

Integrated Marketing Communication and Customers' Loyalty of Guaranty Trust Bank (GTB) Customers in Ibadan Metropolis, Nigeria

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Abstract:

Online Integrated Marketing Communication (IMC) combines all major communication strategies used in marketing. Most organizations find the unified technique very useful and cost effective. This notwithstanding, expectations have not been fully met in the extant literature when it comes to using research to address persisting limitations of IMC. One of such limitations is the extent to which IMC can be used by organizations to attain customers' loyalty. This is important because customers' loyalty to organizations speaks volumes about the depth of relationship that exists between them and customers. This limitation led to this study, which was primarily designed to examine if customers awareness of online products and services produced by Guarantee Trust Bank (GTB), Nigeria Plc has impact on the level of loyalty it enjoys from customers. Survey research method was adopted. Questionnaire was administered on three hundred and eighty four (384) respondents in four Local Government Areas of Ibadan, south-west Nigeria. Also, three null hypotheses were tested at 0.005 level of significance based on the chi square result ($\chi^2(16) \geq 2.422$, $P < 0.000$), The level of significance for the three hypotheses were < 0.005 . In the end, it was revealed that online IMC promotes customers' awareness and customers' patronage of the products and services offered by GTB and also leads to customers' loyalty. It was also revealed that the combination of IMC strategies with the internet promotes customers' acceptability of GTB. It was recommended that organizations should pay good attention to Online IMC in order to deploy it more meaningfully to gain continuous customers' loyalty.

Keywords:

IMC, GTB, Customer Loyalty, Customer Awareness, Customer Patronage, Internet

1. Introduction

Integrated Marketing Communication (IMC) is a term that emerged in the late 20th century regarding application of consistent brand messaging across myriad of marketing channels. IMC was developed mainly to address the need for businesses to offer clients more than just standard advertising. IMC recommends that marketers focus at the customer first – his or her preferences, buying patterns, media exposure, and other factors – and then customer is exposed to the products that fits its needs through mix of communication methods which the customer find more attractive and credible According to Richards and Jones, [1] It is a revolutionary step because of a whole culture of agencies, in-house departments, and consultants that have grown up around the notion of separation of advertising, direct marketing, sales promotion, and public relations efforts, rather than the harmonious, customer-centered planning process that IMC requires. [1]

Online Integrated Marketing Communication (OIMC) is now a growing concept in the Nigerian market. However, it has gained ground globally since 1990 According to Belch and Belch [2] IMC is a concept of marketing communication planning that recognizes the added value of a comprehensive plan that evaluates the strategic roles of a variety of communication disciplines: general advertising, direct response, sales promotion, and public relations all combine these disciplines to provide clarity, consistency, and maximum communication impact.

Due to the fast growing information and communication technology, customers are rapidly gaining more power through various fora such as word of mouth, but now with capabilities of reaching a much wider audience through the use of the internet and social media. Organizations are shifting from being customer-focused to being customer-centric. The difference between these two methods is that the former deals with the wants of customers, while the latter deals with their needs. Organisations that claim to be customer-centric make extra effort in building deeper and profitable customer relationships. This can be effectively achieved through digital integrated marketing communication under social media platforms: Face book, Twitter, Whatsapp, Instagram etc.

Customer loyalty in the service industry has become an interesting and pressing issue to delve into. This is because consumers are exposed to a wide variety of options to choose from. In financial organizations most especially, a loyal customer base is beneficial in order to secure their sustainability in the market. Loyal customers can be successfully created, reinforced and retained by communicating with the customers in a timely, reliable and pro-active fashion and handling conflicts between the organisation and the customers effectively. This will lead to customer loyalty and increased profits for the organization due to customer retention [3]. To companies, customer loyalty provides exceptional advantages and opportunities through customer retention and cost reduction because the cost of acquiring a new customer is five to ten times more than to continue the business with the existing customers [4] Commercial organisations all too often, try hard to coordinate their various communication strategies which still results in a medley of communication to consumers, sometimes bringing misperception. Since one of the goals of business organisations is to make profit, there is a need for proper coordination of marketing communication strategies in order to deliver a clear, consistent, credible and competitive messages about the organisation and its products. This has become an issue of concern, which every focus-driven and result oriented firm wishes to

overcome today. Correspondingly, the marketing environment even in the banking industry is becoming more vastly competitive. With the proliferation of the banking industry in Nigeria, customers now have various options to choose from. Bank managers and proprietors now look for ways to make their customers loyal to them and the once glamorous world of advertising has begun to lose out to Integrated Marketing Communication (IMC) under which managers can combine approaches and allow brands to speak with a single voice across all media formats. Thus, many organization executives are craving for ways of minimizing costs of marketing with better results and are not sure if the collaboration of the marketing elements would bring about customer loyalty.

Many studies have been carried out on marketing communication or on marketing promotions generally. However, few of these studies have appreciated the effects of appropriate and efficient coordination of the IMC both analogue and digital, such as the array of social media platforms, on the banking industry and the level of their customers' loyalty. This study therefore, seeks to fill that gap. It sets out to examine the positive effects or otherwise of the combination of IMC and online strategies on Guaranty Trust Bank, to determine the bank's customers' loyalty.

The study evaluated the impact of both digital and analogue Integrated Marketing Communication on customers' loyalty, using the customers of Guaranty Trust Bank as a study. It also tried to determine the level of customers' awareness of GTB's products and services through digital and analogue IMC. Furthermore, the study evaluated the effect of IMC programme on customers' patronage of GTB products and services and customer loyalty. Finally, the study assessed the rate GTB customers use the Internet and the extent to which the usage promotes customers' loyalty.

2. Literature Review: Conceptual Framework

Generally, the concept of IMC has its foundation drawn from Harold Lasswell's model of communication. Although this model has been criticized by scholars as incomplete, this does not change the fact that the basic questions posed by the model are very relevant to communication generally at all times. Lasswell says that in examining the communication process, some basic questions are to be asked which are: Who? Says what? In what channel?; To whom? and With what effect? [5]

The conceptual framework developed from Harold Lasswell model for this study looks like this:

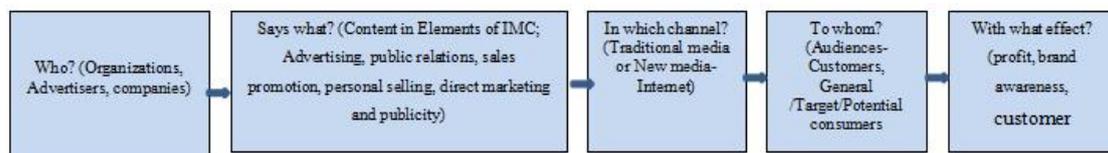


Figure 1. Adapted from Harold Lasswell Model

Source: The researchers

Some marketing scholars argue that the IMC approach is a recent phenomenon. Others suggest that the name might be new, but the concept has been around for a long time. They note that the importance of effectively coordinating all marketing functions and promotion activities has been described in marketing literature for many years [6]. Although IMC has been described in so many ways, the consensus is to first define marketing communication and then Integrated Marketing Communication.

Marketing involves creating, communicating, delivering and exchanging offerings that has value to customers from organisations. It is the process of satisfying the need of consumers, thereby increasing profit for the organisation. Marketing communication is used by companies to converse their intentions to their customers, share information, concepts and meanings and also to boost sales [7,8,9,10]. They are means by which firms attempt to inform, persuade and remind customers, directly or indirectly, about products and services that the company sells. Kotler and Keller [11] are of the opinion that there are six major modes of Marketing communication: advertising, sales promotion, events and experiences, public relations and publicity, direct marketing and personal selling”. However Belch and Belch [12] mention five modes of marketing communication widely accepted because all others being mentioned can be found under the broad elements which are advertising, sales promotion, public relations and publicity, direct marketing and personal selling.

3. Integrated Marketing Communication

Integrated marketing communication is the pooling together of all marketing tools, approaches, and resources within a company which maximizes impact on consumer mind and which results into maximum profit at minimum cost. Generally marketing starts from “Marketing Mix” and also includes internet marketing, digital media, sponsorship marketing, direct marketing, database marketing and public relations. The integration of all these promotional tools along with other components of marketing mix to gain edge over competitors by knowing the right touch-points to reach highest level of consumer satisfaction is referred to as Integrated Marketing Communication (IMC).

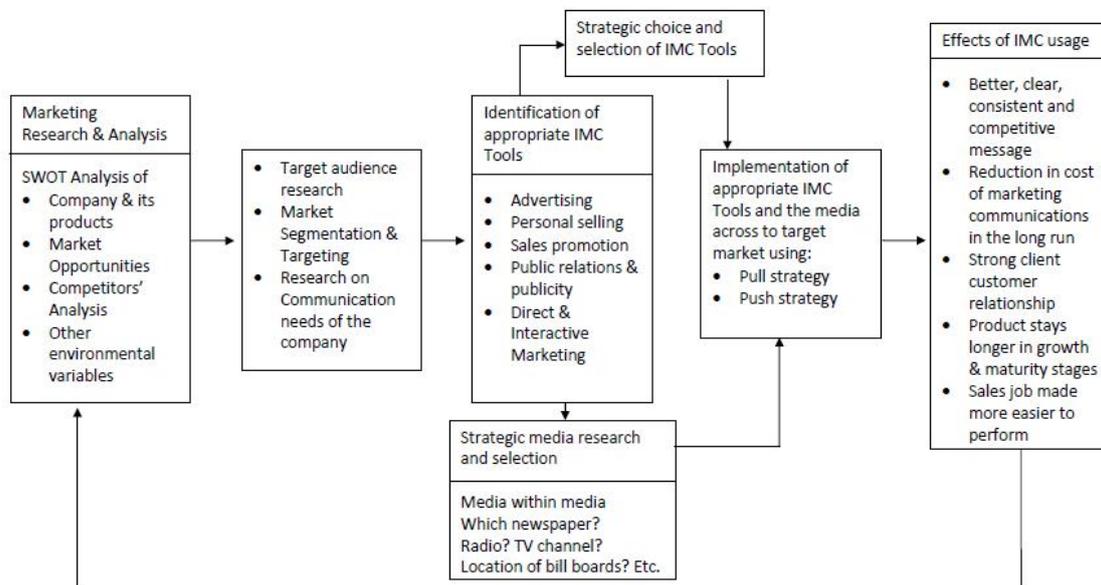


Figure 2. Conceptual Model of Integrated Marketing Communication.

Source: Kehinde, 2009

Kehinde also noted that “The Internet has also become a powerful tool for reaching certain important audiences and the more an organisation adopts IMC the more client-customer relationship it will build”, thereby increasing customer loyalty. In the author’s recommendations for further studies in 2010, he is of the opinion that there is need for companies to start exploring the use of Internet in selling their products to distributors. Placing such “distributors wanted” on the net can also help in promoting

a company's selling effort. There is need for an organization to be consistent and not conflicting about its marketing communication because consistency in message creates better awareness, reinforces the message, influences patronage and helps in building a solid loyal customer while conflicting messages confuses and could even scare away customers.

A study conducted by Agodi and Aniuga [13] examined the impact of IMC in building customer-based brand equity for a firm and its customers. According to the customer-based brand equity model used in the research, they noted that marketing communication can contribute to brand equity by creating awareness of the brand; linking points-of parity and point-of-difference association to the brand in consumers' memory, eliciting positive brand judgements or feelings; and facilitating a stronger consumer brand connection and brand resonance.

Regarding the objectives of IMC Schultz [14] noted that IMC sets to influence the behaviour of target audience. The ultimate goal of IMC is to setup customer oriented sensibilities, help in resource allocation, achieve competitive advantage and develop business process in all direction of organization and its operations that add value for its customer. Churchill and Peter [15] in their research noted that it may increase awareness; it may create demand for a product by providing incentives and it may help to distinguish the brand from competing products. However, Rashid, Bilal, Muhammad, and Uzma [16] were sure that IMC would increase brand awareness, customer satisfaction, brand loyalty, positive brand image, unique brand association, greater profitability, increased sales, cost savings and major impact on organizational performance and brand equity. IMC according to Potluri [17] is also considered as successive strategy, providing information, creating awareness, changing attitude, enforcing brand loyalty and building company image as effective results. Thus, the evolving concept of IMC has brought about drastic changes in three major areas of the world's economy: the marketplace, the media and communication and the consumers.

These changes have been driven primarily by advances in information technology, and have caused a major shift from the mass marketing, product-centred theories of marketing popularised in the 1950s and 1960s, to the more customer-centric, database-driven, interactive and measurable approaches of integrated marketing communication [18,19]. The changes as noted by Belch and Belch, [20] are being driven by advances in technology and developments that have led to dramatic growth of communication through interactive media, particularly the new media as found in social media platforms. Mentioning the reasons for the growth of IMC, Adoyi [21] is of the opinion that the rapid growth of the internet, which is changing the very nature of how companies do business and the ways they communicate and interact with consumers has provided a revolution whereby internet audience is growing rapidly. The internet is an alternative medium that is becoming an integral part of communication strategy and even business strategy, for many companies. Kliatchko [22] opines that IMC may be considered 'conceptually old but operationally new'. It is conceptually old insofar as two fundamental principles surrounding the IMC concept are concerned, which are neither new nor exclusive to it: the principles of integration or coordination itself, and consumer orientation. It is, however, operationally new because technology today has made it possible for marketers to put integration and customer focus into actual practice and not merely pay lip-service to them Kliatchko [23] The advancements in technology have also benefited IMC in a very crucial way. Not only has technology provided new and innovative channels of communication, it has also made the availability, development and management of databases an

indispensable tool in managing customers today. Because of technology, the IMC approach can more accurately capture empirical behavioural data on consumers, employ valuation tools and techniques, and differentiate customers beyond mere economic criteria[24].

Loyalty as defined by Dick and Basu [25] can be seen as a consumer commitment to the brand or approach to the brand(service, product category, etc.). Loyalty is also interpreted as an expectation to continue a relationship with a particular brand regardless of the shortcomings of the brand over time. Brand loyalty is a pattern of consumer behaviour where consumers become committed to brands and make repeat purchases from the same brands over time. Loyal customers consistently purchase products from their preferred brands, regardless of convenience or price. Companies often use different marketing strategies to cultivate loyal customer, including loyalty programmes (i.e. rewards programmes) or trials and incentives (such as samples and free gifts) (Investopedia) [26].

Customer loyalty suggests a commitment to doing business or repurchasing a brand of an organization on a continuous basis. Thus, scholars such as Allama and Aymanh [27] describe customer's loyalty as a strong commitment to repurchase a company's product or services despite potential distractions from competitors. In a more succinct sense, it is defined as a repeat buying behaviour of a product or brand. Reduced customer insensitivity to price change, acquiring life-time customer's value, reducing cost of new customers' acquisition and overall reduction in marketing expenses are some of the benefits of having customers who are loyal. Ibok and Udofot [28] describe customer loyalty as an investment that has long term enduring effect on the performance of corporate organizations. Described by Akpan [29], customer loyalty is an asset acquired by a firm after a careful and dedicated effort in the market place. Richards and Jones [30] are of the opinion that for a firm to achieve sustainable customer loyalty, it must always strive to go beyond customer expectations The concept of customer loyalty involves a deep or strong commitment to make a repeat in purchase or support of a product or service of an organization in the future despite potential impact of marketing efforts by competitors and even in the face of confronting situational influences of competing organizations. According to Dick and Basu [31], customer loyalty is viewed as the strength of the relationship between an individual's relative attitude and repeat patronage. The relationship is seen as mediated by social norms and situational factors.

4. Banking Service Sector and Customer Loyalty in Nigeria

In Nigeria, there are various forms of service marketing and banking is one of them. The service sector involves providing services, that is, something intangible- that cannot be held or felt physically like products or consumer goods. In a highly regulated and competitive market, banks need every advantage to exceed customer expectations and differentiate. It is no longer enough to offer simple and automated banking services. In order to build loyalty and drive profitability, banks will need to offer a non-stop interactive banking environment. To achieve this, banks need to increase their business agility by anticipating customer needs and offer an engaging user experience. All these cannot be done except through the internet. Fisher [32] on another hand describes a loyal customer to a bank as one that will stay with the same bank, is likely to take out new products with the bank and is likely to recommend the bank's services. Ukenna, Olise, Chibuikwe, Anionwu, Igwe and Okoli, [33] modified the definition of customer loyalty by Bloomer, Ruymmer, and Peters [34] definition of

bank loyalty as: The biased (i.e. non-random) behavioural response (i.e. revisit), expressed over time, by some decision making unit with respect to one bank out of psychological (decision-making and evaluative) processes resulting in bank commitment.

5. Theoretical Review

The Symmetry theory and the AIDA model are used in this study. The symmetry theory was propounded by Theodore Newcomb in 1953 [35]. Although old, it is still relevant in explaining the IMC process and customer loyalty. Several scholars have also improved on the assumption of the theory. The bulk of these assumptions hold that if a source and a receiver of a message correspond, there will be an agreement or symmetry between them. And for the symmetry to occur there has to be a “pull” which requires persuasion. Using this theory to explain the effect of Integrated Marketing Communication on customer loyalty, Malcolm [36] agrees that IMC strategy opens itself to consumers on common ground and develops meaningful messages that affect their purchasing habits, attitudes and loyalties. Since IMC involves synergizing all promotional mix of marketing (advertising, personal selling, public relations, sales promotion, publicity and lately digital media platforms like Face book. Twitter, Whatsapp, Instagram etc) to speak with a uniform voice, communication and persuasion occurs on all the levels which would bring about an evenness or regularity between the organisation and the customer. The AIDA model is an acronym where A is Attention, I is Interest, D is Desire and A is Action. Various models have been propounded by various scholars to explain the use and technicality of marketing communication. One of the earliest but very simple models, propounded by Strong in 1925 is the “AIDA model”. Originally proposed to explain the process of personal selling, the AIDA model according to Fill [37], was rapidly adopted to explain the process of communication in advertising. The basic principle is that, in order to have effect, the first stage of any campaign is to gain the attention of the viewer or reader. The attention stage according to Abasiodiong [38] is the stage where the customer notices the communication. The second stage is the stimulation of an interest in the proposition. In most cases, it would be reasonable to assume that if the first requirement – attention – had been met, the second would follow-on almost automatically. The third is to create a desire for the product or service being promoted. Often, this will take the form of a ‘problem-solution’ execution in which the advertiser seeks to position the product as the answer to a problem which has previously been identified. The fourth and final stage of the AIDA model is the stimulation of some form of response on the part of the audience – the action stage. Many advertisements have a specific call to action, and are linked with promotional offers designed to induce a purchase of the product or some other desired end result [39,40]. Therefore, this model might apply in the development of an overall communication campaign when creating single and uniform information using all the promotion mix.

Three null hypotheses using nonparametric test based on chi square were used for this study.

H₀₁: There is no significant relationship between customers’ awareness of GTB’s products and services and customers’ loyalty to GTB.

H₀₂: There is no significant relationship between the extent to which GTB uses IMC to promote patronage of its products and services and the customers' loyalty to the bank.

H₀₃: There is no significant relationship between the rate of internet usage among customers and the extent to which IMC promotes customers' loyalty to GTB.

The population for this study comprises the customers of GTB, drawn from eleven Local Government Areas (LGAs) in Ibadan metropolis. These include: Akinyele, Egbeda, Ibadan North, Ibadan North East, Ibadan North West, Ibadan South East, Ibadan South West, Ido, Lagelu, Oluyole, and Ona-Ara. The locations were chosen because of the demographic and psychographic diversity of the inhabitants. The customers were administered the research instrument to elicit crucial information from them as respondents. The reasons for choosing these areas are because Ibadan is an urban centre and four of the branches of GTB used for this study are located there.

For administration of the Research Instrument, a multi-sampling technique was adopted. The first was the simple random technique. Amongst the eleven LGAs within Ibadan, four LGAs were purposively selected because each of the LGA selected has a GTB branch, namely: Ibadan north, Ibadan North West, Ido and Ibadan South West. Respondents from these study LGAs were stratified on the basis of those who have active accounts with the bank and were willing, able and qualified to answer the questionnaire based on their age, status of education and occupation. In order to determine the sample size for the study, the Krejcie Robert and Morgan Daryle sample size derivation method was adopted. A table that divided the samples already was developed. In the table, "N" denotes the size of the population to be sampled, while "S" denotes the recommended sample size. From the table, the recommended sample size for a population (universe) of 100 is 80, for 1,000 it is 278, for 10,000 it is 370, and for 1,000,000 and above it is 384. Since the population of the study 'N' is 650,730 based on the 2006 Nigerian census, the sample size 'S' is (384), and was proportionally used to represent the four LGAs, calculated thus: Sample Size = 384

Ibadan North West population = 152,834

Ibadan North = 347,998

Ibadan South West = 238,098

Ido= 117,129

Total population = 856,059

Therefore: **Ibadan North East LGA**

$$\frac{152,834 \times 384}{856,059} = 69$$

Ibadan North LGA

$$\frac{347,998 \times 384}{856,059} = 156$$

Ibadan South West

$$\frac{238,098 \times 384}{856,059} = 106$$

Ido

$$\frac{117,129 \times 384}{856,0} = 53$$

Summarily, the total sample size was =**384**

Out of the 384 copies of questionnaire distributed, 360 were completed and returned, amounting to 93.8%.

H₀₁: There is no significant relationship between the extent to which GTB uses integrated marketing communication to promote its products and services for awareness and customers' loyalty to GTB.

In order to appropriately test **H₀₁**, Table and Table from the research questions were used.

Table 1. *GTB's IMC is effective in creating customer awareness * Effective use of IMC would make customer develop strong loyalty to GTB.*

	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	2.4222 ^a	16	.000
Likelihood Ratio	166.636	16	.000
Linear-by-Linear Association	17.280	1	.000
No of Valid Cases	360		

The Pearson Chi-Square calculated as shown in the Table above has a value of 2.422 with a degree of freedom put at 16. The P value is 0.000. This is represented as $X^2(16) > = 2.422, P < 0.000$.

In this case, based on the decision rule as stated above since the P value is less than the chosen level of significance which is $\alpha=0.05$, the null hypothesis is rejected. With the variables tested GTB's IMC is effective in creating customer awareness and the effective use of IMC would make customer develop strong loyalty to GTB. There is a significant relationship between the extent to which GTB uses IMC to promote its products and services for awareness and customers' loyalty to GTB.

Table 2. *Symmetric Measures of Strength of Relationship between the Variables tested.*

		Value	Approx. Sig.
Nominal by Nominal	Phi	0.830	.000
	Cramer's Value	0.415	.000
No of Valid Cases		352	

Here again, the Phi Cramer's values are 0.830 and 0.415 respectively. The two P values also read .000 each. This also shows strong relationship between the variables that were tested on the null hypothesis.

From the selection of data drawn using Pearson Chi-Square and Symmetric Measures of strength of relationships, conclusion is reached that the null hypothesis that states that there is no significant relationship between the extent to which GTB uses integrated marketing communication to promote its products and services for awareness and customers' loyalty to GTB is rejected. In other words, there is

significant statistical significant relationship between the extent to which GTB uses IMC to promote its products and services and the loyalty of customers to the bank.

H₀₂: There is no significant relationship between the extent to which GTB uses IMC to promote patronage of its products and services and customer loyalty.

Cross Tabulation of responses, the Pearson Chi-Square tests of significance and the Phi and Cramer's V test of strength of relationship were used to interpret the data that were used to test H₀₂.

Table 3. Chi-Square Test of Significant Association of Responses.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.0532 ^a	16	.000
Likelihood Ratio	97.512	16	.000
Linear-by-Linear Association	7.383	1	.007
No of Valid Cases	360		

Table 3 shows that Pearson Chi-Square test of the responses provided on Proper management of IMC increases GTB customers' patronage and the effective use of IMC makes customers develop customers' loyalty has a value of 1.053. The Pearson Chi-Square calculated as shown in Table 3 has a value of 1.053 with a degree of freedom 16. The representation is $X^2(16) \geq 1.0532, P < 0.000$.

Based on the decision rule stated earlier, the P value is less than the chosen level of significance which is $\alpha=0.05$, the null hypothesis is rejected.

The conclusion is that we reject the null hypothesis and accept the alternative hypothesis that there is a significant relationship between the extent to which GTB uses IMC to promote patronage of its products and services and customer loyalty.

Table 4. Symmetric Measures of Strength of Relationship between the Variables tested.

		Value	Approx. Sig.
Nominal by Nominal	Phi	.543	.000
	Cramer's Value	.272	.000
	Contingency Coefficient	.477	.000
No of Valid Cases		360	

The Phi and Cramer's V have .543 and .272 values respectively. The P values of the two symmetric measures also sum up to .000 and .000 respectively. This indicates that the relationship between respondents' perception about if IMC can help increase customers' patronage of GTB's products and services and if the effective use of IMC will make customers develop customers' loyalty is strong.

Based on the outcomes of the analysis donewhere the relationship between patronage and customers' loyalty was calculated and reported, it follows that Hypothesis two which states that there is no significant relationship between the extent to which GTB uses IMC to promote patronage of its products and services and customer loyalty rejected. In other words, there is a statistical significant relationship between patronage among customers and customers' loyal to GTB. The study also shows that the strength of the relationship is strong.

H₀₃: There is no significant relationship between the rate of internet usage among customers and the extent to which IMC promotes customer loyalty to GTB.

To test Hypothesis Three, cross tabulation of responses was provided and subjected to Pearson Chi-Square test to show if the relationship is significant. The researcher also did Phi and Cramer’s V to test strength of relationship. The details are provided below.

Table 5. *There is no significant relationship between the rate of internet usage among customers and the extent to which IMC promotes customer loyalty to GTB.*

	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	1.0512 ^a	12	.000
Likelihood Ratio	85.928	12	.000
Linear-by-Linear Association	44.051	1	.000
No of Valid Cases	360		

As shown in Table 5, Pearson Chi-Square is calculated to be 1.051, with a degree of freedom put at 12. The P value is .000. The Pearson Chi-Square calculated as shown in the Table above has a value of 1.0512 with a degree of freedom put at 12. The P value is 0.000. This is represented as $X^2(16) \geq 1.0512, P < 0.000$.

The decision rule used in reaching conclusion on the outcome of the Pearson Chi-Square calculation is that if P value is less than 0.05 reject hypothesis, but if P value is greater than 0.05 accept hypothesis. In this case, since the Pvalue is less than the chosen level of significance which is $\alpha=0.05$, the null hypothesis is rejected.

As a result, the hypothesis that states that there is no significant relationship between the rate of internet usage among customers and the extent to which IMC promotes customer loyalty to GTB, is rejected. This therefore means that there is a significant relationship between the rate of Internet usage among customers and the extent to which IMC promotes customers’ loyalty to GTB.

Table 6. *Phi and Cramer’s Strength of Relationship.*

		Value	Approx. Sig.
Nominal by Nominal	Phi	.549	.000
	Cramer's Value	.317	.000
No of Valid Cases		360	

Phi and Cramer’s V test show that Phi value is .549, while Cramer’s V value is .317. Both Phi and Cramer’s V returned P values of .000 each. In other words, the P value for both Phi and Cramer’s V indicated that the relationship between the rate of Internet usage among customers and the extent to which IMC promotes customers’ loyalty to GTB is strong. In other words, there is strong relationship between the two variables

6. Conclusions

It was gathered that 74.7% of the respondents have knowledge of integrated marketing communication. Furthermore, 85% were of the opinion that they understood the concept of IMC as the blending of some marketing communication tools such as advertising, sales promotion, public relations, personal selling and direct marketing and their digital media concepts of facebook, Instagram, twitter etc are used to produce a clear, precise, consistent and more impact on target markets or consumers. This confirms a research work conducted in 2009 by Kehinde on IMC and consumers patronage of Nigerian beverage products. The conclusion of this study is not false or pretentious because majority of the respondents, representing 88.6% were educated and 73.9% were either students or civil servants. They were all literate

and know how to source information through social media. Concluding from the findings derived from the study, integrated marketing communication with its digital counterpart has a major impact on customer loyalty. The market is growing wide and effective communication to them becomes a key area for organisations that need to succeed and have competitive advantage. Those still relying on one or two way marketing communication platforms must braise up as they are being short-changed. Customer loyalty to a bank can be seen as continuing patronage over time. Thus, a bank customer that is loyal is likely to stay with the same bank, try its new services and is likely to recommend the bank's services to others. Hence, quality of service needs to be top priority in order to reinforce customer loyalty.

Conflicts of Interest

The authors declare that there is no conflict of interest regarding the publication of this article.

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