

The Current Status and Future Prospects of Digital Marketing in Ethiopia: Focus on Hawassa District Dashen Bank S.C.

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ABSTRACT: The Purpose of this study was to investigate the current status and future prospects of digital marketing in Ethiopia in the case of Hawassa District Dashen Bank SC. Theoretical frame work was used as a guideline to test the digital marketing and the type of electronic banking product or services by using local brand Amole and related application. The main objective of digital marketing is attracting consumers and allowing them to interact with the brand through digital media. A random sampling method is used to select respondents and specifically convenience sampling technique was used. Accordingly the study has selected 465 respondents from Dashen bank of Ethiopia branches that operates in Hawassa and 465 questionnaires were distributed to customers was collected. Descriptive statistics were used to analyze demographical data. From correlation matrix it indicated that all CDM dimensions have a positive and significant correlation with current customer status with value of coefficient of correlation ranging from 0.111 to 0.72, which implies that as the CDM dimensions performs better, the current status and future prospects of digital marketing.

Key words:- Digital Marketing, E-Commerce, E-Banking..

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I. INTRODUCTION

1.1 Overview of Dashen Bank

Dashen bank (DBSC) was established as per the intent of the new policy and the Ethiopian investment code. It came in to existence on September 20, 1995 and started normal business activities on 1 January 1996. According to the commercial code of Ethiopia, 1960 and the licensing and supervision of banking business proclamation No .84/1994. The main objective of this study is to assess Traditional Marketing of Dashen bank. Company profile of Dashen Bank Prompt Dashen Bank coined its name from the highest peak in the Country, mount Dashen, and aspires to be unparalleled in banking. Headquartered in Addis Ababa, the Bank is the biggest private Bank in Ethiopia. It operates through a network of 385 Branches, ten dedicated Forex Bureaus, 362 ATMs and 868 plus Point-of-Sale (POS) terminals spread across the length and breadth of the nation.

1.2 Background of the study

One of the main objectives of financial institutions is in particular domestic saving and channeling these to would-be investors. Banks play a key role in improving economic efficiency by channeling funds from resource surplus unit to those with better productive investment opportunities. Banks also play key role in trade and payment system by significantly reducing transaction costs and increasing convenience. National communication Association, (NCA, 2006).

In less monetized countries, like Ethiopia, the financial sector is dominated by banking industry, effective and efficient functioning of the banking industry has significant role in accelerating and boosting economic growth. To enhance the role of banks in an economy, competition is an important driving force; without competition, it is improbable to bring about efficiency and foster financial sector development. In other words, insufficient banking services may result in substantial social losses on account of higher price, higher transaction cost, lower credit supply, lack of innovation and poor service quality (Zerayehu et.al, 2013).

In simplistic terms, digital marketing is the promotion of products or services via one or more forms of electronic media. Digital marketing differs from traditional marketing in that it involves the use of channels and methods that enable an organization to analyze marketing campaigns and understand what is working and what isn't typically in real time. Digital marketers monitor things like what is being viewed, how often and for how long, sales conversions, what content works and doesn't work.

1.3 Statement of the problem

A study by Irungu (2013) indicated that banking industry is faced with a rapidly changing competitive landscape that is putting pressure on the relevance and future profitability of the traditional retail banks.

Another study by Wangeshi (2012) found that e-banking has a big influence on the growth of customer base for the banking institutions in Ethiopia, through enhancing banking services accessibility to a larger population in the country. The past five years (2009 -2013) has seen an increase in the entry of non-traditional banking players; rapid technological advancement in the devices that are used by clients; and changes in consumer needs and behavior with regard to the delivery of bank services in key segments and their expectations of their financial services provider. However, as can be evidenced from the above studies, the current status of digital marketing as a source of competitiveness for the Ethiopia banks has not been successfully been researched on. This study therefore attempts to answer the question; what is the digital marketing strategy on Digital Marketing in Dashen Bank.

In today’s challenging business environment, business must create strategies in order to grow beyond its known scope. The ability of Dashen bank operators to respond rapidly and appropriately to the environmental challenges depends largely on the information systems management to reflect hopes, dreams and realities of real business situation. A substantial portion of business operator’s responsibility lies in his creative abilities driven by new knowledge and information. Digital marketing therefore, plays a crucial role in helping Dashen banks to design and deliver new products and services with unique features and redirecting and redesigning their business processes to meet current changes (Laudon, 2010). The old pushed advertising approach is no longer highly effective with digital media and in the process; marketers are in the process of finding ways to pull consumers to their websites and into a relationship.

Marketers are joining consumers online, in their social networks, search engines, and other favorite stomping grounds (Simmons 2011) since it has become necessary for marketers to find ways to create a unified experience across all the channels and exploring how consumers use them to interact with the bank. The growth of the digital marketing among various firms and the gap between strategic adoptions of digital marketing by the banks mean there is a gap on how banks adopt digital marketing. There is a need for critical thinking by banking sector about how different devices for digital marketing are actually suited to different attitudes.

In Ethiopia there is a big gap between the banking service coverage and the banking service demand by the society (2008/2009 annual report of DBSC) in today’s world, there are many banking channels, bank branches, ATM, Internet, and mobile to avail banking services(annual report of DBSC , 2014). However, all banking channels are not cost effective for developing countries due to high initial investment requirement.

Dashen bank has been selected a subject of study by the researcher because of the following reasons. For the last twenty years the bank had been the leading among private banks both in deposit and profit which are the key performance indicators of the industry. However, starting from the past two years its position was taken over by other competitor in the industry. Therefore, the researcher wants to identify why this happens to Dashen bank.

1.4 The research objectives

The General Objective of the study is to know the Current Status and Future Prospects of Digital Marketing in case of Dashen Bank S.C. and to recommend on how problems related to the subject can resolved.

- 1) To explore the challenges faced by the bank while implementing the service of Mobile banking.
- 2) To analyses the current status and the future prospective of Internet banking and Mobile banking in Dashen Bank.

II. LITERATURE REVIEW

2.1 Theoretical and Conceptual Framework

Traditional Marketing versus Digital Marketing

Traditional marketing is the most recognizable form of marketing. Traditional marketing is non-digital way used to promote the product or services of business entity. On the other hand, digital marketing is the marketing of products or services using digital channels to reach consumers. Some comparisons are presented below –

Traditional Marketing	Digital Marketing
Traditional marketing includes print, broadcast, direct mail, and phone calls	Digital marketing includes online advertising, email marketing, social media, text messaging, affiliate marketing, chat and website.
It is conventional way of marketing best for reaching local audience.	It is best for reaching global audience.
It is difficult to measure the effectiveness of a campaign	It is easier to measure the effectiveness of a campaign through analysis.
Advertising campaigns are planned over a long period of time	Advertising campaigns are planned over short period of time
Expensive and time-consuming process	Reasonably cheap and rapid way to promote the products or services

Success of traditional marketing strategies can be celebrated if the firm can reach large local audience	Success of digital marketing strategies can be celebrated if the firm can reach some specific number of local audience
One campaign prevails for a long time	Campaigns can be easily changed with ease and innovations can be introduced within any campaign
Limited reach to the consumer due to limited number of consumer technology	Wider reach to the consumer because of the use of various consumers technology
One way conversation	Two ways conversation

Table 2.1: Traditional marketing and digital marketing comparison

(Source of Abu Beker 2016)

2.2 Definition and concept of Digital Marketing

Digital marketing is a term used to describe the integrated marketing services used to attract, engage and convert customers online. Digital marketing utilizes multiple channels such as content marketing, influencer marketing, SEO, social media and online advertising to help brands connect with customers and uncover performance of marketing programs in real-time. (Lee Oden, 2014). The concept of Digital Marketing is very broad. It brings together all forms of marketing, operating through electronic devices (i.e. online, on mobile and on-screen). Have a glance at some of used these days;

Digital marketing uses the Internet and information technology to extend and improve traditional marketing functions. ‘Digital’ in Digital Marketing represents technological trends- Computing, Networking, Communication tools and Automation tools

The study statistically analyzes data obtained from the survey questionnaire. A research framework developed based on technology-organization environment model (TOE) developed by Tornatzky and Fleischer. The result of the study indicated that, the major barriers Ethiopian banking industry faces in the adoption of Electronic banking are: security risk, lack of trust, lack of legal and regulatory frame work, Lack of ICT infrastructure and absence of competition between local and foreign banks. The study suggests a series of measures which could be taken by the banking industry and by government to address various challenges identified. These measures include: Establishing a clear set of legal framework on the use of technology in banking industry, supporting banking industry by investing on ICT infrastructure and banks needs to be focused on technological innovation competition rather than traditional bases of retail bank competition.

The term of E-banking often refers to online banking/Internet banking which is the use of the Internet as a remote delivery channel for banking services (Furst & Nolle 2002, p.5). With the help of the internet, banking is no longer bound to time or geography. Consumers all over the world have relatively easy access to their accounts 24 hours per day, seven days a week.

Another definition of E-banking is that ‘‘E-banking is the use of a computer to retrieve and process banking data (statements, transaction details, etc.) and to initiate transactions (payments, transfers, requests for services, etc.) directly with a bank or with other financial service provider remotely via a telecommunications network’’ (Yang 1997, p.2). It should be noted that electronic banking is a bigger platform than just banking via the internet.

E-banking can be also defined as a variety of platforms such as internet banking or (online banking), TV-based banking, mobile phone banking, and PC (personal computer) banking (or offline banking) whereby customers access these services using an intelligent electronic device, like PC, personal digital assistant (PDA), automated teller machine (ATM), point of sale (POS), kiosk, or touch tone telephone (Alagheband 2006, p.11). Different forms of E-banking system were discussed as follows.

2.6 Opportunities and Challenges of Digital Marketing

2.6.2 Challenges of Digital Marketing

No doubt, Digital Marketing is an expansion tool for the businesses but it is facing some challenges or hindrances. Some of these challenges are:

I. Limitation of Internet Access

The Digital marketing is closely reliant on internet. In some areas, internet facility may not be accessible to the consumers or with poor internet connections. The Digital Marketing can be unsuccessful in those areas having no or limited internet accessibility.

II. Limited Consumer Link and Conversation

As digital marketing is highly dependent on internet, so the marketers may find it hard to make their advertisements more comprehensive and start a conversation with their consumers about the company brand image or products.

III. High Competition of Brands

Digital Marketing has a drawback when a customer searches for a specific product of a specific company on internet, many competing goods, and services having same marketing strategies appear on the customer’s home page.

This conflicts the customers and provides an alternative option to choose cheaper and better quality product of another company. As a result, some customers lack the trust on a lot of advertisements that appear on a website or social media and consider it as fraud and look like a dishonest brand.

IV. Risk of Hacking Strategies

The risk of hacking promotion strategies of a company always rests on digital channels (internet) that is one of the drawbacks of digital marketing. The hackers or competitors can easily track and copy the valuable promotional strategies of a well renowned company and can utilize for their purposes.

V. Advertisement for Limited Products

Another practical drawback of Digital Marketing is that it is only beneficial for consumer goods. The industrial goods and pharmaceutical products cannot be marketed through digital channels. The aforementioned information may help digital marketers to understand the strengths and weaknesses of Digital Marketing. To learn more about digital marketing, visit the links under related posts.

2.6.1. Opportunities of Digital Marketing

Digital Marketing can be successful and opportunities after utilizing different tools and techniques. These tools help marketers to get maximum benefits of digital marketing such as:

I. Easy Consumer Reach

Digital Marketing is an effective way of communication for companies to target a large number of potential consumers at the same time. Using the internet channel for marketing is a quick approach to target a number of potential consumers and prospects at same time all over the world. Social Media Marketing has also revolutionized these marketing activities on different social media platforms such as Facebook, Twitter, LinkedIn, Pinterest etc.

II. Direct Advertising

Digital Marketing enables direct advertising and creates awareness about a product or a brand. Now the companies can easily show their advertisements for products and services on different digital channels. But a good online advertising strategy and promotional tools can help digital marketers to perform well in highly competitive marketing environment.

III. Perpetually Displaying Ads

Digital Marketing makes advertisements more accessible to target customers at any time or any place. There is no time and place limitation for the prospects to visit any website and view ads. The perpetually displayed ads attract the prospects to get in touch with you and find the products and services of their need. But these ads should be managed efficiently to display on a webpage. See the four-step process to display Ads on a webpage as well.

IV. Global Advertisements

This is one of the most effective benefits of Digital Marketing that enables the companies to make advertisements internationally and expand their customer reach to other countries across geographical boundaries.

V. Easy Brand Promotion

With the development of new technologies and use of internet in business, the brands may take a great advantage of customer's reach and communicate its clients successfully.

VI. Cost Effective Channel

Using the internet, Digital Marketing is found cost-effective and cheaper source of advertising as compared to traditional marketing channels like T.V, Radio, Magazines, Newspapers, and Banners etc. Digital marketing allows marketers to set their advertising campaigns subject to availability of their budget.

Mostly, the websites and business profiles (displaying ads and information about products or services) generate huge traffic for free. Social media, with its numerous benefits has played a vital role in promoting digital marketing activities. Social Media Marketing platforms such as Face book, Twitter, Google+, LinkedIn, WhatsApp, Instagram, and YouTube etc. also provide a huge traffic source.

VII. Consumer's Convenience to Shop Online

Due to more popularity and capabilities of digital marketing, customers have become more convenient to shop online at any time (24/7 basis) whether the shops are over or across the borders. Digital Marketing has opened-up an opportunity for companies and retailers to direct its customers to an outlet of the online store.

VIII. Accountability of Marketing Activity

Digital Marketing enables the companies to measure their marketing activities such as digital marketing is working or not, the amount of activity, and the conversation that is involved. Digital marketing also helps marketers to evaluate and audit their online contents for quality purposes.

IX. Helping Marketers' Career

Digital Marketing has become a beneficial career for the individuals who are familiar with implementing digital marketing strategy and helping companies to expand their brands to target customers through internet.

III. METHODOLOGY OF THE STUDY

3.1. The research design

Among the various types of research designs, the researcher conducted a combination of descriptive & inferential Analysis study. These designs were used because they enable the researcher to describe about & critically examine the relationship between the dependent variable employee, Customer and Merchants engagement with the independent variables Information of electronic banking, Security and privacy, Perceived usefulness, Perceived ease of use, Trust, Awareness, Government policies, Infrastructure and Technology.

3.2. Target Population

The data obtained from Dashen bank S.C 22 Annual Report for the year ended June 30, 2018 shows that currently there are 373 branches, 16 Directors, 12 District offices, 9 vice presidents and the president office. As the primary objective of this study was focused on assessing deposit mobilization of commercial banks in Ethiopia focusing mainly on Dashen Bank S.C, the staffs that are included in the sample are the once which have better experience in operational and deposit mobilization activities and believed to be better sources of information for the study. For this reason, the number of staffs 65, Merchants 25 and 67,000 customers in Hawassa District, Dashen Bank was taken as a target population for the study.

3.3 Sampling techniques and sample size

In order to obtain data for this study, non-probability purposive sample and Random Sampling techniques was employees those who direct and indirect relationship with Hawassa District Dashen banks. This is because the selected respondents having sufficient work experience and relevant position can best meet the research objectives. However, the population of this research was district office managers, one bank manager from grade three branches, one bank from grade two branches and five banks managers from grade one branches.

Therefore, the total number of target population have been five (5) Managers, sixteen (60) Employees and four hundred (400) Customers and Twenty five (25) Merchants management groups. From total population this listed below management members, merchants and customers were taken as sample for this study.

Table 3.5.3.1: List of Participants by Sectors

		Sex		Total	No of the respondents from sample of the study	Sex		Total	
		Male	Female			Male	Female		
1	Managers	4	1	5		3	1	4	Purposive
2	Employees	35	25	60		33	18	51	Purposive
2	Merchant Members	20	5	25		20	5	20	Purposive
3	Customers	231	169	400		227	158	390	Random sampling
Total		290	200	490		283	182	465	

Table3.5.3 Sample Banks number of grade 3, 2, and 1 sample size

Purposive sampling technique was used to select Hawassa District from 12 district of Dashen Bank. Similarly the study Alamura, Tabor, Monopol, Dato, Tula and Eladensa were Random Sampling selected from the 28 Banks of Hawassa District Simple random sampling was used to select sample Banks from the seven Banks. According to the Bank Report (2018) from the total Customer of (Hawassa District, Alamura, Tabor, Monopol, Dato, Tula and Eladensa) was (25000, 17000, 5500,5000,4000,4500 and 6000) respectively. With the total 67,000, a simplified formula provided by Yemane (1967) was used to calculate the sample size:-

$$n = \frac{N}{1+N(e)^2}$$

Where: - n is the sample size.

N is the total population.

e is the expected level of precision.

Thus the sample size was (with 95% confidence or 0.05 precision levels)

$$n = \frac{67000}{1+67000((0.05)^2)} = 400$$

Sample Banks	Grade	Number of Customers (N)	Number of sample Customers (n)
Hawassa District	3	25000	400*25000/67000=149
Alamura Branch	2	17000	400*1700/67000=101
Tabor Branch	1	5500	400*5500/67000=33
Monopol Branch	1	5000	400*5000/67000=30
Dato Branch	1	4000	400*4000/67000=24
Tula Branch	1	4500	400*4500/67000=27
Eladensa Branch	1	6000	400*6000/67000=36
Total		67000	400*67000/67000=400

3.4 Source of data and Data collection instruments

The execute of study by the researcher were both primary and secondary source of data and in addition, the study will use quantitative and qualitative data. In order to address the research objectives, primary data was collected from each sample of employees, customer and Merchants using questionnaires and interview. The secondary data was gathered from, literatures and previous studies in the sector and experience of other countries, Studies, Reports, newsletters and Annual reports of Dashen bank, any other related Journals and Articles

3.5 Methods of Data Analysis

The collected data was analyzed by using descriptive analysis method. The researchers have used percentiles to analyze the responses of the respondents which were presented in the form of tables to provide a comprehensive discussion of the assessed and examined Current status and future prospects of Dashen Bank S.C. The researcher has also used certain statistical tools for data analysis like Correlation, Regression and Statistical Package for Social Sciences (SPSS) version 2.5.

IV. DATA PRESENTATION ANALYSIS AND INTERPRETATION

4.1. INTRODUCTION

This chapter presents and discusses the analysis of the data collected from research on the growth of digital marketing and its influence on customer service in Hawassa District Dashen Bank Ethiopia Limited. The data was interpreted according to research questions, interview and objectives. Data was analyzed using descriptive statistics such as tables and figures that were data quantitative in nature.

4.2. Demographic Background of Respondents

The study targeted 65 staff members of Dashen bank with better information on the growth of digital marketing and its influence on customer service in Hawassa District Dashen Bank, however, the study managed to carry out a successful interview on 55 staff members, 20 Merchant and 390 Customers members as shown on table 4.2 below. The response rate was therefore 55 out of 65 staff members, 20 out of 25 merchant members and 390 out of 400 Customer members, which is 94.9% response rate This was a good response rate after the researcher made a personal commitment to follow up the respondent for the interviews during their free time

Table 4.2 Analysis of rate of respondents

Respondent	Number of respondent	Respondents	Non response
Employees	65	55	10
Merchant Members	25	20	5
Customers	400	390	10
Total	490	465	25

Source: Own Survey and computation

4.3. Test of Reliability

Test was conducted to ensure internal consistency of the research instrument and Cranach's alpha is used to measure the internal consistency of the measurement items and the pilot test result found to be 0.85 which is much higher than the acceptable threshold value of 0.7 for the instrument to be reliable. Therefore, the scale is considered to be reliable.

Table 4.3 Reliability Statistics

Cranach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.85	0.85	20

4.4. Descriptions of Sex of Respondent

From total of 465 respondents as showed in table 4.4 below indicates the respondents' gender composition is 39.1% and 60.9% for female and male respondents respectively. The numbers of male respondents are 283 whereas, female respondents are 182 and the gender composition is dominated by male respondent.

Table 4.4 Analysis of Sex of Respondent

Variable	Categories	Frequency	Percentage
Gender	Male	283	60.9
	Female	182	39.1
	Total	465	100.0

Source: Own Survey and computation

4.5. Descriptions of Age of Respondent

As shown in table 4.5 below, it was found that, the respondents in the age of 26–35 years are more were dominant in the Bank(57.6%).This has been followed by those aged between 18-25 years (23.0%) and those aged between 36-45 years (13.5%).the representation in the bank is between 46–55 years (5.9%) .

The age with least representation in the bank is greater than 56(1.9%). This means that most of the workers in the bank are young adults that are more productive, knowledgeable and who can cop up with any technological changes in the industry.

Table 4.5 Analysis Age of Respondent

Variable	Categories	Frequency	Percent
Age	18-25	107	23.0
	26-35	268	57.6
	36-45	63	13.5
	46-55	18	3.9
	>=56	9	1.9
	Total	465	100.0

Source: Own Survey and computation

4.6 Descriptions work of experience of Respondents

In terms of service year in Dashen Bank, under 2 years 27.5 %, 3 to 8 years 50.1 %, 9 to 15 years 17.4 %, 16-20 years 3.9 % and above 21 years indicate 1.1 %. Hence the result indicates that most of the participants have been served for more than about, 3-8 years of work experience and are expected to have adequate information needed for the study.

Table 4.6 Analysis of Work Experience of Respondent

Variable	Categories	Frequency	Percent
work experience	under 2 years	128	27.5
	3-8 years	233	50.1
	9-15 years	81	17.4
	16-20 years	18	3.9
	>=21 years	5	1.1
	Total	465	100.0

Source: Own Survey and computation

4.7 Descriptions of Education Level of Respondents

The status of respondents with respect to the highest qualification attained was obtained and the findings are indicated in the table 4.7 a below. According to table 4.7 below, about 59.4 % of the respondents have BSc. whereas about 22.8% of the respondents had MSC or above. Whereas about 12% Diploma. Lastly about 5.8 % of the respondents have 12 completed. This implies that majority of the respondents have a higher educational level and are believed to have a well understanding to give a valid response for the questionnaires that were designed to study the effectiveness of the service.

Table 4.7 Analysis of education level

Variable	Categories	Frequency	Percentage
Education level	12 completed	27	5.8
	Diploma	56	12.0
	BSC	276	59.4
	MSC or above	106	22.8
	Total	465	100.0

Source: Own Survey and computation

4.8 Information on Type of Electronic Banking Products

Information on type of electronic banking product of respondents are showed in table 4.8 below as the table showed the respondents The ATM Banking has 39.4 % ,measure the Debit Card 19.1 % of the respondent reason for variation, Internet Banking 10.1 % , Offline Banking 8.4 % , Mobil Banking 6.5 % , SMS Banking 5.4% .Pos Banking 3.9 % and others electronic Banking 7.5 % .

From the below respond we can see that the electronic banking. It can make POS Banking is very weak and other electronic banking in the dashen bank has to work hard and build training and awareness of customer to use electronic banking service.

Table 4.8 type of electronic banking product

Variable	Categories	Frequency	Percentage
	Internet banking	47	10.1
	ATM banking	183	39.4
	Offline banking	39	8.4
	Debit card	89	19.1
	POS banking	18	3.9
	Mobile banking	30	6.5
	SMS banking	25	5.4
	Other	34	7.3
	Total	465	100.0

Source: Own Survey and computation

4.9 How the Digital Marketing Contributed To the Growth of Customer Service

The analysis sought to understand how has digital marketing contributed to the growth of customer service at the Dashen Bank. The analysis found from 20.6% of the respondents that digital marketing is Website use electronic banking for new user, 30.8% Bank provided give training on electronic of CDR that digital marketing increases awareness ,24.5% Customer are fully aware about banking service about electronic digital marketing the product that a bank offers to its customers, while 4.5% indicated that the digital marketing Customer have not knowledge about CDM belief that the bank services are the best compared to all others in the market. The analysis further found that digital marketing has contributed to the growth of the customer care and enhanced development of customer-service oriented staff participation than profit oriented participation. This agrees with a study by Clark and Dorie (2012) that digital marketing methods allow Dashen Bank to reach out to customers like never before and empower them to interact with the audiences.

Table 4.9 How the digital marketing contributed to the growth of customer service

Variable	Categories	Frequency	Percentage
How the digital marketing contributed to the growth of customer service	Website use electronic banking for new user	96	20.6
	Bank provided give training on electronic of CDR	143	30.8
	Customer high degree on electronic banking	91	19.6
	Customer are fully aware about banking service	114	24.5
	Customer have not knowledge about CDM	21	4.5
	Total	465	100.0

Source: Own Survey and computation

4.10 The Analysis of Technology and Reliability of CDM

The respondent was asked with the banks contribute more to increase the analysis of technology and reliability of customer digital marketing,

26.7 % the bank maintains a comprehensive data base of its customers, 25.6 % of the responded. The bank has the right soft and hard ware to service their customers, 24.1 the bank is providing reliable internet to customer and 23.4 responded mobile banking service to its customers.

As indicated in the below table, customer service has great impact on the technology and reliability of customer digital marketing should give huge emphases on improving digital marketing service in order to meet the customer needs

Table of 4.10 Technology and Reliability of CDM

Variable	Categories	Frequency	Percentage
Technology reliability of CDM	The Bank has the right soft and hardware to serve their customers.	119	25.6
	The bank maintains a comprehensive database of its customers	124	26.7
	The bank is providing reliable internet to customary	112	24.1
	Mobile banking service to its customers	109	23.4
	Total	465	100.0

Source: Own Survey and computation

4.11 The Bank Provides Training to Enhance Awareness of Customers to Use Electronic

As indicated in the below table majority of the respondent 54% measure the training and awareness the bank provides training to enhance awareness of customer to use electronic banking service as agree, 22.2 % of the respondent believe that there is disagree training and awareness with the bank provides training to enhance awareness of the customer the use electronic banking service as disagree, 11.2% and 10.5 % the respondent that the strong agree and natural training and awareness the bank provides to enhance of customers on the other hand 1.9 % of the respondent measure the training and awareness as week we can see from the below respondent that the bank has to work hard and build own sustainable competition Advantage of electronic banking service.

Table 4.11 The Bank provides training to enhance awareness of customers to use electronic Banking Services

Variable	Categories	Frequency	Percentage
Validity	strong disagree	52	11.2
	Disagree	103	22.2
	Agree	252	54.2
	Neutral	49	10.5
	Strong agree	9	1.9
	Total	465	100.0

Source: Own Survey and computation

4.12 Organization of CDM

In relation to main reason for the variation in Organization of CDM, 28.2 % of the respondent believe that convenient of the bank structure has established clear business goals relative to customer of branch were the major reason for the variation and 33.1% of the respondent relative the variation with bank different from its rivals is that it can make good relationship with its customers.

Less than 10.8% of the respondent reasoned for the bank employee encourages customers to use more service of customer. For the higher percentage of the bank different from its rivals that it can make good relationship with customers. Therefore the bank has to be consider Organization of CDM

Table 4.12 Organization of CDM

Variable	Categories	Frequency	Percentage
Validity	The Bank employee encourage customers to use more service of CDM	50	10.8
	Bank different from its rivals is that it can make good relationship with its customers	154	33.1
	The bank has established clear business goals related to customer	131	28.2
	The bank structure is designed around its customers	130	28.0
	Total	465	100.0

Source: Own Survey and computation

4.13. Correlation Analysis

The correlation analysis is performed to see the association between CDM dimensions and current customer composition deposited birr. Therefore, the correlation analysis revealed the relationship among how speed of internet & infrastructure provided by Ethio Telecom. Knowledge Management, CDM Organization and Current customer satisfaction. Pearson Correlation analysis is used to determine the level of association among variables and to examine the degree of linear relationship between two variables. Coefficient of correlations lies between -1 and 1. If coefficient of correlation lies between -1 and 0, the two variables are negatively related. But if the correlation result of the two variables lies between 0 and 1, the two variables are positively related. Furthermore, if coefficient of the correlation of two variables is equal to zero, it implies that there is no relationship between them at all. According to Sekaran, U. (2000) general guidelines for correlations $\pm 0.1 - \pm 0.29$ are considered weak, correlations of $\pm 0.30 - \pm 0.49$ are considered moderate and correlations above $= > \pm 0.5$ are considered strong.

Pearson correlation is used to examine the correlation among variables and to identify variables that have strong correlation.

As it can be seen from the below table 4.14 all current customer composition deposit birr relationship management dimensions have a strong and positive association to current customer satisfaction which is significant at the $p < 0.05$ level. According to table 4.13 correlation matrix, the four independent variables have a significant and positive association with dependent variable (current customer satisfaction). technology reliability of CDM has the strongest association with current customer satisfactions than others independent variables with coefficient of correlation ($r = 0.69, p < 0.05$); whereas the association between CDM Organization and customer satisfaction focus is the strongest one among the independent variables with coefficient of correlation ($r = 0.47, p < 0.05$). In general speaking all independent variables are positively associated with dependent variable which is statistically significant at p value < 0.05 levels. And how speed of internet & infrastructure provided by Ethio Telecom is negative associated with dependent variable which is statistically significant at p value < 0.05 .

Table 4.13 Correlation Analysis

Correlations						
		customer satisfaction	technology reliability of CDM	organization of CDM	how speed of internet & infrastructure provided by Ethio Telecom.	How the digital marketing contributed to the growth of customer service
Customer satisfaction	Pearson Correlation	1	.47*	.41*	.89**	.27
	Sig. (2-tailed)		.002	.005	.00	.008
	N	465	465	465	465	465
Technology reliability of CDM	Pearson Correlation	.47*	1	.58**	.38**	.69**
	Sig. (2-tailed)	.002		.00	.00	.00
	N	465	465	465	465	465
Organization of CDM	Pearson Correlation	.41*	.58**	1	.670*	.72*
	Sig. (2-tailed)	.005	.00		.000	.00
	N	465	465	465	465	465
How speed of internet & infrastructure provided by	Pearson Correlation	.89*	.38**	.670**	1	.111*
	Sig. (2-tailed)	.00	.00	.018		.017

Ethio Telecom.	N	465	465	465	465	465
How the digital marketing contributed to the growth of customer service	Pearson Correlation	.27	.69*	.72*	.111*	1
	Sig. (2-tailed)	.558	.00	.00	.017	
	N	465	465	465	465	465
*. Correlation is significant at the 0.05 level (2-tailed).						

Source: Own Survey and computation

V. SUMMARY OF THE STUDY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents summary of findings, the conclusion of the study based on the research findings and recommendation for the bank on areas that need improvement.

5.1. Summary of findings

The ultimate objective of the study is to examine Current Status and Future Prospects of Digital Marketing in Dashen bank.

- I. Descriptive and explanatory research approach was used for this study purpose and 490 questionnaires were distributed to seven branches of Dashen Bank in hawassa district. Out of the total distributed questionnaires 465 were returned being properly filled out by bank customers.
- II. The respondents were asked to assess the banks' CDM practice and their intentions to be loyal. Demographic profiles such as gender, age, education qualification, and length of time. The Customers' use of the bank's services is used to know the general profile of the respondents.
- III. The analysis of the respondent shows that agree that 54% the training and awareness the bank provides them to enhance awareness of customer to use electronic banking service was effective, 22.2 % of the respondent believe that there is disagree training and awareness with the bank provides training to enhance awareness of the customer the use electronic banking service was ineffective, 11.2% and 10.5 % the respondent strongest agree and natural training and awareness the bank provides to enhance of customers on the other hand 1.9 % of the respondent measure the training and awareness as weak. We can see from the below respondent that the bank has to work hard and build own sustainable competitive advantage of electronic banking service.
- IV. Multiple Correlations was conducted to assess the relationship that exists among CDM dimensions and Customer future prospects.
- V. The correlation matrix indicated that all CDM dimensions have a positive and significant correlation with current customer status with value of coefficient of correlation ranging from 0.111 to 0.72 , which implies that as the CDM dimensions performs better ,the current customer satisfaction also do same and vice-versa.

5.2. Conclusions

Based on the findings of the study the following conclusions were made:

- I. The analysis concludes that the level of digital marketing capability in the banking industry in hawassa is average. This is primarily because the use of online banking in those of hawassa is still growing. However, some banks have more advanced capabilities, and these banks have the potential for strong growth in the number of consumers using digital channels.
- II. The study therefore concluded that satisfaction of customer from bank should also choose the methods of digital marketing in a way that is critically important to their goals and anticipations.
- III. The study concludes that strategies used in the digital marketing at the dashen bank should further be adopted at the branch level and not only in the head office.
- IV. The study concludes that there should be enhanced scope of strategies and not only depending on a few digital marketing strategies.
- V. It is concluded that for the bank to offer excellent customer service then the digital marketing strategies at future perspective, should be tailor made to cover such aspects on the organization.

5.3. Recommendations

To examine Current Status and Future Prospects of Digital Marketing in Dashen bank in Ethiopia.

The study mainly focused only branches located in hawassa district and also CDM is represented by five behavior dimensions. Therefore, it is recommendable to consider bank branches outside hawassa and other dimensions of CDM like, commitment, conflict handling and communication added practically as much as possible in these areas of the study.

Moreover, it is recommendable to examine the effect of CDM on customer satisfaction by considering all private banks to be included practically on the studies.

The digital marketing strategies should not only be applied by the head office at Dashen bank, but each branch should have a department to address digital marketing strategies and issues that relate to customer service and technology increase.

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