

THE ROLE OF DIGITAL MARKETING PRACTICES IN ORGANIZATIONAL PERFORMANCE IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

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ABSTRACT

The central purpose of this research is to investigate the role of digital marketing practices in the organizational performance of the commercial bank of Ethiopia. The study used a descriptive research design and an interpretive qualitative research approach was employed in this study. To get reliable and insightful information about digital marketing practices respondents were, 15 interviewees were purposively selected. Data were collected by in-depth semi-structured interviewee questions that were conducted with digital managers and other key managers from a commercial bank. The research findings revealed the role of digital marketing in bank speed operation; it saves time and increases customer satisfaction in our bank, helps to increase customer intention in the bank, increase marketing efficiency of the bank, effective digital tools used in commercial bank telegram, Facebook, Twitter and at the center/ head of commercial bank they used digital marketing. The study concluded that digital marketing has a positive influence on the organizational performance of banks. The study suggests that Bank should use social media like Facebook, Telegram, Twitter, YouTube, and Instagram, for all internal and external communication to desired target customers, Ethio telecom should strengthen the network of banks to advance digital services and impart training for an unskilled customer as well as employees of the bank. Lastly, this study suggests that commercial banks should use the opportunity that exists in our country for digital marketing.

Keywords: Digital Marketing, Organizational Performance.

INTRODUCTION

The modern business world involves different levels of customer demands and preferences to cater to which, digital marketing plays a major role. Both public and public organizations from almost all countries across the world conduct certain types of digital marketing practices to spread their customers and promote their offerings Abiye (2019).

Currently, digital marketing is the essential platform to stay in the competitive market place and banking companies are using their different digital market platform to reach bank customers where clients' are the lifeblood similar to the capital of any business organization Akther (2020).

Measuring a company's organizational performance enables the management of the company to quantify the gains gotten from marketing activities and to optimize their marketing strategies to meet the needs of their clients (Gilaninia et al., 2011).

Over the past years, digital marketing has entered wide areas of organizational and social activity in Ethiopia. Advancements in information and communication technologies and the emergence of the internet ensure revolutionized business activities and communication as a whole (Dagem, 2020).

The increase in the adoption of digital marketing strategies such as Social Media, Search Engine Optimization (SEO), Display adverts, and websites can be attributed to increased internet penetration, cheap internet-enabled phones, and integration of ICT with most daily activities (Wang et al., 2020).

The rise of digital marketing has grown exponentially in the last few years, data has become one of the most valuable and important aspects for organizations to succeed in their digital marketing (Wang et al., 2020).

Social media marketing is one approach that uses the new possibilities on the internet (Järvinen & Karjaluoto, 2015). Some of the channels utilized by social media marketing include Blogs, Twitter, LinkedIn, websites, Facebook, Instagram, Google, and others to reach the customer satisfactorily and the basic goal is to increase sales of a product/service or to build brand awareness (Ryan, 2016).

Developing countries like Ethiopia have fallen behind in the initial stages of technology acquisition. Because of a lack of investment within firms to attain technology inefficient use of related knowledge, lack of promotion policies that advance these technological areas, and high costs of importing the technology (Dagem, 2020).

Several studies conducted on digital marketing on organizational performance can lead to success. However, there are still challenges to adopting digital marketing as a marketing strategy Leeflang et al. (2014) all agree that the major challenge is the lack of well-developed key performance indicators to measure the effects of the activities.

Besides, in our country Ethiopia, some researchers tried to address very little attention to digital marketing Eden (2021); Wang et al. (2020); Henok (2019) which is why this research aims at analyzing of the role of digital marketing practices on organizational performance of commercial bank of Ethiopia.

Objectives of the Study

The general objective of the study is to assess the role of digital marketing practices on organization performance of commercial bank of Ethiopia.

Specific Objectives

To assess the social media marketing practice on the organizational performance of Commercial Bank of Ethiopia

To determine the role of search engine optimization on the organizational performance of Commercial Bank of Ethiopia

To establish the practice of email marketing on the organizational performance of Commercial Bank of Ethiopia

To assess mobile banking and ATM practice in commercial bank

To identify the challenges and opportunities of digital marketing in commercial bank of Ethiopia.

LITERATURE REVIEW

Theoretical and Empirical Review

According to Kotler & Keller (2012) digital marketing is the form of communication and interaction between organizations and their client through digital channels like the internet, email, and other digital technologies. However, digital marketing is the process of accomplishing marketing activities by using digital tools like social media, Facebook, YouTube, online advertisement, blogs, and all internet options (Kumar et al., 2019).

Research conducted by Rajesh K in every era, marketing has evolved based on what the customer is using. If you go back in history, you can see that at times when customers used Radio, it gave birth to radio advertising and marketing. Next, we got the boom of televisions; it is one of the most widely used devices globally, which allowed companies to reach a mass audience with TV ads. Even today, TV advertising is one of the most used advertising strategies for companies.

Social media marketing is digital marketing platforms employed to reach the target market or clients. The chosen channel will enable the company to have the closest contact with consumers and will help people know about any difficulties and obstacles (Poorani, 2021).

Different types of social media platforms are used currently for digital marketing. The different types of social marketing platforms used for marketing are Facebook, Instagram, YouTube, Twitter, and LinkedIn.

Today, consumers gain a new role with social media and these new social media applications facilitate this are blogs, micro-blogging applications like Twitter, social networking sites like Facebook, podcasts, and video and photo sharing sites like YouTube, and useful for companies, especially marketers; integrate social media into marketing and their marketing strategies.

SEO is a digital Marketing method that contributes to improving web accessibility. In the globalized world, people practice Search Engines, such as Google, to find or know more about many different topics in a fast and visual manner.

Studies conducted in Zhang & Cabbage 2017, SEO can increase the traffic of a company doing this can raise a company's revenue. The three sections of this chapter are content, link development, and social sharing.

Emailing is the cheapest way of digital marketing to promote a company and its products and services compared to many other types of marketing.

The emergence of the internet has greatly widened the competitive landscape and made way for global trade. Gaining a competitive edge for businesses is only one of the many reasons why having a website is an increasingly crucial marketing tool for businesses looking to expand internationally (Poorani, 2021).

The digital market is an exposed market where there is a lot of competition in the overall global market, good, where every product, and service has its competition, races reaching the consumer and providing the best. According to Deloitte digital platforms allow employees to have the flexibility to work outside the office and this may transform into increased efficiency. Batu et al. (2015) stated that the performance of banks is related to the quality of output, on-time delivery of output, presence or attendance on the job, the efficiency of the work completed, and effectiveness of work completed.

Empirical Review

The Maclnnis digital marketing platform gives banks the ability to create plans that will help them to improve performance by acquiring purchase actions through customer support. A brand's client patronage refers to the real endorsement or support received from consumers. The basis for a stable and expanding market share provided by patronage Sisay (2021).

In the study conducted by Caroline 2017 social media affect the performance of the business to a great extent. The findings showed that blogs, forums, and are greatly employed in the company. The study findings also showed that Facebook, content communities (such as Flickr and YouTube) employed in the company and digital platform greatly and positively influenced the real state in Kenya (Yamin, 2017).

Yamin (2017) conducted study on the effects of digital marketing as a technique of marketing communication in digital marketing consumers in Bangladesh. Customers spend a lot of time on social media and are able to capture marketing messages conveyed digitally.

Bouwman conducted a study on the impact of digitalization on business models, concluded that Social media marketing has a positive effect on business performance through the increased potential for sales growth, and reduced cost of marketing.

Henok examined the impact of social media on marketing performance in the case of the commercial bank of Ethiopia he concluded that showed that social media usage has a very strong positive impact on an organization's performance, in terms of cost reduction, repeat exposure of information improved customer relations, to reach of more customers and enhanced information accessibility.

According to a study conducted by Esfidani, Daghighi, & Esmaeeli, 2019, the internet's effect on life insurance marketing performance and efficiency in Iran was specifically studied and measured in the study; To do so, the internet's role in communication, marketing, sales, improving brand image, cost reduction, and competitive advantages was examined Wondimu (2013).

Eshete, 2021 researched the effect of digital banking on customer experience, the case of selected commercial banks in Addis Ababa city positively influencing the experience of customers that ultimately affect the results of the selected commercial Banks.

Piabari et al. (2022) study on digital marketing and the enactment of banks in port Harcourt; As they determined that digital marketing is essential to any business be it a small or large organization, and enhances business to have a competitive edge to stand out from its competitors. It plays a important role by focusing on customer quality service and satisfaction.

The digitalization of commercial banks in Russia has growth potential. According to one study (Digital Economy, 2022), in 2020, only 49% of the Russian population aged 15 to 74 used the Internet for financial transactions, while in Finland, Sweden, Great Britain, and Estonia, the same figure exceeded 80%. In the United States, where the level of Internet accessibility for households is comparable to Russia (80% in 2020), the share of the population that performs financial transactions online was 60%.

MATERIAL AND METHOD

Research approach

Qualitative methods used smaller samples and gather data by conducting in-depth studies to understand phenomena or to develop new ideas, rather than test hypotheses or measure phenomena. Qualitative methods facilitate an in-depth, detailed investigation of selected issues, without the constraints of a priori categories found in questionnaires (Patton, 1990). Qualitative research involves collecting data, comprising words, narratives, and observations, and the grounded theory method will understand how participants make meaning of the theory being studied; i.e. the role of digital marketing on organizational performance in CBE. Therefore, this study used an interpretive qualitative approach. According to Robert, Interpretive focuses on understanding or interpreting the meanings, purposes, and intentions or interpretations people give to their actions and interactions with others also (Hackley, 2003) suggests that interpretive approaches usually rely on qualitative data collection, such as interviews, for their major findings (Durkin et al., 2013).

Research Design

According to (Hair et al., 2003; Cooper & Schindler, 2003), Descriptive research focuses on describing phenomena as they exist now and obtaining data related to different characteristics of the issue of study. Descriptive research can serve a variety of objectives, such as describing phenomena and describing and examining features of variables (Elliott & Timulak, 2005).

Sampling and Sample Procedure

Qualitative researchers need to answer one important question how to select samples for the study. To analyze the variation among programs, a random sample would be appropriate to generalize the findings. Limited resources and limited time tend to force a researcher to evaluate samples and events carefully. They may try looking at extreme cases for more insightful results. The evaluation will focus on understanding which events are significant. The sample need not be random or excellent or structured, it depends on what the researcher believes to be relevant to their study.

Patton (1990) suggested that qualitative methods use smaller samples and gather data by conducting in-depth studies to understand phenomena or to develop new ideas, rather than test hypotheses or measure phenomena. Qualitative methods facilitate an in-depth, detailed investigation of selected issues, without the constraints of a priori categories found in questionnaires. A sampling of qualitative research is to assist in the understanding of meanings, rather than an attempt to gain statistical representation, a purposive sampling method is adopted. For a successful purposive sampling process, critical reviews of the parameters of the available population conduct to inform the selection of the sample. Therefore, to get more information about the problem this study proposed purposive sampling.

Method of Data Collection

The data collected in a qualitative study includes more than words, attitudes, feelings, vocal and facial expressions, and other behaviors involved. The data may consist of interview transcripts, field notes from observations, a wide variety of records, and historical documents and memos, which are treated to rigorous ongoing analysis. According to (Glaser & Strauss, 1967),

three processes blended throughout the study for qualitative research are collection, coding, and analysis of data.

All interviews were tape-recorded and the note was taken; was expected to vary in length from 45 minutes to one hour. The interview was informal and open-ended and carried out in a conversational style. Then write field notes in conjunction with the interviews, and follow-up interviews. Memo was written while listening to taped interviews, typing transcripts, and reflecting upon a particular interview. Activities included detailed coding, highlighting and addition of descriptive notes, clarifying comments where necessary, and writing extended summaries of individual transcripts. Generating categories, sub-categories, patterns, and themes: Using summaries and excerpts from interview transcripts at the end of this stage, it was anticipated that ongoing data analysis took place throughout the study. All of the taped interviews, memoranda, and field notes are summarized according to category. Connections between categories and themes were used to further my understanding of the interpretation that was written.

Data Analysis

The process of qualitative data analysis involves making sense of text data. This involved preparing the data for analysis, conducting different analyses, moving deeper and deeper into understanding the data, representing the data, and making an interpretation of the larger meaning of the data. For this study, the data collected from the interview was processed into coding, categorizing ideas and concepts. Next building themes in the data, each of the response categories have one or more associated themes that give a deeper meaning to the data and different categories come together under one main theme and then, reliability and validity issues for collected data.

RESULT AND DISCUSSION

In this chapter, the finding from the participants was discussed, and the purpose of this qualitative descriptive study was to explore and understand the role of digital marketing on the organizational performance of the commercial bank of Ethiopia. The data collected from digital experts and digital managers by semi-interview was examined through a practitioner's lens of open-ended inquiry employing a theoretical rationale for the role of digital marketing practice on the organizational performance of commercial Ethiopia.

Definition of Digital Marketing

Participants were asked question what they understood the term digital marketing practice and organizational performance. All participants were answered the question in the following manner.

<p>Table 1 SUMMARY OF INTERVIEW RESULT WITH DIGITAL EXPERT AND DIGITAL MANAGER META MATRIX</p>
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Items	Main themes	Interviewees response
1.	Definition of digital marketing	<ul style="list-style-type: none"> -Using the internet to inform people about your organization doing -Use of digital channels to market products and services in order to reach consumers -Advertising and selling company product - By using technology and newer trends to change their marketing strategies - Engine for growth of bank - Save customer from security issues -Securing bank asset Banking services
2.	Definition of organizational performance	<ul style="list-style-type: none"> -Achieving the goal of organization -Leading organization successful -Company's ability to achieve goal as accordingly to the plan -Measuring banks financial and operational success -In bank organizational performance related with profit, growth, market share, product quality, and expansion of the bank
3.	Role of digital marketing	<ul style="list-style-type: none"> -Speed the banks operation -save time -increase customer satisfaction -increased customer intention -Increase marketing efficiency -It helps business gain a substantial leap,
4.	Effective social media channels	<ul style="list-style-type: none"> -For internal management they common digital like telegram, Facebook, twitter -Bank has likely carved out a presence on Facebook and you have connected advertising through internet -List of available digital marketing practices at national level in commercial bank of Ethiopia allow people to go through F-- Facebook, telegram, Twitter, YouTube, Instagram, are used -Using Facebook and website to bank -CB birr -ATM
5.	Common SEO practices in banking sector	<ul style="list-style-type: none"> -Ways to attract customers -New concept -Data collection of strategies that help your bank's website rank -The practice of marketing a product via search engines like advertising in Google -Methods to increase the quality of traffic to banks website to search for information -Giving repose on bank page

6.	Mobile Money transaction and ATM	<ul style="list-style-type: none"> -<i>Mobile money transfer (MMT)</i> -send and receive monetary value -Mobile money transfer is connection between a mobile phone and a personnel or business bank account. -Mobile banking allows customers to use their mobile phone as another channel for their banking services, such as deposits, withdrawals, account transfer, -Bill payment and checking balance of their account
7.	Problems In Digital Marketing	<ul style="list-style-type: none"> -Lack of awareness -Network availability -Networking with telecommunication, -Rural area lack of networks -Unskilled customers -Political instability -Infrastructure because bank covers large area -Lack of skill -Fear of theft for ATM and mobile banking -Some customer has still traditional marketing mind-set
8.	Opportunity for digital marketing	<ul style="list-style-type: none"> -Increased the number of customer -Increased advancement of technology -Government take digital marketing as pillar for economy development -High number of young population

Source: Interviewee Result, 2023

Findings for Digital Marketing

Participants were asked the question what they understood about digital marketing; all participants were variety of definitions provided in the following manner (Tripathy & Das, 2020).

One participant defined digital marketing as, using the internet to inform people about your organization and what your organization is doing. Next, the interview defined digital marketing as marketing strategies use of digital channels to market products and services to

reach consumers. In addition, with other participants, they defined advertising and selling company products by using technology and newer trends to change their marketing strategies. In the word of the deputy digital manager of the district, it is defined as an engine for the growth of the bank as well as the economy of the country. Further other interviewees asked about the definition of digital marketing in the context of organizational performance replied that it saves customers from security issues and helps organizational achievements. Some of the interviewees consider digital marketing as banking services. The predominant themes identified within digital marketing were, using the internet, marketing strategies, and digital channels. Previous research also supports this finding for example Sabri defined the ability to use the internet to achieve marketing goals with new advantages Gregar (1994).

Finding for Organizational Performance

Participants were asked the question what they understood the term organizational performance, One interviewee was asked to define organizational performance he defined it as, is the achievement of the goal of the organization. Next participants are also defined as leading organizations successful (Hoyer et al., 2012). Most of the interviewees defined organizational performance as, a company's ability to achieve a goal accordingly to the plan and measure the bank's financial and operational success. In another word, they defined organizational performance as a bank's organizational performance related to profit, growth, market share, product quality, and expansion of the bank and making the bank profitable. The predominant themes identified within the organizational performance were achievement of the goal, leading organizational success, and profitability. Previous research supports this finding, for example, Piabari et al. (2022) Performance bank is related to profit, product quality, market share, growth, and expansion of other firms in the same industry (Bhojaraja, 2018).

Finding Related Role of Digital Marketing in Organizational Performance

Once participants had provided their interpretation of the role of digital marketing, they responded that be used for the role of digital marketing for banking. One interviewee said that digital marketing has a role in the speed of the bank's operation. In the word of the other interviewee, also replied on the role of digital marketing which saves time and increases customer satisfaction in our bank. Most of the interviewees responding to the role of digital marketing on organizational performance acknowledged that digital marketing helps to increase customer intention in the bank, increase marketing efficiency of the bank and it helps the business gain a substantial leap of the bank operation by having those digital marketing roles in overall improvement of our bank operation. This finding is consistent with past research that found digital marketing assumed a strategy for customer retention strategies and digital marketing framework helps to attract, engage, retain, learn, and relate according to Roman, 2018

Middleton et al. (2009) summarize the effects of digital marketing on the tourism industry as; Increase the power of the customer, tourists need to be connected at all times, and developed existing tourist destinations. Ben researched the impact of digital marketing performance on the insurance sector in Kenya he found that the insurance industry's innovative marketing strategies can now be developed with the help of new digital tools. This due to, many insurance companies is now making significant investments in the internet. The study found that the use of digital marketing strategies has a positive effect on the insurance sector's performance.

Finding Related Effective Social Media Channels for Digital Marketing

Participants were asked what they understood by effective social media channels for digital marketing. All interviewees participants answered this question as seen in the table 1 many effective social media was mentioned by participants. Most of the interviewees answered that for internal management they common digital channels like Telegram, Facebook, and Twitter, and at the center/ head of the commercial bank they use digital marketing to the announcement of our bank activity all social media platforms were used like Facebook, for promotional purpose, the telegram was also used for promotional. In the word of the deputy manager for the digital bank of Ethiopia in Jimma district, he said that digital marketing is considered a digital service in the bank language, and as he said effective, many digital services are provided in commercial banking like Facebook, Telegram, Twitter, YouTube, Instagram, are used, Using Facebook and website to a bank.

Some interviewees identified effective social media marketing as, using Facebook and websites to a bank, CB birr, and ATMs of banks. Reference made in the literature and past research, Facebook advertising has a positive and very strong relationship with the brand preferences of the bank (Tunay et al., 2015).

According to Carter (2013) Facebook provides useful features for both consumers and businesses. It has become an attractive platform for virtually all industries.

According to Sheth & Sharma (2005) the common popularity used of digital marketing in many businesses is investigating how social media can help them promote their products and services to potential and existing customers of the company. Social market networking like Facebook and Twitter has transformed the way some businesses think about advertising to customers. Some businesses direct customers toward their social network pages more than they direct them to their websites.

As (Kumar et al., 2019) digital marketing is practicing in process of accomplishing marketing activities by using digital tools like social media, Facebook, Youtube, online advertisement, and blogs.

Finding Related to Search Engine Optimization (SEO) Practices in the Banking

Based on the result of the interview with managers and digital experts they defined the term (SEO) as a way to attract customers to our bank. In the word of other interviewees (SEO) is a method to increase the quality of traffic to banks' websites to search for information and give repose on bank pages. The majority of the interviewees said that (SEO) is data collection of strategies that help your bank's website rank and the practice of marketing a product via search engines like advertising in Google. Past research that investigated (SEO) is online ranking of a business on various search engines determines online popularity and helps increase website visits. According to Faisal adopting an appropriate SEO strategy can generate the needed traffic on the university's website and SEO could be a good plan to bring international students and collaborators to the university's website (Cooper et al., 2003).

Finding Related Mobile Money Transaction

One interviewee provided that mobile money is one digitalization in Mobile money transfer (MMT) is one of the most important tools. Confirming this view, another interviewee asked about mobile money transfer which states that sending is the process of receiving and trransferring monetary value to respected customers.

The responses that were received from other managers and digital experts state that mobile money transfer is the connection between a mobile phone and a personnel or business bank account that helps to enhance the operation of banks.

Mobile banking allows customers to use their mobile phone as another channel for their banking services, such as deposits, withdrawals, and account transfers, and one person to another person according to the order of the owner and helps to Bill payments and check the balance of their account. Overall, the interview findings showed that most of the interviewees asked the question of what is the role of mobile Money transactions they replied that it helps to speed the activity of banks and helps to save time.

Challenges for Digital Marketing

The interviewee question asked, what are the problems in digital marketing? Many respondents replied to this answered as a challenge for digital banking services is the lack of awareness of user customers about digital marketing. Another interviewee said that the problem is that network availability in most of the home networks is interrupting the services which is the problem with digital services. One participant viewed the problem for digital marketing as Networking with telecommunication he said that banks and telecommunication are working together and sometimes networks are interrupted which also he is conformed to the previous respondent's response (Kajwang, 2022).

In addition, one manager said the problem was related to the rural area's lack of networks because the bank covers all rural and urban areas. When they go to rural area network are not

working like in urban areas that are a problem for digital marketing to access all target population.

Most of the interviewees agreed on problems with digital services to their bank such as; unskilled customers, political instability in our country, infrastructure availability challenges because the bank covers a large area, fear of theft for ATM and mobile banking, and some customer has still traditional marketing mindset. The above findings are consistent with past research that incompatibly electricity, proper distribution channel, knowledgeable consumers, and easily accessible internet (Shalauddin, 2022). According to Meaza, 2013, a problem for digital practice in Ethiopia was the Absence of skilled manpower, absence of well-organized ICT infrastructure, lack of Support from the government, absence of legal framework, High rates of illiteracy, frequent power interruption, fear of risk and unavailability of a competent and skilled employee. Dorje challenges for the adoption of digital – marketing in the insurance industry in Ethiopia are lack of Finance, human skills, government support, customer culture and value, infrastructure, and management readiness were the major factor of e-marketing adoption performance level (Molla et al., 2022).

Finding Opportunity for Digital Marketing in Ethiopia

Participants were requested to outline the benefits that opportunities for digital marketing most of them said that increasing the number of customers that is the best opportunity for the development of digital marketing.

The word of other interviewees, also replied that opportunity is that increased advancement of technology in our country is also an opportunity for the advancement of digital services.

In addition, other interviewees said that our Government takes digital marketing as a pillar for economic development and transforms it into a digital marketing strategy increasingly as technology continues to evolve and the high number of the young population was an important opportunity for the development of digital services to our bank as well as all financial sectors.

CONCLUSION AND RECOMMENDATION

The main objective of this study is to gain a deeper understanding of digital marketing practice on the organizational performance of the commercial bank of Ethiopia. The study found out that digital marketing is using the internet to inform people about your organization and what your organization is doing, defined as advertising and selling company products and by using technology and newer trends to change their marketing and defined as the engine for growth of bank as well as the economy of the country.

The roles of digital marketing according to interviewees are, digital marketing has a role in the speed up the bank's operation, saving time and increasing customer satisfaction in our

bank, helping to increase customer intention in the bank, increase marketing efficiency of the bank.

The findings show that different types of social media that help the banks to gain more customers and provide services be, telegram, Facebook, and Twitter, and at the center/ head of commercial banks they use digital marketing to the announcement of our bank activity all social media platform were used like Facebook, for promotional purpose, the telegram was also used for promotional. The head of commercial banks used these channels and within banks; they use these digital channels with their employees. In addition, to the above digital tools bank use digital channels like ATMs, Mobile banking to email marketing for banks, display advertising for banks, use of mobile apps for banks, and online advertising.

The study also concludes that challenges for digital marketing services in the bank are lack of awareness of user customers, network availability most of the tome network is interrupting the services, unskilled customers, political instability in our country, infrastructure availability challenges because bank covers a large area, fear of theft for ATM and mobile banking.

The study also concluded that opportunities exist for digital marketing practices are increased advancement of technology in our country, the government taking digital marketing as the pillar for economic development, and a high number of young population.

The study recommended that commercial banks should use digital marketing such as social media like, Facebook, Telegram, Twitter, YouTube, and Instagram, for all internal and external communication to desired target customers, and this will help banks effective integrated marketing communication strategies and easy to promote the bank's activity.

To solve the problem of lack of awareness, of unskilled customers the bank should train the customers by using available social media, the face-to-face orientation of digital services when the customers are at starting points, and create awareness among customers.

Ethio telecom should improve the current internet infrastructure for digital marketing because it is a pillar of digital marketing.

Banks should use the available opportunity that exists in our country for digital marketing like the highest proportion of the young population, governments' support toward digital marketing, banks' large area converging, and technology development. Therefore, the commercial bank will use this opportunity.

Further research could be done to investigate whether digital marketing could lead to sustainable competitive advantage and business performance of commercial banks i.e. commercial banks with another bank to compare the advantages of digital marketing. This is research limited only to qualitative aspects; therefore, the future researcher could also consider a mixed approach by adding sample size too.

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