

EASE-OF-NAVIGATION AND E-MARKETING PERFORMANCE OF DEPOSIT MONEY BANKS IN PORT HARCOURT, NIGERIA

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ABSTRACT

This study examined the relationship between ease-of-navigation and E-marketing performance of Deposit Money Banks in Port Harcourt. The study used traffic and conversion rate to measure E-marketing performance of deposit money banks. The population of the study consisted of 16 deposit money banks that have their branches in Port Harcourt. The study sampled 160 respondents from 16 deposit money banks in Port Harcourt and validly used 133 respondents representing 83.13% response rate for data analysis. Pearson Product Moment Correlation Coefficient (r) was used to test the hypotheses formulated in the study. All these analyses were computed through the use of statistical package for social sciences (SPSS) version 22. The study found that deposit money banks use ease-of-navigation to consummate their e-customer relationship management activities in order to achieve e-marketing performance objectives. The study revealed that ease-of-navigation as veritable instrument contribute favourably to the growth of bank's traffic and conversion rate leading to e-marketing performance of deposit money banks. Thus, the study concludes that ease-of-navigation has significant relationship with traffic and conversion rate of deposit money banks. The study therefore recommends that banks should make haste to ensure that all impediments to access and use ease-of-navigation in their e-marketing tools should be promptly removed and commence e-marketing performance optimization. This will ensure the acquisition of relevant and needed digital platforms for effective and efficient e-marketing performance of deposit money banks.

Keywords: Ease-of-Navigation, E-Marketing Performance, Traffic, Conversion Rate, Deposit Money Banks

INTRODUCTION

Web navigation refers to the process of navigating a network of information resources in the World Wide Web, which is organized as hypertext or hypermedia (Djonov, 2017). Web navigation came about with the introduction of the World Wide Web in 1989, when Timothy Berners-Lee invented it. Once the World Wide Web was available, web navigation increasingly became a major aspect and role in jobs and everyday lives. With one-third of the world's population now using the internet, web navigation maintains a global use in today's ever evolving international society (Djonov, 2017).

Internet usage has increased tremendously and rapidly in the past decade and ease of internet navigation with respect to usage and search for relevant information is a good booster for businesses. Websites have become the most important public communication portal for most, if not all, businesses and organizations. As of 2014, 87% of American adults aged 18 or older are Internet users (Oztaysi, Sezgin, & Ozok, 2011). Because e-customer relationship interactions mainly occur online, website design is critical in engaging users. Poorly designed websites may frustrate users and result in a high "bounce rate", or people visiting the entrance page without exploring other pages within the site (Enyioko & Lloyd, 2017). On the other hand, a well-designed website with ease of navigation and high usability has been found to positively influence visitor retention (revisit rates) and purchasing behaviour (Ordah & Enyioko, 2018).

Managers of banks are becoming aware that retaining profitable customers is essential to their organizations' success (Herhausen & Schogel, 2013). In 2013, researchers revealed that 72% of business-to-consumer (B2C) companies listed retaining current customers as a top priority (Verhoef & Lemon, 2013). Preliminary investigations have shown that the widespread need for organizations to retain profitable customers is driving some of the current investment in business information systems, especially in the banking industry. Information systems help companies collect data and manage customer relationships (Johnson, Clark, & Barczak, 2012; Oztaysi, Sezgin, & Ozok, 2011). General anecdotal observations by some researchers of the present study indicate that most of the banks in Nigeria generally do not care about customer satisfaction but are concerned with their own interests and as a result, in most

cases, neither customer satisfaction nor better business performance is achieved. For example, some money deposit banks according to Enyioko, (2014) are very insensitive to the time wastages and delays their customers suffer on daily basis when they patronize these banks; not to mention the poor systems functionality issues. To this end therefore, this paper is designed to investigate the relationship between Ease of Navigation and E-marketing Performance of Deposit money banks in Port Harcourt, Nigeria.

This study adopted part of the classification of e-marketing performance of banks espoused by Saarijarvi, Karjaluoto, and Kuusela (2013); Nwokah and Gladson-Nwokah, (2015) and Nwokah and Irimagha, (2017) in marketing performance evaluation involving efficiency and effectiveness rating instruments. The predictor variable, ease-of-navigation was examined in line with the works of Agostino and Sidorova (2016) and Djonov, (2017). Also, e-marketing performance of banks served as the criterion variable with its measures as traffic and conversion rate as shown in figure 1.

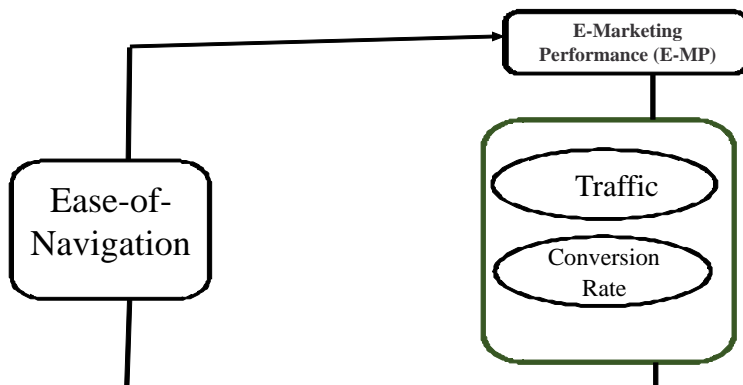


Figure 1: Conceptual Framework of the Relationship between Ease-of-Navigation and E-Marketing Performance of Deposit Money Banks in Port Harcourt

Source: Djonov E. (2017). Website hierarchy and the interaction between content organization, webpage and navigation design: A systemic functional hypermedia discourse analysis perspective. *Information Design Journal*, 15(2), 144–162.

LITERATURE REVIEW

Theoretical Foundation

The baseline theories underpinning this study are, social exchange theory and social penetration theory

Social Exchange Theory

An understanding of ease-of-navigation is fundamental since ease-of-navigation depends on the user providing contents. Social exchange theory has its base from sociology studies and explores the exchange and relationship shared between persons or minor clusters (Emerson 1976). It utilizes the cost and benefit analysis framework and comparison of alternative actions and their outcomes to explain how human beings communicate with, form relationships and bonds with each other, and how to use communication exchanges to form communities (Homans 1958). Social exchange theory states that individuals engage in behaviours they find rewarding and avoid behaviours that have too high a cost. In other words, all social actions and behaviour are based on an individual's subjective assessment of the cost-benefit contribution to a social exchange.

The mutual fortification could be scrutinized through a microeconomic framework, though many times the rewards are not monetary but social, such as opportunity, prestige, conformity, or acceptance (Emerson 1976). Homans (1958) summarized the theory by stating that it is an exchange of goods - material goods and non-material goods such as the symbols of approval or prestige. Persons that give much to others try to get much from them, and persons that get much from others are under pressure to give much to them. This process of influence tends to work out a balance in the exchanges that is best seen as a give and take relationship. According to Homans (1958), for a person in an exchange, what he gives may be a cost to him, just as what he gets may be a reward, and his behaviour changes less as the difference of the two, profit, tends to a maximum. Therefore, there is an expectation of what one stands to gain either in reputation or influence from others, the expected reciprocity on the part of others or the direct reward.

Social Penetration Theory

The social penetration theory focuses on how human exchange results in relationships (Altman & Taylor 1973). It focuses more on the individual and small group levels while the social exchange theory explains behaviour at aggregated and or organizational levels. Social penetration theory postulates that people form close relationships through self-disclosure. It notes that one must disclose himself by continuously exposing his inner self through such information as gender, clothing preferences, ethnicity and slowly the relationship progresses to the level of sharing inner feelings and goals, followed by sharing of one's feelings, ambitions and belief (Altman & Taylor, 1973).

Ease-of-navigation

Web navigation refers to the process of navigating a network of information resources in the World Wide Web, which is organized as hypertext or hypermedia (Djonov, 2017). The user interface that is used to do so is called a web browser. A central theme in web design is the development of a web navigation interface that maximizes usability. Chen and Ching (2014) posit that a website overall navigational scheme includes several navigational pieces such as global, local, supplemental, and contextual navigation; all of these are vital aspects of the broad topic of web navigation. For Gulliver et. al., (2013), hierarchical navigation systems are vital as well since it is the primary navigation system. It allows for the user to navigate within the site using levels alone, which is often seen as restricting and requires additional navigation systems to better structure the website.

Web navigation came about with the introduction of the World Wide Web in 1989, when Timothy Berners-Lee invented it. Once the World Wide Web was available, web navigation increasingly became a major aspect and role in jobs and everyday lives. With one-third of the world's population now using the internet, web navigation maintains a global use in today's ever evolving international society (Djonov, 2017). Web navigation is not restricted to just computers, either, as mobile phones and tablets have added avenues for access to the ever-growing information on the web today. The most recent wave of technology which has affected web navigation is the introduction and growth of the smart phone. As of January 2014, 58% of American adults owned a smart phone, and that number is on the rise from previous years. Web navigation has evolved from a restricted action, to something that many people across the world now do on a daily basis (Camponovo et. al., 2014).

The use of website navigation tools allows for a website's visitors to experience ease access of the site with the most efficiency and the least incompetence. A website navigation system is analogous to a road map which enables webpage visitors to explore and discover different areas and information contained within the website (Djonov, 2017). The structure of the website navigation is built from general to specific. This provides a clear, simple path to all the web pages from anywhere on the website. Global website navigation shows the top level sections/pages of the website. It is available on each page and lists the main content sections/pages of the website. Local navigation is the links within the text of a given web page, linking to other pages within the website (Nordstrand &

Johansson, 2017).

Web navigations vary in styles between different website as well as within a certain site. The availability of different navigational styles allows for the information in the website to be delivered easily and directly. This also differentiates between categories and the sites themselves to indicate what the vital information is and to enable the users have access to more information and facts discussed within the website. Across the globe, different cultures prefer certain styles for web navigations, allowing for a more enjoyable and functional experience as navigational styles expand and differentiate (Lu, 2003).

Adaptive web navigation describes the process of real-time changes in a website's navigation links and layout according to individual user preferences as they browse the site. Innovative websites are increasingly attempting to automatically personalize web sites based on a user's browsing pattern in order to find relevant information more quickly and efficiently. The usage of data analysis allows website creators to track behavior patterns of a user as they navigate a site. Adding shortcut links between two pages, rearranging list items on a page, and omitting irrelevant navigation links are all examples of adaptive changes that can be implemented in real-time. The advantage of utilizing adaptive technologies in web navigation is that it reduces the time and navigational effort required for users to find information. A possible disadvantage of this is that users may get disoriented from global and local navigational changes from page to page (Nordstrand & Johansson, 2017).

E-marketing performance

The rightful and prompt use of online key performance indicators to improve customers' delivery outcomes with the grounded understanding that each step of a customer's purchasing journey is harnessed and attended to sharply in order to optimize customer's satisfaction and maximize marketing performance of banks. The variables used in this study to measure e-marketing performance of banks include conversion rate, and web traffic (Kim, Park, Dubinsky and Chaib 2012). Buttle (2004) has practically stated the variation between efficiency and effectiveness. He refers to "doing things right" as efficiency and "doing the right thing" as effectiveness. In his definition of this term, a measure of efficiency appraises the organization's ability to achieve the output(s) considering the minimum input level. Likewise, Gefen (2002) pointed out that efficiency principally links to costs in minimum level and refers to allocating resources

across optional uses. Also, Greenberg (2010) defines efficiency in the literature of marketing management as the best possible utilization of resources (labor, machine, capacity, and energy). He further stresses that using the resources at best, brings the saving in money and time, and consequently leads to improve company's performance. Performing act often pertains to efficiency which Gronroos (1994) calls competence in key performance indicators.

The concept of measuring efficiency was first discussed by Farrell (1957). Farrell was first to measure efficiency empirically. According to Farrell, (1957), the concept of efficiency measurement can be divided into two components, technical efficiency (TE) and allocative efficiency (AE). According to him, technical efficiency is the firm's ability to obtain maximal output from a given set of inputs while allocative efficiency means the firm's ability to use inputs in optimal proportions, given their respective prices and production technology. Due to the difficulty in quantifying productivity in the financial organizations, most studies measure efficiency instead of productivity (Gummesson, 2002). Likewise, the definition of productivity in marketing which is a combination of effectiveness and efficiency (Gummesson, 2002).

On the other hand, the ideal position that each bank would desire to locate itself is the efficiency level platform for which e-customer relationship management has come to play significant roles in the present dispensation (Hassan & Parvez 2013). The emergence of new competitors doubled by the social and digital technologies of today, have given rise to many alternative ways of conducting banking, allowing customers to have access to all major operations and decisions related to deposits, withdrawals, investments and spending, at a simple touch of customers' fingers on their mobile phone, laptop, POSs, APSs or ATMs. E-customer relationship management and digital technologies allow customers to be providers and channel independent customers, eliminating much the role of the middle person (Hassan & Parvez, 2013). In this study e-marketing performance of banks is viewed as the competent and timely use of online technologies to attract customers' visits on the digital platforms of the organization so that patronages could be made leading to customer's satisfaction and maximization of the marketing performance of the organization.

Traffic

This is usually measured in visits and is also called online traffic. Reddick (2011) sees web traffic as a direct subset of the marketing performance discourse. This

view is also shared by Azila and Noor (2011) as they state that performance tracking is now a standard requirement in all e-customer relationship management. Khaligh, (2012) notes that traffic has today, developed into a significant topic for marketers globally. When e-commerce took off in the 1990s, the metric of web traffic was first viewed as the most important means of determining a website's popularity, as other metrics did not yet exist to gauge online success. As digital marketers got savvier, analyzing a website's performance became much more comprehensive (Stelzner, 2016).

E-customer relationship management, therefore, requires critical attention to a diverse set of standards (Manesh & Hozouri, 2013). Similar to marketing other key performance indicators, web traffic also experiences pressures and difficulty in demonstrating the link between activities and financial results. Moreover, although marketers, managers and e-customer relationship management experts alike may find it easier to track customers' actions through online marketing efforts, however, the use of return on investment models based on the number of visitors is fairly uncommon in marketing (Ab Hamid & Cheng, 2011).

According to Kumar, Sunder and Ramaseshan (2011), the decisive purpose of all marketing activities is to support corporate objectives of profit maximization. In the same way, Sen & Sinha (2011), contends that marketing performance starts by setting business objectives (which are translated into successive marketing goals). Hence, the process consists of chronological outcomes which include: customer impact, market impact, financial impact, and impact on firm value. Thus, marketing activities influence customer attitudes and satisfaction, as well as corporate market position and financial position in the short term (Azila & Noor 2011), and the (shareholder) value of the firm in the long-term (Coltman, Devinney & Midgley 2011). Thus, the main aims of marketing should be able to influence consumer attitudes and behaviour (immediately or in the long-term) and translate into purchase intention, which in turn, should directly impact on bottom-line results. As a result, marketing activities produce both short-term and long-term effects that eventually transform into overall company improved performance.

According to Stelzner, (2016) marketing measurement hierarchy is divided into three stages. Stage 3 actions center on tracking performance through suitable marketing metrics and indices. Stage 2 aims at increasing marketing value and reducing expenses through measurement and optimization. Stage 1 draws and

focuses on the analysis and optimization of multi-channel marketing performance in order to maximize corporate profits. Simply, the web traffic process is implemented at the campaign (Tier 3), the customer (Tier 2) and corporate (Tier 1) levels to maximize company profits. Thus, while marketing measurements and investments should take into cognizance the tactics, the traffic concentration is more premeditated by considering the effectiveness of marketing actions throughout the number of visitors who have been on the website (Khan & Khawaja, 2013). It is imperative as indicated by Bergeron, (2004) to note that 61% of US marketers have disclosed increase traffic as the main motive why their companies have put into operation a e-customer relationship management strategy. Leads are defined as potential customers or sales prospects (Anderson & Mittal, 2000). With the millions of users connecting every day on the different web traffic, every business is bound to have some prospective customers somewhere on these sites.

Conversion Rate

Most often, the conversion rate is utilized as a key performance index (KPI) to appraise the effectiveness and efficiency of e-commerce sites. Naturally, all site managers and owners want to know, "how their conversion rates compare?" (Nguyen & Mutum, 2012). The conversion rate is used in this work to measure the efficiency of the surveyed banks. Reddick (2011), says that when benchmarking conversion rate, the belief is that its importance is explained to marketing managers so that they could go beyond headline conversion rates to segment conversion by different types of visitors on the Internet. Nguyen and Simkin, (2013) have indicated in their study that conversion rate should be used to measure the performance of a marketing organization that is engaged in both B2B and B2C marketing activities. They maintain that conversion rate should be calculated thus: $\text{Conversion Rate} = \frac{\text{Total Number of Sales}}{\text{Number of Leads}} \times 100$.

Buttle (2004) contends that conversion rates enable managers to recognize how successful the website is. Low conversion rate shows that something should be improved upon and quickly. Lawson-Body and Limayem, (2004) state that conversion rate represents an important indicator of any website performance – whether a news site, an online shop or a e-customer relationship management. Buttle (2004) posits that “If you cannot measure it, you cannot manage it” . According to Agnihotri et. al., (2016), the percentage of users who visit a website and do what you want them to do during a certain period of time is conversion

rate. Nguyen and Mutum (2012) argue that the need for conversion rate may be because of the following: to purchase something, create an account, complete the form and download an app subscribe for, among others.

Basically, any conversion rate according to Milovic, (2012) can be calculated by the following formula:

Conversion rate = Number of goal achievement X 100 Number of visitors.

To illustrate this, if 20 users visited an online shop and 1 of them bought something, the conversion rate will amount to 5%. Lawson-Body and Limayem (2004) maintain that what constitutes the main gist of conversion rate in e-customer relationship management organizations is the percentage of users who came back to the site after the initial visit. Also, Tuzhilin (2012), posits that conversion rate indicates whether the site can involve users and convert them into loyal customers/readers/sponsors. This may be measured easily by any analytics tool. According to Lawson-Body and Limayem (2004), the conversion for new-to-returning visitors' is calculated with this formula thus: $\frac{\text{Return}}{\text{New} + \text{Return}} \times 100$.

Lawson-Body and Limayem, (2004) however, pointed out some challenges associated with this method which include: The inability of the analytics system to recognize returning visitor if he deletes cookies/his device does not support cookies uses different browsers, the inability of the analytics system to recognize returning visitor if he uses different devices for his first and second visit and the inability of the analytics system to recognize returning visitor if the first and the second visit happened during the analyzed period of time, the user will be counted both as a new visitor and as a returning visitor.

Ease-of-navigation and E-Marketing Performance

Web navigation refers to the process of navigating a network of information resources in the World Wide Web, which is organized as hypertext or hypermedia (Djonov, 2017). For this purpose, a combination of strategy, technology, and human resources is required (Chang, 2010). The literature clearly recognizes the benefits of ease-of-navigation and highlights the crucial role of technological, organizational and market factors (Law, Ennew & Mitussis, 2013).

Knowledge of the determinants of success in the use of ease-of-navigation is still

scarce; furthermore, the studies that stand out are those that indicate the absence of previous work that establish the determinants of success in the implementation of CRM in companies (Feinberg & Kadam, 2002a). Chandra and Strickland, (2004) suggest the need to consider CRM beyond a technological tool, and integrate diverse theoretical perspectives to determine what factors allow the company to benefit from the management of the relationships with its customers.

From the perspective of technology, ease-of-navigation is seen as a technological tool applied to marketing in order to reduce costs and increase the efficiency of the processing information between buyer and seller. On the other hand, from the strategic perspective and relationship marketing, ease-of-navigation is seen as a long-term management approach that companies or organizations carry out via ease-of-navigation in order to get very different benefits (i.e financial, social or market). In the first perspective, the benefits of ease-of-navigation are the result of the application of technology to the management of relationships with customers (Chandra & Strickland, 2004). While in the second perspective, the one establishing and maintaining of mutually profitable and long-lasting relationships between the company and its customers through ease-of-navigation the benefits of technology (Chang, 2010, Nguyen & Mutum 2012).

As Li and Mao (2012) emphasize, the use of CRM has multiple on the company and there is little evidence that allows determining the possible benefits of using this strategic marketing activity. However, previous literature has pointed out that in addition to the traditional financial benefits, we must also take into account the benefits generated by the loyalty and commitment of customers during their lifecycle with the company (Nguyen & Mutum, 2012). In fact, when companies learn how to build relationships with customers, many benefits are generated in terms of brand awareness, loyalty, increased sales, cost reduction, word-of-mouth effect, lower price sensitivity, increase in revenue, more lasting relationships with customers, greater control of the activities of marketing and improvement in rates of retention of employees (Nguyen & Simkin, 2013). Based on the above discussions, the following hypotheses have been formulated:

- HO₁: There is no significant relationship between ease-of-navigation and traffic of Deposit money banks in Port Harcourt, Nigeria.
- HO₂: There is no significant relationship between ease-of-navigation and conversion rate of Deposit money banks in Port Harcourt, Nigeria.

METHODOLOGY

The research design adopted in this study was the quasi-experimental research design and it was designed as a cross-sectional survey. The population of the study consisted of 16 deposit money banks that have their branches in Port Harcourt. The deposit money banks under investigation were given at least ten (10) copies of the questionnaire for the strategic managers in each of the bank's regional head in Port Harcourt. In all, one hundred and sixty (160) strategic managers constituted the respondents for the study. The questionnaire used by Reddick (2011), Stephanie and Moses (2015), and especially Djonov (2017), concerning 'Website hierarchy and the interaction between content organization, web page and navigation design: A systematic functional hypermedia discourse analysis perspective' was adapted, modified and refined to suit our study. Similarly, the researcher used the Cronbach's Alpha analysis to ascertain the reliability and internal consistency of the measurement instrument while the Pearson Product Moment Correlation was used in testing the relationship between Ease of navigation and E- marketing performance with the aid of Statistical Package for Social Science (SPSS) version 22.0. Table 1, shows the instrument to be reliable with coefficients above the 0.7 threshold.

Table. 1: Research Instrument Reliability Rate.

Construct	No of items	Table 1: ()
Ease-of-navigation	5	0.857
Traffic	5	0.722
Conversion rate	5	0.877
Total		2.456
Mean Reliability	$2.456 \div 3$	0.8186

Source: Survey Data, 2020, and SPSS Window Output, Version 22.0

DATA ANALYSIS AND RESULTS

HO₁: There is no significant relationship between ease-of-navigation and traffic of Deposit money banks in Port Harcourt, Nigeria.

HO₂: There is no significant relationship between ease-of-navigation and conversion rate of Deposit money banks in Port Harcourt, Nigeria.

Table 2: Test for Correlation between Ease-of-navigation (EoN) and E-Marketing Performance (E-MP) of Deposit Money Banks in Port Harcourt

Statistics	HO ₁	HO ₂
	EoN (T)	EoN (CR)
Pearson correlation	0.707**	0.669**
Sig(2-tailed)	0.000	0.000
N	133	133

**correlation is positive and significant at the 0.05 level (2-tailed)

Source: Survey Data, 2020, and SPSS Window Output, Version 22.0

Table 2. Shows the inferential test results of the relationships between ease-of-navigation and measures of e-marketing performance of deposit money banks in Port Harcourt which include traffic and conversion rate. These also have been expressed in the research hypotheses H01 and H02. In the case of H01, the rho of 0.707 @ $p0.000 < 0.05$ shows that a strong positive and significant relationship exists between ease-of-navigation and traffic. This means that the null hypothesis 1 (Ho1) is rejected and the alternate hypothesis 1 (H1) accepted; indicating that “there is a significant relationship between ease-of-navigation and traffic in deposit money banks in Port Harcourt”. Similarly, Ho2 which examined the relationship between ease-of-navigation and conversion rate also depicts a strong positive and significant relationship. This is evidenced in the rho value of 0.669 @ $p0.000 < 0.05$. The null hypothesis 2 (Ho2) is rejected and the alternate hypothesis 2 (H2) accepted; indicating that “there is a significant relationship between ease-of-navigation and conversion rate in deposit money banks in Port Harcourt”.

DISCUSSION OF FINDINGS

A critical evaluation of the results of the study revealed that a strong positive and significant relationship exists between ease-of-navigation and traffic and ease-of-navigation and conversion rate showed a strong positive and significant relationship. This finding supports the views of Van, Uyen and Phuong (2015) that ease-of-navigation enables the right work to the right person with the right supporting content and it delivers improved efficiency, streamlined productivity, better operational decisions, quicker customer response and business growth at a fixed price, in a fixed time in the banking businesses. This study has revealed strong positive indications which are significant between ease-of-navigation and e-marketing performance of deposit money banks in Port Harcourt (traffic,

conversion rate). Corroborating their views, Stephanie and Moses (2015) asserted that ease-of-navigation plays a major part in e-customer relationship management phenomenon that significantly affects business models online. They concluded that Ease-of-navigation is a platform that promotes a product in real-time and brings customers in for the achievement of marketing objectives. Therefore, the main finding of the study is in line with previous research works and this has been vigorously and succinctly espoused.

CONCLUSION AND RECOMMENDATION

The importance of the adoption of information technology and ease of Navigation in attaining bank objectives cannot be over emphasized. The extant review of empirical literature and also the results obtained from the test of hypotheses revealed that ease of navigation significantly affects E-marketing performance of deposit money banks in Port Harcourt, Nigeria. The study therefore recommended that deposit money banks in Port Harcourt should improve on their ease of navigation strategies in other to enhance their level of performance.

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