / Summer / Fall

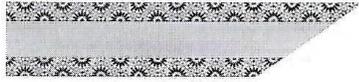
Name of Student: Hassan Ali Alzaabi	Week: 2
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 26/03 / Tuesday	Time:15:30 – 16:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Discussed the steps in how to prepare the proposal - Completed the aim - Objectives to be revised and amended accordingly post comments 	<p>The objectives were given for revise and comments on it are given by the supervisor. To amend the objectives and send for revision</p>

Comments / observations / remarks by the Student
Objectives to be in bold points
Remarks / Comments by the Supervisor
<i>Good work</i>

Signature of Student: 	Signature of Supervisor: 
Date: 26/03/2019	Date: 26/03/2019



Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Name of Student: Hassan Ali Alzaabi	Week: 3
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Diary – Spring / Summer / Fall

Date/ Day: 03/04 / Wednesday	Time:15:30 – 16:30	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Completed the objective - Completed the aim - To look for references from journals about bank practices in developing Digital Marketing method 	<ul style="list-style-type: none"> - Proposal is almost done - To look for journals - Read more about industry practices in Digital Marketing - Read about Relationship Marketing

Comments / observations / remarks by the Student

List at least 30 authentic authors and articles about DM

Remarks / Comments by the Supervisor

Good progress

Signature of Student: 	Signature of Supervisor: 
Date: 03/04/2019	Date: 03/04/2019



Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 4
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 09/04 / Tuesday	Time:15:30 – 16:30	Venue: Meeting Room
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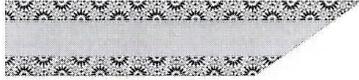
Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Found 7 relevant references - To cite the reference in CU Harvard style - To amend the format of the proposal - To prepare the Grant chart Project Plan - Read about SPSS IBM analysis tool 	<ul style="list-style-type: none"> - Add up to 30 references - Adjust the formatting of the proposal - Check on www.youtube.com for videos in how to use SPSS IBM tool

Comments / observations / remarks by the Student

Remarks / Comments by the Supervisor

Good progress

Signature of Student: Date: 09/04/2019	Signature of Supervisor: <i>A. Mounir</i> Date: 09/04/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

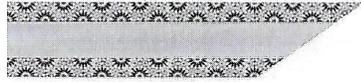
Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 6
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 30/04/2019 Tuesday	Time: 16:00 – 17:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - literature review - discussed the review questions - the specific details required for literature review - timelines of submission and the agenda - reference and journals search 	<ul style="list-style-type: none"> - listed down the literature review questions - filtered the objectives - signing on Ethics forms
Comments / observations / remarks by the Student <ul style="list-style-type: none"> - on progress - to combine with week 5 	
Remarks / Comments by the Supervisor <p style="text-align: center;"><i>Good program</i></p>	

Signature of Student: Date: 30/04/2019	Signature of Supervisor: <i>Dr. Mounir</i> Date: 30/04/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 7
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 12/05/2019 Sunday	Time:13:00-14:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Prepare the first draft of Chapter 1 (introduction) - Discussed how to write the problem statement - Discussed the scope of study and limitation - Summarize the research studies 	<ul style="list-style-type: none"> - Completed partial of chapter 1 - Completed the introduction and problem statement

Comments / observations / remarks by the Student

To complete the rest of items related to chapter one and discuss the progress on next meeting

Remarks / Comments by the Supervisor

Good progress

Signature of Student:  Date: 12/05/2019	Signature of Supervisor: <i>Dr. Mounir</i> Date:
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 8
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 19/05/2019 Sunday	Time:13:00-14:30	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Prepare the first draft of Chapter 1 (introduction) - Discussed how to write the problem statement - Discussed the scope of study and limitation - Summarize the research studies 	<ul style="list-style-type: none"> - Completed partial of chapter 1 - Completed the introduction and problem statement

Comments / observations / remarks by the Student

To complete the rest of items related to chapter one and discuss the progress on next meeting
Pending items : Research Significance . Study outline, Scope of the study

Remarks / Comments by the Supervisor

Good program

Signature of Student:	Signature of Supervisor:
Date: 19/05/2019	Date: 19/05/2019



Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 10
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 30/05/2019 Thursday	Time:13:00-14:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Chapter 1 is completed - Started to discuss how to draft the Chapter 2 of literature review 	<ul style="list-style-type: none"> - Chapter 1 is reviewed by supervisor and fully completed - Chapter 2 under progress - Discussed how to research about KSF of DM and RM - Measurement of success

Comments / observations / remarks by the Student
Chapter 2 to include (introduction , Evolution of DM, Rational behind DM, DM in banking sector, Rationale of Digital Marketing in the Banking Sector, Goals and objectives of RM, Measurement of DM Success in general and in banks, KSF

Remarks / Comments by the Supervisor
Good program

Signature of Student: Date: 30/5/2019	Signature of Supervisor: <i>Dr. Mounir</i> Date: 30/5/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 12
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 09/06/2019 Thursday	Time:13:00-14:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
- Chapter 2 review	- Completed the task (introduction , Evolution of DM, Rational behind DM, DM in banking sector, Rationale of Digital Marketing in the Banking Sector) - Reviewed by supervisor and given go ahead to start the 2 nd part of chapter 2

Comments / observations / remarks by the Student
Remaining of Chapter 2 : Goals and objectives of RM, Measurement of DM Success in general and in banks, KSF

Remarks / Comments by the Supervisor
<i>Good program</i>

Signature of Student: 	Signature of Supervisor: 
Date: 09/06/2019	Date: 09/06/2019



Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 13
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 18/06/2019 Thursday	Time:13:00-14:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
- Chapter 2 completion	Completed fully task 2 with remaining items of (Goals and objectives of RM, Measurement of DM Success in general and in banks, KSF)

Comments / observations / remarks by the Student
Signoff for chapter 2 – fully completed and reviewed by supervisor

Remarks / Comments by the Supervisor
Good program

Signature of Student:	Signature of Supervisor:
Date: 18/06/2019	Date: 18/06/2019



Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 14
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 23/06/2019 Sunday	Time:15:00-16:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
- Started to discuss chapter 3 (Research Methodology)	- Created Research model and hypotheses - Made bold points of research design - sampling

Comments / observations / remarks by the Student

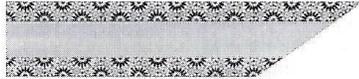
To draft the discussion remaining items of research design which includes (qualitative, quantitative , survey) -

Week 15 to discuss the SPSS and feed the questions the survey question in tool

Remarks / Comments by the Supervisor

Good program

Signature of Student:  Date: 23/06/2019	Signature of Supervisor:  Date: 23/06/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 15
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 30/06/2019 Sunday	Time:14:30-15:30	Venue: Meeting Room
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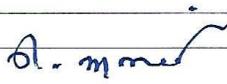
Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Prepare the survey questions - Complete the research design 	<ul style="list-style-type: none"> - Created Research model and hypotheses - Made bold points of research design - Sampling - Completed the survey questions

Comments / observations / remarks by the Student

Feed the SPSS with the Survey questions – to draft the item coding in chapter 3 draft

Remarks / Comments by the Supervisor

Good program

Signature of Student:  Date: 30/06/2019	Signature of Supervisor:  Date: 30/06/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 17
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 7/7/2019 Sunday	Time:14:30-15:30	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Collected the survey responses from bank managers - To analyse the SPSS results and make it ready for chapter 4 	<ul style="list-style-type: none"> - Defined the primary and secondary data - Completed the item coding - Completed the first draft of chapter 3
Comments / observations / remarks by the Student	
Chapter 3 final to be reviewed by supervisor	
Remarks / Comments by the Supervisor	
Good program .	

Signature of Student: Date: 7/7/2019	Signature of Supervisor: <i>A. Mounir</i> Date: 7/7/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 18
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 15/7/2019 Monday	Time:15:30-14:30	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Signoff of chapter 3 - Discussed the chapter 4 items (Research results) - Analysing of SPSS tool results 	<ul style="list-style-type: none"> - To paste the results of SPSS in chapter 4 draft - To include (reliability analysis, reliability static , analysis of results , statistic) -

Comments / observations / remarks by the Student

Started draft of analysis results of survey via SPSS tool and dradt the results in chapter 4 document

Remarks / Comments by the Supervisor

Good program

Signature of Student:  Date: 15/7/2019	Signature of Supervisor:  Date: 15/7/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
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Diary – Spring / Summer / Fall

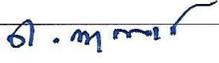
Name of Student: Hassan Ali Alzaabi	Week: 19
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

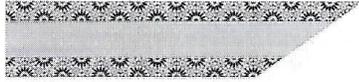
Date/ Day: 22/7/2019 Monday	Time:14:30-15:30	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
- Chapter 4 draft to review by supervisor	- Added of SPSS results - Added reliability analysis, reliability static , analysis of results , statistic and summary of chapter

Comments / observations / remarks by the Student
Supervisor added comments into the document. Few items required enhancement including coefficients and the summary of chapter

Remarks / Comments by the Supervisor
Good program

Signature of Student:  Date: 22/7/2019	Signature of Supervisor:  Date: 22/7/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
Approval Date	20/03/2017	Effective Date	20/03/2017
Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

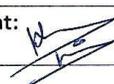
Name of Student: Hassan Ali Alzaabi	Week: 21
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

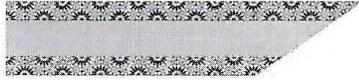
Date/ Day: 4/8/2019 Wednesday	Time:14:00-15:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - Chapter 4 completion - Discussed the final chapter 5 items (recommendation) 	<ul style="list-style-type: none"> - Chapter 4 is fully completed - Chapter 5 (conclusion and recommendation) - Chapter 5 to include (Summary of the main findings and their implications, Recommendations, limitations, further research)

Comments / observations / remarks by the Student
To draft the Summary of the main findings and their implications, Recommendations, limitations, further research – supervisor to review in next 2 weeks

Remarks / Comments by the Supervisor
Good program

Signature of Student:  Date: 04/8/2019	Signature of Supervisor:  Date: 04/8/2019
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
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Review Date	17/01/2019	Next Review Date	16/01/2020

Diary – Spring / Summer / Fall

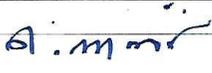
Name of Student: Hassan Ali Alzaabi	Week: 24
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

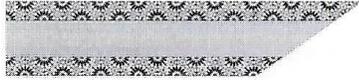
Date/ Day: 22/8/2019 Wednesday	Time:14:30-15:30	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
- Chapter 5 is sent to the supervisor to review	- Few additions to make into the document of final chapter in the (summary of findings and limitations)

<p>Comments / observations / remarks by the Student</p> <p>To combine the entire chapters in 1 document for final review.</p> <p>To sign of declaration form</p> <p>To start preparing the PPT</p>
--

<p>Remarks / Comments by the Supervisor</p> <p><i>Good program</i></p>
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<p>Signature of Student: </p> <p>Date: 22/8/2019</p>	<p>Signature of Supervisor: </p> <p>Date: 22/8/2019</p>
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Document Name & Type	MBA (IT) Dissertation Diary	Author/Department	Head, Centre for Postgraduate Studies
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Diary – Spring / Summer / Fall

Name of Student: Hassan Ali Alzaabi	Week: 25
Name of Supervisor: Dr.Mohammad Mouniruzzaman	
Digital Marketing at Sohar International Bank: Towards the Development of a Comprehensive Model	

Date/ Day: 28/8/2019 Wednesday	Time:15:00-16:00	Venue: Meeting Room
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Tasks as per project plan	Actual tasks taken up / completed
<ul style="list-style-type: none"> - All chapters sent individually for final review and signoff - Sent the individual reflection 	<ul style="list-style-type: none"> - modified in chapter 2 – added summary of chapter - added individual reflection in chapter 5

Comments / observations / remarks by the Student

- To combine the entire chapters in 1 document for final review.
- To sign of declaration form
- To start preparing the PPT

Remarks / Comments by the Supervisor

Good program.

Signature of Student: Date: 28/8/2019	Signature of Supervisor: Date: 28/8/2019
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Appendix D: Research Ethics and bio safety Approval form

Document Name & Type	Research Ethics and Bio-Safety Approval Form	Author/Department	Centre for Research & Consultancy
Approval Date	26/02/2018	Effective Date	27/02/2018
Review Date	24/02/2019	Next Review Date	23/02/2020

RESEARCH ETHICS AND BIO SAFETY APPROVAL FORM

You should use this checklist only if you are carrying out a research project through Middle East College. This normally applies to:

- Undergraduate students
- Postgraduate students
- All faculty members

Research Ethics and Biosafety Approval Checklist

Applicant Details

Name : Hassan Ali Alzaabi	E-mail: pg17f1774@mec.edu.om
Department: Management Studies	Date: 21/04/2019
Course Name: MBA-IT	Title of Project: Digital Marketing at Bank Sohar International: Towards the Development of a Comprehensive Model

Project Details

Summary of the project (Maximum 120 words):

The study aims at developing a digital marketing model for purposes of effective relationship marketing.

Developing the model entails understanding the digital marketing initiatives available at Bank Sohar, as well as the success measures used to evaluate the model.

The study focuses on the relationship marketing objectives that digital marketing seeks to achieve at Bank Sohar, therefore looking into the relationship between the two in as far as



Document Name & Type	Research Ethics and Bio-Safety Approval Form	Author/Department	Centre for Research & Consultancy
Approval Date	26/02/2018	Effective Date	27/02/2018
Review Date	24/02/2019	Next Review Date	23/02/2020

achieving the objectives is concerned.

The study finally focuses on positive factors that influence the relationship. Digital Marketing initiatives under study include search engine optimization (SEO), pay-per-click, content marketing and integrated marketing.

Key success measure tools for the digital marketing strategy include website brand engagement, landing page conversions, and social media traffic.

The study adds insight into digital marketing as a tool for enhancing relationship marketing in businesses. It equips business policy makers with skills for developing a sustainable digital marketing strategy in the banking sector.

Findings from the study add into the rich and educative literature on marketing. Scholars and students get an opportunity to learn more on the components of an efficient Digital Marketing model.

The study uses both qualitative and quantitative research designs. Data will be derived through triangulation, and the research questions apply both exploratory and descriptive techniques.

Respondents for the study would include bank managers from the HQ in Muscat. Data collected from interviews will be analysed to derive meaningful information relevant to the study. Statistical software will be used to analyse quantitative data.

- Research Objectives

Obj1: To determine the Digital Marketing initiatives used at Bank Sohar. The introduction of the internet and web 2.0 applications revolutionized online interactions between people and businesses. The study will require to understand which online platforms are being used by Bank Sohar.

Obj2: To determine the success measures used for digital marketing initiatives at Bank Sohar. The study seeks to understand what the bank uses to monitor and evaluate their digital marketing initiatives.

Obj3: To determine the relationship marketing objectives set by Bank Sohar.

The study pursues to understand how Bank Sohar integrates with Digital Marketing. Hence, the bank to intends to attain a number of relationship goals. The study sets out to identify



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Approval Date	26/02/2018	Effective Date	27/02/2018
Review Date	24/02/2019	Next Review Date	23/02/2020

these goals.

Obj4: To determine the nature and degree of relationship between Digital Marketing initiatives and Relationship Marketing objectives

The study will aim to understand how digital marketing initiatives and Relationship Marketing objectives interrelate.

Obj5: To determine the factors positively influencing the relationship between Digital Marketing initiatives and Relationship Marketing objectives. The study will seek to identify factors that are necessary for a successful relationship between digital marketing and relationship marketing objectives. These factors are critical in developing a digital marketing model that results to successful Relationship Marketing.

- Research Design (e.g. Experimental, Desk-based, Theoretical etc.)

The study design would follow a triangulation strategy; a mixture of both quantitative and some qualitative research methodologies. It is clear from the research questions that the study would mainly use exploratory and descriptive modes with an important part of it focusing on the causal research.

- Methods of data collection

Population and sample:

The population would consist of the managers of the bank in the City of Muscat. The managers, hence, are managers at all levels of the bank. An appropriate sample of respondents would be selected using suitable sampling strategies. Judgmental sampling strategy would be used to select the initial sample of managers who are familiar with both Digital Marketing and Relationship Marketing practices at the bank. Later, a final sample would be drawn using a probability sampling strategy such as simple random or systematic sampling technique.

Data collection:

A number of interviews would be conducted with a few managers as well as customers to collect data on the exploratory research questions. A survey would then be undertaken to collect data from the managers chosen as the sample for this study. A questionnaire with items corresponding to the research questions would be used in the survey research.



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Data analysis:

The interview data would be factor analysed to generate a suitable as well as a manageable number of items with regards to the exploratory research questions. Quantitative techniques including correlations and regression analyses would be used to analyse the survey data. One of the Statistical Softwares such as SPSS or StatPac for Windows would be used for the analyses of the quantitative data.

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Participants in your research

1. Will the project involve human participants?	Yes	<input checked="" type="radio"/> No
2. Will this project involve animals or plants?	Yes	<input checked="" type="radio"/> No

Risk to Participants

3. Will the project involve human patients/clients, health professionals, and/or patient (client) data and/or health professional data?	Yes	<input checked="" type="radio"/> No
4. Is there a risk of physical discomfort to those taking part?	Yes	<input checked="" type="radio"/> No
5. Is there a risk of psychological or emotional distress to those taking part?	Yes	<input checked="" type="radio"/> No
6. Is there a risk of challenging the deeply held beliefs of those taking part?	Yes	<input checked="" type="radio"/> No
7. Is there a risk that previous, current or proposed criminal or illegal acts will be revealed by those taking part?	Yes	<input checked="" type="radio"/> No
8. Will the project involve giving any form of professional, medical or legal advice, either directly or indirectly to those taking part?	Yes	<input checked="" type="radio"/> No
9. Is there any possibility that this project put humans, animals and plants at risk of their health and survival?	Yes	<input checked="" type="radio"/> No
10. Is there any risk of toxic/infectious agents in conjunction with animals or plants that could harm participants and/or environment?	Yes	<input checked="" type="radio"/> No



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Risk to Researcher

11. Will this project put you or others at risk of physical harm, injury or death?	Yes	<input checked="" type="radio"/> No
12. Will this project put you or others at risk of abduction, physical, mental or sexual abuse?	Yes	<input checked="" type="radio"/> No
13. Will this project involve participating in acts that may cause psychological or emotional distress to you or to others?	Yes	<input checked="" type="radio"/> No
14. Will this project involve observing acts which may cause psychological or emotional distress to you or to others?	Yes	<input checked="" type="radio"/> No
15. Will this project involve reading about, listening to or viewing materials that may cause psychological or emotional distress to you or to others?	Yes	<input checked="" type="radio"/> No
16. Will this project involve you disclosing personal data to the participants other than your name and the University as your contact and e-mail address?	Yes	<input checked="" type="radio"/> No
17. Will this project involve you in unsupervised private discussion with people who are not already known to you?	Yes	<input checked="" type="radio"/> No
18. Will this project potentially place you in the situation where you may receive unwelcome media attention?	Yes	<input checked="" type="radio"/> No
19. Could the topic or results of this project be seen as illegal or attract the attention of the security services or other agencies?	Yes	<input checked="" type="radio"/> No
20. Could the topic or results of this project be viewed as controversial by anyone?	Yes	<input checked="" type="radio"/> No



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21. Does your project involve the use of biohazardous material or produce biohazardous waste that may put you or others at risk of diseases?	Yes	<input checked="" type="radio"/> No
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Informed Consent of the Participant

22. Are any of the participants unable mentally or physically to give consent?	Yes	<input checked="" type="radio"/> No
23. Do you intend to observe the activities of individuals or groups without their knowledge and/or informed consent from each participant (or from his or her parent or guardian)?	Yes	<input checked="" type="radio"/> No

Participant Confidentiality and Data Protection

24. Will the project involve collecting data and information from human participants who will be identifiable in the final report?	Yes	<input checked="" type="radio"/> No
25. Will information not already in the public domain about specific individuals or institutions be identifiable through data published or otherwise made available?	Yes	<input checked="" type="radio"/> No
26. Do you intend to record, photograph or film individuals or groups without their knowledge or informed consent?	Yes	<input checked="" type="radio"/> No
27. Do you intend to use the confidential information, knowledge or trade secrets gathered for any purpose other than this research project?	Yes	<input checked="" type="radio"/> No

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Gatekeeper Risk

28. Will this project involve collecting data outside the buildings of MEC?	<input checked="" type="radio"/> Yes	<input type="radio"/> No
29. Do you intend to collect data in shopping centres or other public places?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
30. Do you intend to gather data within nurseries, schools, colleges, any organization or ministries?	<input checked="" type="radio"/> Yes	<input type="radio"/> No

Other Ethical Issues

31. Is there any other risk like ethical, moral, legal or issue not covered above that may pose a risk to you or any of the participants?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
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** If you have answered **Yes** to any of these questions (18, 20, 25, 28, 29,30) it is mandatory to get an No Objection Certificate from the concerned organization or participants either to do the research in their premises or to use and publish the data pertaining to their organization or the participant.

In the absence of the No Objection Certificate the project will be treated as a high risk project and will have to be approved by the institutional Research Ethics and Biosafety Committee.

** If you have answered **Yes** to any other questions mentioned above(1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,19,21,22,23,24,26,27,31) it is mandatory to refer that project to the institutional Research Ethics and Biosafety Committee.



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Principal Investigator Certification

If you answered **No** to **all** of the above questions, then you have described a low risk project. Please complete the following declaration to certify your project.

Agreed restrictions to project to allow Principal Investigator Certification

Please identify any restrictions to the project, agreed with your Supervisor or any concerned stakeholder related to the project to allow you to sign the Principal Investigator Certification declaration.

NULL

Principal Investigator's Declaration

Please ensure that you:

- Tick all the boxes below and sign this checklist.
- Principal investigator must get their Supervisor and Department Research co-ordinator to countersign this declaration.

I believe that this project does not require research ethics and biosafety approval . I have completed the checklist and kept a copy for my own records. I realise I may be asked to provide a copy of this checklist at any time.	Yes
I confirm that I have answered all relevant questions in this checklist honestly.	Yes
I confirm that I will carry out the project in the ways described in this checklist. I will immediately suspend research and request a new ethical and biosafety approval if the project subsequently changes the information I have given in this checklist.	Yes

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Principal Investigator

Signed..... Hassan Al-Zaabi (Principal Investigator)

Date..... 1/05/2019

Supervisor and Research Co-ordinator

I have read this checklist and confirm that it covers all the ethical and biosafety issues raised by this project. I also confirm that these issues have been discussed with the principal investigator and will continue to review in the course of supervision.

Countersigned..... [Signature] (Supervisor)

Date..... 1/5/2019

Countersigned..... (Department Research Co-ordinator)

Date