



DIRECT MARKETING STRATEGY AND EFFECTIVE CUSTOMER SERVICE DELIVERY

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ABSTRACT

This study investigates the link between direct marketing and effective customer service delivery of commercial banks in Nigeria.

The population of the study is comprised of employees of these banks, and 250 samples were from the population study. Simple random sampling was used in administering ten copies questionnaire to employees of five different branches of each of the selected banks. The data was analysed using Spearman's Rank Order Correlations Coefficient with the aid of SPSS version 21.

The study results revealed specific strong and positive correlations between the two dimensions of direct marketing and that of customer service delivery. The study suggests that Nigeria commercial banks should continue to adopt and implement direct marketing strategies in delivering customer services as explored in this study.

1. Introduction

Service and product organisations like the commercial banks are faced with the obligation of ensuring it meets the demands (satisfaction) of its teeming customers. Commercial banks are those financial institutions in the business of saving customers' money and other valuables as well as other product and services using different marketing communication channels to reach out to their customers. The activities of marketing are quite enormous, of which, one of the most significant challenges among them is determining the best channel to use in reaching a specific target audience. Thus, in the present-day business environment where competition is such a stiff and dynamic nature of the consumers, it is essential to identify the best communication channel to use to meet customers' expectations effectively. Given the numerous information dissemination channels, our attention will be based on direct marketing. Direct marketing, according to Akaah et al. (1995), tries to make products available to the target group, and the message is appropriately tailored to the customer. Kotler & Armstrong (1998) aired that direct marketing is performed in seven (8) different ways. That is, seven different communication mediums, such as face to face marketing, marketing by mail, marketing by phone, direct answer T.V. marketing, catalogue marketing, kiosk marketing and online marketing.

Direct marketing aims to acquire new clients and keep them through contacting them devoid of mediators. Direct marketing deals with the distribution of products, information, and promotion to have interactive communication with customers (Jobber & Lancaster, 2009). The concept is regarded as a relative process, a process involving trade, research, conversion, and maintenance using various means to sale and creates direct relation with customers (Miglautsch & Bauer, 1992). According to Belch & Belch (2003), direct marketing goes beyond direct mail; it comprises the management of the database, direct sales, telemarketing and advertisement via direct mail, internet, and other tools. Stoke (2008) opined that direct marketing is an essential element of marketing campaigns; its impacts has long been recorded. But because of its high cost of operation, only big organisations can put it to practice. Stoke further put that, because of the enhancement of people using the internet, many organisations have been able to cut costs of operating direct marketing, thereby, increasing efficiency. Direct marketing is said to have become a vital approach of the marketing communication medium that increases promotion campaigns, that is equally utilised to establish tighter customer relationships (Chen et al., 2005; Martinez-Lopez & Cassilas, 2008).

In the other hand, effective customer service delivery is part of the strategies service organisations like can deploy to gain competitive advantages. For organisations to survive sustainably in the face of increasing competition among rival in the same industry, banks must set its goals in a way that will enable them to meet the needs and requirements of their stakeholders. Given that customers are part of those essential stakeholders whose goodwill is what determines the success of the organisation (Sakwa & Oloko, 2014). For commercial banks to retain their existing customers as well as attract new ones, they must keep their customers active via effective and excellent customer service delivery created through the understanding of customer needs, preferences and wants (Oyeniya & Abiodun, 2008). Thus, the continued existence of

organisations, primarily commercial will be based on their ability meet the expectations of their teeming customers, which will create an avenue for re-patronage behaviours, and later result to an enhanced profit maximisation (Appah&Bambo, 2012). According to Allan &Perry (2002), effective customer service delivery will aid organisations to improve their competitive positioning, reliability, courtesy, and access to quality services. Accordingly, it is also believed that effective customer service delivery is a powerful approach to achieving positive organisational performance that will result from increases in profit, goodwill, superior products/service delivery (Essein, 2016). Several studies have been carried out on direct marketing in commercial organisations (Subramanian, 2017; Allan, 2000; Angelica et al., 2009; Zeenat, 2012; Halit et al., 2016; Timothy et al., 2018).

2. Literature Review

2.1 Direct Marketing

According to WEFA (1995) irect marketing is widely defined as any direct communication to a consumer or business recipient that is designed to generate a response in the form of an order, a request for further information, and/or a visit to a store or other places of business for the purchase of a specific product or service. Direct marketing is also defined as a form of advertising campaign which is seeking to achieve a particular action in a selected group of consumers (such as an order, store or website visit, or a request for information) in response to communication activities carried out by a marketer (Berta, 2020). The essence and importance of direct marketing are that its methods are required to increase marketing campaign responses and lower its costs of operation (Adel, 2011).

Its application has become a well-known strategy for many organisations in different industries (Direct Marketing Association, 2008). According to WEFA, the most popular traditional forms of direct marketing includes direct mail and telephone marketing (telemarketing); but with the introduction of the internet, e-mail marketing was included.

Mary & Paul (2008) gave their view of direct marketing, by first defining it as the use or access or resort to the direct channels to get across to customers to deliver goods or services without the involvement of marketing mediators, intermediaries or agents or brokers. They argued that direct marketing channels include face-to-face selling, direct mail, catalogues, telemarketing, response advertising, direct selling methods, such as multi-level marketing, salesmen/agents of the organisation, interactive kiosks, website, mobile advertising, etc. In face-to-face selling, the aim is to motivate the existing client to buy and the potential client to act. In marketing by mail, a suggestion, reminding note, announcement or similar writing is sent to people with fixed addresses which are determined beforehand. Marketing by phone, the third group, is intended to reach the target client by using the trained marketing personnel. In direct-answer television marketing, “give an order and win” techniques are used. The fifth is marketing by catalogue. In this kind of marketing, the product’s catalogue is distributed and sent to the region where a certain mass of consumers lives and to the pre-determined addresses. Kiosk marketing uses machines which are located in busy places, such as airports and stores, to give information and take orders. The last is online marketing, which is accepted as the final step in direct marketing today. Today online marketing is divided into two groups; marketing over the web and e-mail marketing (Selcuk & Recai, 2008; Kotler & Keller, 1998).

2.2 Benefits of direct marketing

Using direct marketing permits an organisation to service their target audience directly and quantify results promptly; besides this, there are some other benefits of DM.; they are, according to Berta (2020):

- High segmentation and targeting: This type of communication approach allows a marketer to directly relate to a specific target group with personalised messages.
- Optimise your marketing budget: Direct marketing allows an organisation to focus on a target audience that will help them realise the need to return based on the budget.
- Increase your sales with current and former clients: With direct marketing, your directly communicate with your current customers, by aiming to improve the value of the company, while trying to reach your old customers.
- Upgrade your loyalty strategies: Direct marketing allows you to align your loyalty programs while trying to reach your customers through different DM methods.
- Create new business opportunities: Direct marketing allows you to adapt to market demands at all times and respond more effectively.
- Tests and analyses the results: Responses gotten from direct marketing activities create an avenue for organisations to measure results.

2.3 Telemarketing

The concept telemarketing also regarded as inside sales or telesales, is a direct marketing method through which the sales team of a company solicits prospective customers to purchase products or services of their company. It could be via telephone or face to face or web conferencing appointment during the call; this involves recorded sales pitches organised to be played through automatic dialling (Marshall & Vredenburg, 1991). By way of definition, telemarketing is defined as a means of contacting, qualifying, and canvassing prospective customers using telecommunication tools like telephones, fax, and internet (Business Dictionary.com, 2018). Telemarketing makes use of telephone and call centre, aimed at attracting future customers, and to sell to current customers and to provide services to receive messages and

answer questions (Kotler, 2006). According to Eric (1996), telemarketing is a strong and verified communication tool that assists in creating business relationships and used to retain customers. Rosette (2008) argued that telemarketing involves all processes to market a good, advertise a service or customer service over the phone. Despite the numerous benefits and advantages of telemarketing, yet there is a specific concern about the use of it; such concerns concern abilities of marketers pay attention to these areas that maximise returns, maturity, relevance to customers, unfulfilled expectations of customers and active vs inert customers (Geetika & Preeti, 2012; Eric, 1996).

2.4 Face to Face Marketing

Face to face is a branch of marketing that encourages consequential brand-positive exchanges through client meetings, sales events, product demos, in-store visits, and event attendance (Elise, 2019). Face to face marketing is sometimes used synonymously with experiential marketing; however, this type of marketing is more focused on events. Face to face marketing is an essential aspect of direct marketing due to its mode of interaction and communication. This means of direct marketing involves two-way communications by encouraging social interaction between a marketer and prospective (future) buyers. According to scholars, the primary aim of face to face marketing is to make sales of product and service (Kotler, 2013).

To successfully persuade prospective customers to make a purchase of products and services, through which they can obtain desired benefits to enhance their satisfaction levels (Engel & Kollat, 2011). To promote sales face to face marketing is a selling method or social situation that involves two persons in an exchange communication (Murianki, 2015). Accordingly, the success of this selling technique depends on the ability of both parties to have a mutual understanding that will reflect the fulfilment of the parties' objectives via social interaction (Kotler, 2013).

2.5 Effective Customer Service Delivery

Every organisation is established to meet the needs and requirements of their stakeholders; however, this does not only encourage organisations to service but to flourish (Essien, 2016). Accordingly, the needs of the stakeholders are always being taken care of by the firm. That is because of the importance of customers to any organisation. That is, customers form part of those essential stakeholders of the firm. Appah & Bambo (2012) argued that the continued existence of organisations is to continually satisfy its customers via which repeat purchase action is obtained, and this will result to generation of more revenues and increased profit. Scholars asserted that delivering and effective customer services are vital. Because retaining customers will depict ability of organisation to keep their customers very active via the quality of their customer services created based on their understanding of customers' needs, wants and preferences (Oyeniya & Abiodun, 2008).

According to Nelson & Raymond (2011), effective service delivery, which is embedded in service quality concept, is a pivotal service strategy for a service organisation to achieve success and remain survived in the face of today's stiff competition among industry players. It was said that attaining the competitive advantage by organisations is an available option organisation; this can be possible only by offering high-level customer service that can create and deliver value to customers (Gronroos & Ravald, 2011). Supportively, Zeithmal & Bitner (2000) added that planning and delivering of high-level service is a reliable avenue through which organisations can enhance the level of customer satisfaction, loyalty and sustainable profits. Customer service involves a sequence of activities designed and delivered to increase the level of customer satisfaction. That is a product or service has fulfilled the expectation of customers (Jamier, 2002); whereas, customer service delivery effectiveness is the ability of organisations to ensure that customers receive the right product or service which they truly desire and not offering more than they need (Enyonam, 2011).

2.6 Service Reliability

The banking industry is usually under pressure to deliver quality services to its customers; this must be evidenced by how reliable their services and service agents (employees) can be. According to Iberahim et al. (2016), reliability always comprises of the organization's ability to provide the expected level of standard of services. The method an organisation can tackle problems of customers about service, the ability of organisations to offer right services right from the first time, has the power to deliver to customers within the promised time frame, as well as the maintenance of error-free records. Yang & Fang (2004) opined that reliability comprises different levels of accuracy, such as accurate order accomplishments, record, quote, billing, and accurate summation of commission which aid in keeping the service promised to the customer. Service reliability is the ability of a service organisation to deliver flawless services to the customers, which is based on pre-specified service (Mirjam et al., 2006).

2.7 Direct Marketing and Effective Customer Service Delivery

According to Zeenat (2012), direct marketing reduces costs of performing marketing activities; that is, marketers use it to make direct contacts about sales with customers, by the provisions of ample information related to product and services to make a buying decision. Mary & Paul (2000) opined that direct marketing offers the opportunity of marketers to link directly to customers and deliver goods or services via the use of direct channels without the involvement of mediators, intermediaries or agents or brokers. Scholars have suggested that direct marketing is a useful approach in marketing that aid organisations to establish a good relationship with customers (Leszczyc, 1997). Additionally, it was argued that the fact that all customers are not the same, direct marketing flourishes; hence, marketers leverage these differences to optimise and customise their marketing activities. Thus, to create value for the customers in which, one significant

advantage of designing and implementing direct marketing is its perceived increase of customer loyalty (Angelica et al., 2009). Orme (1999) asserted that one of the intentions organisations implement direct marketing is to understand very well about their prospects and use this understanding (information) to grade them on their willingness of the individual to buy. Thus, able to purchase and readiness to purchase, etc. by these, organisations can have a clearer picture of customers which they will base to create superior value to the individual customer. The author added that direct marketing is a helpful marketing strategy that is used in acquiring and retaining customers since it has the ability to assists marketers to get across to their customers with the right products and services and at the right time. Subramanian (2017) did a study on building customers relations through direct marketing and argued that direct marketing has long been seen as a cost-effective method of serving customers; however, these activities have been facilitated by the development of electronic media and mobile technologies. The purpose of the study is to pay attention to the various approaches to direct marketing. By the paper, it was said that relationship building and enhancing customer experiences and satisfaction via transactions need to be the main objective of marketing and sales.

2.8 Telemarketing and Effective Customer Service Delivery

Telemarketing is the use of telephone to market a product; hence, organisations have agreed that telemarketing practices have gained prominence and that it has resulted in customer satisfaction. That includes cost-effective marketing, speed of carrying out marketing functions tailored towards customers, and industry leadership (Eric, 1996; Geetika&Preeti, 2012). Several studies have produced mixed research results of telemarketing due to its innovative approach towards marketing of goods and services. Therefore, researchers have reservations concerning tele-sales usefulness, mostly due to ethics, convenience, and reliability example, (Evan et al., 1995; Licata & Kleiner, 2005; Shover et al., 2004). (Hi-Geon 2002) indicated that to enhance customer loyalty to corporate, it vital for inbound telemarketing to connect customer satisfaction to loyalty and the corporation. Therefore, telemarketing is a key tool that results in the performance of outbound telemarketing to minimise dissatisfaction, thereby improving customer loyalty.

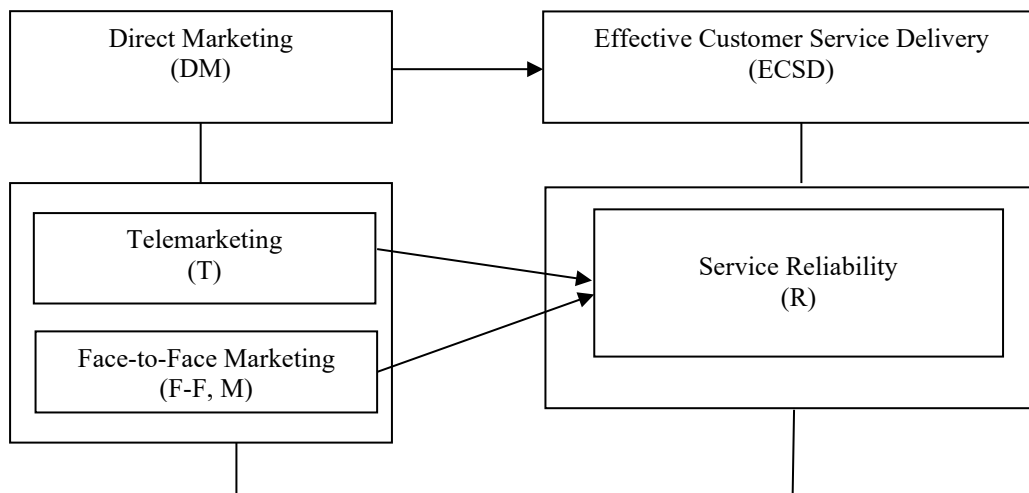
2.9 Face to Face Marketing and Effective Customer Service Delivery

According to Egbule et al. (2017), face to face selling or marketing is communication involving two parties; in which communication from the two parties is perceived to enhance commitment, which further results to quality connections between organisations and buyers. The above assertion lends its support, which revealed that two-way interaction is essential in establishing strong bonds since the expectation is generated by one-way communication and fulfilment is obtained by two-way communication (Heikkila, 2009). From our belief, face to face marketing is one solid tool that will help marketers or salespeople to identify what precisely the concern of the customer is, and thereby, leveraging on the understanding to render the best service to the customer which he/she require from the marketers.

2.10 Hypotheses

1. There is no significant relationship between telemarketing and service reliability in the offerings of commercial banks.
2. There is no significant relationship between face to face marketing and service reliability in the offerings of commercial banks

Table 1: Operational Framework



Source: Authors' concept, 2020

3. Methodology

The study is a survey research method, which evaluated direct marketing and effective customer service delivery (a case of commercial banks in Nigeria). The population of the survey includes all commercial banks in Nigeria, but with a focus to those in Port Harcourt, Rivers State. However, the study chose to focus on five (5) different banks (UBA, First Bank, Zenit Bank, Union Bank and Access Bank). The data of the study will be derived through a non-probability sampling, by

selecting fifty (50) customers from five different branches of each of the chosen banks, which amounts 250 sample elements. The study used a five-point scaled questionnaire, analysed using spearman rank correlation coefficient, with the aid of SPSS version 21.

4. Data Analysis and Discussion

Out of the 250 copies of the questionnaire distributed among respondents, 218 (87%) were returned, and 32 (13%) were not returned. Accordingly, the 218 copies returned, 193 (89%) were found valid, and 25 (11%) were found not valid.

H1: There is no significant relationship between telemarketing and service reliability in the offerings of commercial banks

Table 2: Correlations of Telemarketing

Correlations				
Spearman's	Telemarketing	Correlation Coefficient	Telemarketing	Reliability
		Sig. (2-tailed)	1.000	.634**
		N	.	.000
Service Reliability	Service Reliability	Correlation Coefficient	.634**	1.000
		Sig. (2-tailed)	.000	.
		N	193	193

** Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey Data, 2020, SPSS 21 Output

Decision: the above table revealed a spearman rank correlation coefficient of 0.634 and probability value of 0.000. With the outcome of this outcome, it is evident that telemarketing has a significant link with reliability; thereby, proving that telemarketing is a major force to actualising the objectives of adopting directing marketing to improve effective customer service delivery of commercial banks. Therefore, we reject the null hypothesis and accept the alternate hypothesis which states that there is a significant tie between telemarketing and reliability of commercial banks in Banks and this revelation supports the study of Hi-Geon (2002).

H2: There is no significant relationship between face-to-face marketing and service reliability in the offerings of commercial banks.

Table 3: Correlations of face to face

Correlations				
Spearman's	Face to Face Marketing	Correlation Coefficient	Face-to-Face	Reliability
		Sig. (2-tailed)	1.000	.722**
		N	.	.000
Service Reliability	Service Reliability	Correlation Coefficient	.722**	1.000
		Sig. (2-tailed)	.000	.
		N	193	193

** Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey Data, 2020, SPSS 21 Output

Discussion: The outcome of this table shows a positive relationship, with 0.722, which is higher than the probability value of 0.000. Thus, we affirm that there is a strong and positive relationship between face to face marketing and service reliability, which implies that face-to-face strategy, contributes to the effectiveness of customer service delivery. Hence, we reject the null hypothesis. Our finding is in line with (Heikkila, 2009).

5. Conclusion

This study concludes that there is a strong relationship between telemarketing and service reliability and well as a strong and positive relationship between face to face strategy and service reliability in the offerings of commercial banks in Nigeria. This study suggests that commercial banks strengthen their existing direct marketing strategies in their dream of achieving high customer service effectiveness.

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