Internship Report

on

Factors Affecting the effectiveness of digital marketing Tools in a Bank: A Study on Janata Bank PLC, Rohanpur branch Chapainawabganj.

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Date of Submission: December 21, 2024

LETTER OF TRANSMITTAL

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Subject: Submission of Internship Report on "Factors Affecting the Effectiveness of Digital Marketing Tools in a Bank: A Study on Janata Bank PLC, Rohanpur branch Chapainawabganj"

Honorable Sir,

With due respect, I'm Abdulha Sakib. I am submitting my internship report on **Factors Affecting the Effectiveness of Digital Marketing Tools in a Bank: A Study on Janata Bank PLC, Rohanpur branch Chapainawabganj.**
for your kind consideration as a part of the requirement for completing the BBA program. I have tried my level best to complete this report with the necessary information.

I hope that the report will be acceptable to you.

Thank you

Sincerely,

Sakib

……………………..

Abdulha sakib

ID: 211-11-1221

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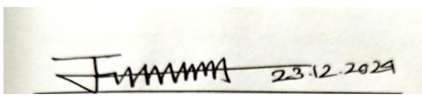
LETTER OF APPROVAL

This is to certify that Abdulha sakib, ID: 211-11-1221 and program BBA, major in Marketing, is a regular student of Faculty of Business & Entrepreneurship Daffodil International University. He has successfully completed his internship program at **Janata bank PLC**, and she has prepared an internship report under my direct supervision. His internship report on **Factors Affecting the Effectiveness of Digital Marketing Tools in a Bank: A Study on Janata Bank PLC, Rohanpur branch Chapainawabganj.**
” This report is recommended for submission. I wish her every success in life.



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DECLARATION

My name is Abdulha sakib, and I am a marketing major at Daffodil International University (DIU). My ID number is 211-11-1221. So, I sincerely state that I have written an accurate internship report on " **Factors Affecting the Effectiveness of Digital Marketing Tools in a Bank: A Study on Janata Bank PLC, Rohanpur branch Chapainawabganj.**

". I did not intentionally violate any copyright restrictions when I was composing this internship report. Furthermore, I hereby certify that I did not submit this report to any organization that grants degrees, diplomas, or certificates.

Sakib

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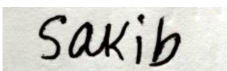
ACKNOWLEDGEMENT

Firstly, I like to congratulate my almighty Allah who supplied me with the capacity to compile this report flawlessly, and I also like to thank my family for their blessings and support. I also want to express my sincere gratitude to my supervisor **Dr. Tanvir Fittin Abir**, whose direction and oversight made it possible for me to finish this report. I found it challenging to finish this paper without his assistance. I found it easy to grasp the entire procedure thanks to his good guidelines. With special appreciation to **Janata bank PLC Rohanpur branch** Principal officer **Razaul Karim**. Throughout my internship program, he supported and guided me in understanding.



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Executive summary

The banking sector has also dramatically been transformed by the digital revolution, particularly with regards to end user interaction, as a result of the rapid evolution of digital marketing tools. The role of digital marketing strategy in the banks has been discussed in this study with special reference to Janata Bank PLC, Rohanpur Branch, Chapainawabganj. Key variables that are assessed include perceived ease of use, customer trust, customer awareness, technology security, the quality of the content, and the alignment of the organization's strategy.

This study used a questionnaire-based survey method with convenience sampling to identify issues specific to IPG implementation among staff in the education sector. A total of 175 valid responses were obtained from 181 customers approached for the questionnaire. The 22 variables were measured using a five-point Likert scale, and the data analysis was performed by the SPSS Version 27.

These findings stress that the quality of content is critical in creating engagement and retention for customers, adding that it is important to value a timely communication that is relevant. This is because a technological infrastructure increases seamless and convenient user interactions and operational efficiency. As this analysis indicates, by establishing trust with customers through robust security protocol and transparency, it helped consumers overcome objections to digital tools and use it regularly. Few initiatives emerged to increase awareness followed by bridging the knowledge gaps between people, improving adoption.

This makes digital marketing efforts aligned with business goals less efficient and better targeted. Results: Digital Accelerators A new research paper recently released by the Digital Accelerator Institute showed that the way Intuitive platform designs evolved ensured that users had a better experience and thus would enjoy better satisfaction and adoption rates. Hence, based on these findings, this paper recommends improving Janata Bank's application of digital marketing tools for gaining competitive edge in the constantly changing banking arena.

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Abbreviation

Content Quality	**CQ**
Technological Infrastructure	**TI**
Customer Trust	**CT**
Customer Awareness	**CA**
Integration with Strategy	**IS**
Perceived Ease of Us	**PEU**
Digital Marketing Tools	**DMT**

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CHAPTER 1

Introduction

1.1 Background

Digital marketing tools are a complete game changer in the banking industry, which are enhancing client satisfaction, operational effectiveness, and service delivery. With these techniques, it has become significantly important for financial organizations, like Janata Bank PLC, to keep up with the competition in the last few years. With the increasing demand for digital offerings, it becomes crucial for banks to implement advanced technologies that provide seamless, secure, and customer-friendly services.

There are several studies that illustrate how vital digital marketing is to increase banking success. Salihu et al(2019), for instance, emphasized that security and usability constitute the prerequisite for alleviating the disadvantages of electronic banking. Likewise, Alkhowaiter (2020) conducted a comprehensive examination of digital banking adoption across Gulf countries, underscoring the importance of customer awareness and technological infrastructure in fostering widespread acceptance. The necessity of integrating digital techniques into banking procedures has been substantiated through research conducted by Al-Dmour et al. (2019) evidencing that Electronic Customer Relationship Management (ECRM): The impact of factors on business performance in Jordanian commercial banks.

The effectiveness of digital marketing tools also depends on consumer engagement and trust. According to Salem et al. 's (2019) perceived ease of use and trust are significant decisions for the availability of internet banking in Palestine. As per Mbama and Ezepue (2018), the impact of digital banking on financial performance and customer experience in the UK is positive and indicates that there must be a match between what a bank does with its digital strategy and what customers want as an experience.

Especially as banks increasingly interact with their customers through digital platforms, the quality of that material and how well it is integrated with strategy is crucial. Molla et al. (2022).state that effective digital marketing strategies in banks rely on judicious use of an assortment of tools to meet consumer expectations. Diener and Špaček (2021) also stressed that there should be a disciplined approach to the adoption of new technologies and noted management constraints of the digital transformation.

The aim of this research is to study the factors impacting the effectiveness of digital marketing strategies at the Janata Bank PLC Rohanpur branch. By assessing relevant contributors such as perceived ease of use, technological infrastructure, customer trust, customer awareness, integration with strategy, and content quality, this study intends to provide actionable insights for enhancing the bank's digital marketing efforts.

1.2 Background of the Study

Digital marketing tools are a complete game changer in the banking industry, which are enhancing client satisfaction, operational effectiveness, and service delivery. With these techniques, it has become significantly important for financial organizations, like Janata Bank PLC, to keep up with the competition in the last few years. With the increasing demand for digital offerings, it becomes crucial for banks to implement advanced technologies that provide seamless, secure, and customer-friendly services.

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1.3 PROBLEM STATEMENT

The digital marketing environment of the banking industry has expanded rapidly all around the world, yet several barriers often stop it from being as effective as it might be. The implementation and acceptance of digital marketing technologies are influenced by several key factors in the context of Janata Bank PLC, Rohanpur Branch, Chapainawabganj. These challenges are some familiar in more general learning settings, such as the technology infrastructure, the knowledge about the customer, as ease of use and trust.

Security and usability are key factors in the improvement of online banking services (Salihu et al. (2019). Despite potential benefits, the branch faces challenges in ensuring information security on digital platforms and incorporating easy-to-use technology. The other impediments towards digital adoption in Gulf countries show the significance of client views and trust (Alkhowaiter, 2020) as well.

For instance, in Jordanian commercial banks, business success is influenced by the efficacy of electronic customer relationship management (ECRM) methods (Al-Dmour et al., 2019) and the other most important factor that impacts usage of digital solutions is trust. At Janata Bank, the customers' reluctance to use digital platforms banks on their ability to utilize digital marketing.

The situation is worsened by the fact that customer awareness was found to play an important role in the successful adoption of online services like in the case of Palestinian banks (Salem et al. (2019). Lack of targeted campaigns and adequate client education may restrict the effectiveness of Janata Bank's digital solutions.

The technology stack that supports digital marketing efforts is also strategic in nature. Overall, the customer experience and perceived ease of use have the strongest impact on financial performance through digital banking channels (Mbama & Ezepue, 2018) based on UK research. Rather the existing technological infrastructure in Janata Bank could act as a major barrier in successful implementation of digital strategy if struggling with outdated or inadequate technology.

Finally, there is still a gap of alignment of digital marketing with organizational strategy. To enhance performance, two studies from Tanzania and Vietnam show the need for a holistic digital marketing strategy that aligns tools with strategic business objectives (Fute & Lyimo, 2019; Nguyen, 2020). It can encounter challenges in aligning its digital initiatives with the bank's broader operational goals.

Therefore, the problems of Janata Bank PLC, Rohanpur Branch, Chapainawabganj are mainly due to efficient use of digital marketing tools. Low customer awareness, mistrust, poor technology infrastructure and strategic misalignment are among the issues that have resulted in an underutilization of these technologies. Addressing these issues are critical for improving consumer engagement and increasing the bank's online presence.

1.4 Definition of terms

Digital marketing tools in banking are various online platforms and technologies that banks use to promote their business services, engage with customers, and facilitate transactions.

Trust in Banking Customers matter security, being transparent and Customer service is the factor to develop trust (Omar Ali et al., 2020; Salem et al., 2019).

Banking-specific technological infrastructure—systems and networks underlying digital banking services. That encompasses every infrastructure: hardware, software, databases, and telecommunications systems. Those are aiding in the secured online banking transactions along with the effective run of digital marketing hardware.

Perceived Ease of Use: this dimension is explained by how easy customers believe it is for them to use digital banking services or their digital banking tool.

The concept of content quality in digital marketing relates to the value and accuracy of the information that banks are sharing through their marketing channels

1.5 Significance of the research

1.5.1 Realistic Perspectives on Digital Marketing in the Banking Industry

The usage of digital marketing technology in the field, namely in Janata Bank PLC, a state-owned bank branch, is thoroughly covered in this study. This study will assist the bank maintain effective communication with its customers in the age of digital platforms by determining the elements that affect their effectiveness.

1.5.2 Consequences for the Development of Policies

The study's useful suggestions can assist bank management and legislators in creating low-cost, customer-focused digital marketing campaigns. Decision-makers can use insights from studies like Siagian et al. to help them create policies that address consumer concerns and foster trust.

1.5.3 Importance of Banking Procedures

For Janata Bank PLC and other banks operating under comparable circumstances, the study's conclusions are important. Understanding the factors that affect the efficacy of digital marketing tools, including as technological infrastructure, consumer trust, awareness, and simplicity of use, is crucial given the significance of digital transformation as the foundation of banking. This research aids in preserving competitiveness, enhancing customer satisfaction, and streamlining services.

Some research, such as Salem et al. (2019) and Mufarih et al. (2020), claim that the quality and usability of material have a major impact on consumers' acceptance of online banking systems. Strategies that could get over adoption hurdles in rural areas can be modified based on Janata Bank's observations.

1.6 Objectives of the Study

1.6.1 General objective

The primary objective of this research is to identify the factors affecting the effectiveness of Digital Marketing Tools in a Bank: A Study on Janata Bank PLC,Rohanpur branch Chapainawabgonj .

1.6.2 Specific objectives

1. To identify the relationship between Content Quality and Effectiveness of Digital Marketing on Janata Bank PLC,Rohanpur branch Chapainawabgonj .
2. To identify the relationship between Technological Infrastructure and Effectiveness of Digital Marketing on Janata Bank PLC,Rohanpur branch Chapainawabgonj .
3. To identify the relationship between Customer Trust and Effectiveness of Digital Marketing on Janata Bank PLC,Rohanpur branch Chapainawabgonj .
4. To identify the relationship between Customer Awareness and Effectiveness of Digital Marketing on Janata Bank PLC,Rohanpur branch Chapainawabgonj .
5. To identify the relationship between Integration with Strategy and Effectiveness of Digital Marketing on Janata Bank PLC,Rohanpur branch Chapainawabgonj .
6. To identify the relationship between Perceived Ease of Use and Effectiveness of Digital Marketing on Janata Bank PLC,Rohanpur branch Chapainawabgonj .

CHAPTER 2

Literature review

2.1 Literature review

Several factors play a crucial role in the success of digital marketing tools in banking. These include content quality, technological infrastructure, customer trust, customer awareness, strategy integration, and perceived ease of use. Digitalization through these elements is essential for ensuring customer satisfaction and maintaining smooth and efficient operational activities—not only at Janata Bank PLC but also at the Rohanpur branch in ChapaiNawabganj. In the current context, the researcher identifies digital platforms such as the Janata App as the most significant tool for achieving these objectives. The quality of the content has a substantial impact on digital marketing tool effectiveness and uptake. High-quality content enhances customer engagement, trust, and loyalty by addressing their needs and providing comprehensible information. Al-Dmour et al. (2019) conducted research demonstrating that carefully selected, relevant content can significantly improve customer experiences and drive company success. Similarly, Mohd et al. (2020) emphasize that for marketing material to effectively reach customers, particularly on social media platforms, it needs to align with the bank's overall objectives. Technological infrastructure is another critical aspect that affects the efficient implementation of digital marketing campaigns. Robust and effective digital systems enable banks to provide a variety of regular services to their clients. For instance, research by Diener and paček (2021) and Alkhowaiter (2020) highlights the importance of investing in and overcoming technological obstacles to implement digital transformation in banking. This aligns with the conclusions of Lin et al. (2020), who investigated the role of advanced systems in increasing customers' rate of adoption. User-friendly technology such as the Janata App has the potential to significantly reduce operational inefficiencies and improve service delivery at Janata Bank.

The sustainability of consumer relationships is contingent upon maintaining their interest in digital technologies, establishing customer trust as the foundation for effective digital marketing. Mbama and Ezepue (2018) assert that trust is particularly crucial in this sector due to the sensitive nature of financial transactions. According to Salihu et al. (2019), addressing security and privacy concerns in electronic banking services is essential for fostering confidence. Furthermore, a study conducted by Omar Ali et al. (2020) indicates that users' adoption of online banking services is heavily dependent on trust, which is a fundamental attribute of devices such as the Janata App. The promotion of digital marketing tool utilization is also strongly correlated with increasing consumer awareness. Fute and Lyimo (2019) emphasize the necessity of educational campaigns to inform consumers about the benefits and features of digital platforms, particularly in regions where these resources are in their nascent stages. Mufarih et al. (2020) analyzed how awareness of digital banking features could encourage user adoption in Indonesia, suggesting that increased awareness of the Janata App's features and benefits among customers at Janata Bank's Rohanpur branch may lead to significantly higher adoption rates in the future. To ensure widespread adoption, awareness campaigns must focus on addressing consumer inquiries, simplifying processes, and demonstrating value. Integration with organizational strategy must also become a key area of focus for banks. Yousuf (2019) posits that integrating digital marketing tools into the overall organizational strategy ensures these technologies contribute to the achievement of broad business objectives. This integration necessitates incorporating consumer feedback, monitoring digital performance, and adjusting tactics to meet evolving consumer needs. Al-Dmour et al. (2019) corroborated these findings, demonstrating how strategic integration enhances the effectiveness of electronic customer relationship management (ECRM) technologies, thereby improving the overall performance of commercial banks.

Perceived ease of use is a significant factor in ensuring customer satisfaction and utilization of digital marketing tools. According to Siagian et al. (2022), usability is a crucial element of platforms such as Janata App and has a direct influence on orientation behavior through trust. As Nguyen (2020) suggests, organizations must avoid compromising customer experience by simplifying processes, reducing the technology stack, and enhancing user-friendliness. Furthermore, Daka & Phiri (2019) identify usability as an essential sustainability factor in driving the adoption of e-banking services, indicating a need for financial institutions like Janata Bank to prioritize user-friendly interfaces.solutions.

In conclusion, the efficacy of digital marketing tools at the Janata Bank's Rohanpur branch necessitates a synergistic approach encompassing content quality, technological infrastructure, customer trust, customer awareness, integration with strategy, and perceived ease of use. Through the implementation of these aspects to expand the utilization and functionality of digital platforms such as the Janata App, the bank may enhance customer satisfaction and operational efficiency.

CHAPTER 3

Hypothesis Development and Conceptual Framework

3.1 Hypothesis Development

3.1.1 Effectiveness of Digital Marketing Tools in Banks and types of content quality

Content quality refers to the correctness, consistency, and relevancy of digital content sent via marketing technologies. Good content can enhance the effectiveness of digital marketing tools in banks and still have a significant effect on customer engagement. According to Diener and Špaček (2021), impactful and organized content will have a positive influence on consumer perceptions of the usability and the trustworthiness of digital platforms, which in turn enhances the effectiveness of marketing strategies for those platforms.

Hypothesis 1 (H_1): The quality of content improves the effectiveness of the digital marketing tools of a bank.

3.1.2 Effectiveness of Digital Marketing Tools in a bank and Technological Infrastructure

Technological infrastructure refers to the networks, platforms, and technologies that allow digital marketing techniques to be enacted. When there is proper technology infrastructure in place, the plans drawn for banks and their clients regarding digital marketing tactics work dynamically. According to Salem et al. (2019), reliable infrastructure significantly promotes e-banking services by enhancing customers' satisfaction.

Hypothesis 2 (H_2): The technological infrastructure has a positive influence on the effectiveness of digital marketing tools in a bank.

3.1.3 Effectiveness of Digital Marketing Tools in a Bank and Customer Trust

Consumer trust is a bridge that significantly impacts the potency of digital marketing tools in banks. Trust grows with secure platforms, open policies, and active communication. According to Omar Ali et al. (2020), perceived trust plays an important role in consumers using e-banking and related products.

Hypothesis 3(H_3:) Customer trust increases the effectiveness of digital marketing tools:

3.1.4 Effectiveness of Uses of Digital Marketing Tools in a Bank and Awareness of Citizens

Customer awareness is the extent to which consumers are familiar with the functionalities of digital marketing tools and their accessibility. Banks can initiate awareness campaigns to enhance the utility of these instruments. According to Al-Dmour et al. (2019), the greater client knowledge, the better the acceptance and usage rates of the e-banking tool.

Hypothesis 4(H_4): Customer awareness positively affects the effectiveness of the digital marketing tools in a bank.

3.1.5 Effectiveness of Digital Marketing Tools in a Bank Integration with Strategy

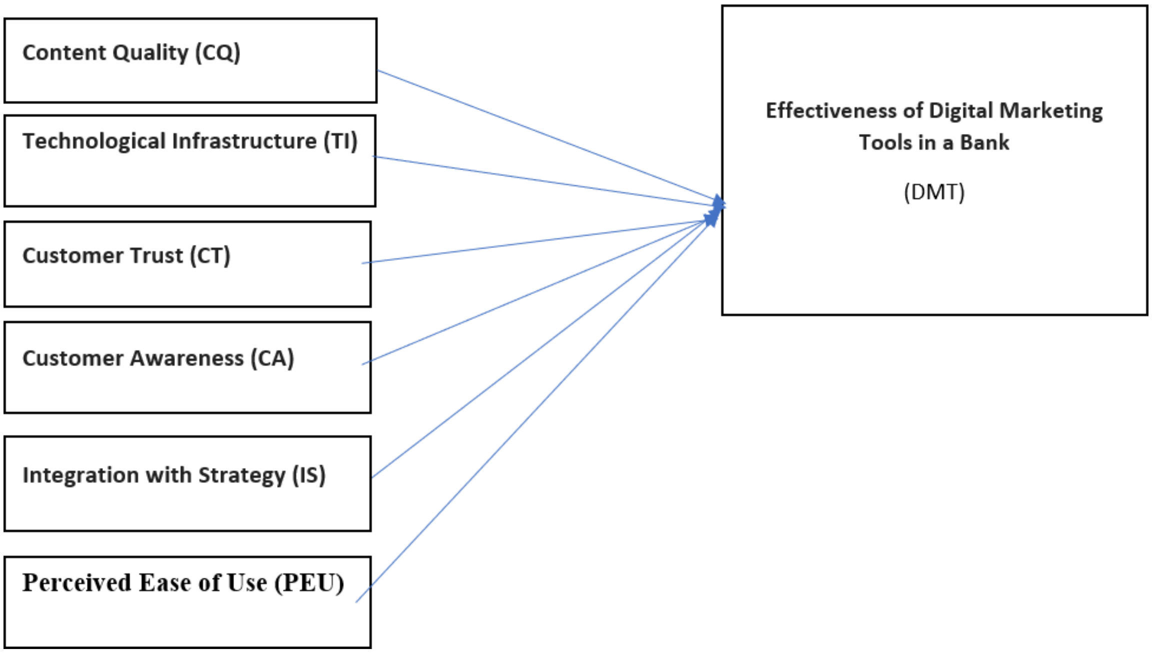
Integration with the strategy is a measure of how well the digital marketing technologies are aligned with the bank's overall business goals. When marketing tools are embedded in broader efforts, they can more effectively be used to achieve targeted results. Molla et al. translate this as: "Strategic alignment ensures enhanced performance and customer satisfaction." (2022).

Hypothesis 5 (H_5): The integration with strategy positively influences the effectiveness of the digital marketing tools a bank has.

3.1.6 Effectiveness of Digital Marketing Tools Used by a Bank and Its Perceived Ease of Use

Ease of use of digital marketing tools is related to their simplicity and usability. Highly user-friendly tools lead to greater client takeover and engagement. In other words, digital products available to consumers tend to increase dramatically when they are easy to use (Mbama & Ezepue, 2018).

Hypothesis 6H_6: Perceived ease of use has positive effect on effectiveness of digital marketing tools in a bank



Source

Salihu et al. Li et al. (2019); Alkhowaiter (2020); Al-Dmour et al. (2019); Salem et al. (2019), Mbama & Ezepue (2018), Omar Ali et al. (2019); Lin et al. (2020); Fute & Lyimo 2019; Siagian et al. (2022); Nazaritehrani and Mashali (2020); Molla et al. (2022).; Mohd et al. (2020); Matanhire et al. (2021); Mufarih et al. (2020); Nguyen (2020)

CHAPTER 4

Methodology

4.1 Population and Sample Size

The target population of the study was customers of Janata bank plc Rohanpur branch Chapainawabganj. Data Collection Data was collected through a closed-ended questionnaire. A total of 181 subjects were approached, and 175 usable responses were obtained.

4.2 Question Design

The questionnaire used in this study had 22 indicator variables in 7 Contract variables (Appendix). All of the indicator variables are based on the five-point Likert scale, where five was strongly agree , agree , neutral, disagree, and strongly disagree.

4.3 Data Collection

The collection of the data involved a questionnaire-based survey with convenience sampling. A pilot study was conducted to test the validity and the clarity of the questionnaire before data collection (23). Following the feedback of the pilot survey, some wording of the questions were adjusted to keep the questionnaire concise from the respondent perspective. Theoretical population of the study: Janata bank plc Rohanpur branch.

4.4 Data Analysis

Data analysis aims at getting in-depth understanding of the problem and evaluate the data. validity, and to validate the propositions derived for the study. Statistical analysis of data in this study was performed using Statistical Package for Social Science (SPSS) computer program, Version 27. Then, the data is evaluated.

CHAPTER 5

Analysis &Findings

5.1 Demographic profile of the sample

Gender Analysis

		Frequency	Percentages %	Mean	Standard Deviation
Gender	Male	166	94.9	1.05	.222
	Female	9	5.1		
	Others	0			
Education	SSC	8	4.6	6.25	17.542
	HSC	28	16.0		
	Honors	96	54..9		
	Masters	37	21.1		
	Others	6	3.4		
Income	Below 20000	13	7.4	2.89	1.271
	20001-40000	74	42.3		
	40001-60000	37	21.1		
	60001-80000	29	16.6		
	80001-100000	14	8.0		
	100001-Above	8	4.6		
Age	18-22	6	3.4	3.91	1.467
	23-27	30	17.1		
	28-32	42	24.0		
	33-37	21	12.0		
	38-42	48	27.4		
	Above 43	28	16.0		

The majority of survey respondents identify as male (166 people, 94.9%). There were no "Others" category participants, and only 9 (5.1%) respondents were female. The gender mean value is 1.05 with standard deviation of 0.222, indicating little deviation.

Education Analysis

A bachelor degree (honors degree) is the most common educational qualification held by the responders (54.9%) and followed by a master degree (21.1%). Since the vast majority of the respondents are qualified to a higher level of education, it may play a role in how they perceive the subject of the study.

The education means of 6.25 and a very large standard deviation (17.542) suggest that the educational background of the participants varies widely.

Income Analysis

Most responders (42.3%) fall within the income bracket of $20,001–40,000. In other words, most participants come from lower-middle-class to middle-class families, which might influence their ease of access to assets quail to this study.

The respondents earn around the mean income level of 2.89 with a standard deviation of 1.271, indicating that the data is moderately dispersed (i.e., most of the respondents' incomes are near the mean).

Age Analysis

The majority of responders are verified as between the ages of 38–42 years (27.4%) with 28–32 years (24.0%) being the second largest. Given that most respondents are mid-career professionals (or more experienced) in their fields, this should influence their attitudes and actions toward the objectives of this study significantly.

The age distribution has a mean of 3.91 and a standard deviation of 1.467 which is a relatively large variance.

5.2 Reliability

Variable	Reliability	Number of item
Content Quality	.974	3
Technological Infrastructure	.966	4
Customer Trust	.939	3
Customer Awareness	.949	3
Integration With Strategy	.959	3

Perceive Ease of Use	.965	3
Digital Marketing tools	.946	3

The factor analysis reliability of variables used in this study shows that all constructs exhibit high levels of internal consistency (as measured by Cronbach's alpha). Within the three factors, Content Quality showed consistent performance with the highest reliability score of 0.974. Perceived Ease of Use also proved to be quite reliable, with a score of 0.965 using three questions (Table 2), second was the Technological Infrastructure (0.966) with four questions, Перceived Ease of Use likewise demonstrated high dependability. Customer Awareness and Integration with Strategy, based on three elements each, were rated at 0.949 and 0.959, respectively. With three items from Customer Trust's dependability, strong consistency was demonstrated with a dependability score of 0.939. Lastly, the reliability value for the dependent variable, Digital Marketing Tools used three questions, which showed a value of 0.946 indicating that the measuring scale used for the study was valid. These results are consistent and provide a basis for future research on the data.

5.3 Correlation Analysis

Person Correlation Coefficient(r)

Hypothesis	Person Correlation Coefficient(r)	Correlation	Result
H1: CQ-DMT	.871	Positive	Good
H2: TI-DMT	.914	Positive	Excellent
H3: CT-DMT	.888	Positive	Good
H4: CA-DMT	.922	Positive	Excellent
H5: IS-DMT	.894	Positive	Good
H6: PEU-DMT	.917	Positive	Excellent

The correlation study of the Various independent components with Dependent variable (Digital Marketing Tools) was measured using the Pearson Correlation Coefficient (r) and showed significant correlation between independent components and respective dependent variable. H1: There is a strong positive correlation (0.871), classified as "Good," between DMT with Content Quality (CQ) Hypothesis 2 (H2) states the significant correlation between Technological

Infrastructure (TI) and DMT is 0.914, classified as "Excellent." Hypothesis 3 (H3): Customer Trust (CT) Establishes a "Good" Correlation Coefficient with DMT Value of 0.888 Hypothesis 4 (H4) regarding the correlation of CA and DMT, revealed a significant association (0.922). Furthermore, for H5, a "Good" correlation (0.896) is established between Integration with Strategy (IS) and DMT. Lastly, H6 validate the Very Good relationship 0.917 of Perceived Ease of Use (PEU) towards DMT. As a whole, these results show the positive correlations between these components, identifying the strength of the correlation and their importance in determining the effectiveness of the digital marketing tools.

5.4 Factor analysis

Here KMO and Bartlett's Test Result (1st Run) is .958and 2nd run .947.

Rotated Component Matrix[a]

1st run Some values here have been omitted because they are doubles. Here double value are TI_4,CT_1,CT_2,CT_3,CA_1,CA_3, DMT_3**.**

Rotated Component Matrix[a]

2nd run only one value is double. This value is CA_2.

Results of 3rd and Final Run

KMO and Bartlett's Test[a]

Table 4 KMO and Bartlett's Test Result (3st Run)

Measurement Scale	**Result**
Meritorious	.958

The overall strength and adequacy of the data for factor analysis are highlighted by the high KMO measure (0.945). It indicates that there is substantial common variance between the variables, demonstrating that they can be effectively grouped into a small number of underlying causes. These results, together with a significant Bartlett's test (we assume $p < 0.05$), suggest proceeding with factor analysis to identify significant patterns and hidden constructs in your data.

Communalities

	Initial	**Extraction**
CQ_1	1.000	.905
CQ_2	1.000	.939
CQ_3	1.000	.969
TI_1	1.000	.952
TI_2	1.000	.955
TI_3	1.000	.946
IS_1	1.000	.802
IS_2	1.000	.922
IS_3	1.000	.920
PEU_1	1.000	.877
PEU-3	1.000	.898
DMT_1	1.000	.922
DMT_2	1.000	.894

Interpretation of Rescaled Extraction Communalities

1. **CQ_1, CQ_2, CQ_3 (Content Quality)**:
   - Component 1's variables CQ_1 (.853), CQ_2 (.865), and CQ_3 (.879) have high loadings, indicating that they strongly represent the content quality factor.
   - Similarly, components TI_1 (.861), TI_2 (.840), and TI_3 (.844) that are connected to technological infrastructure also place a significant burden on Component 1.
   - This suggests that Component 1 comprises aspects related to both content quality and technology infrastructure, which are intimately related in influencing the effectiveness of a bank's digital marketing tools.

2. **TI_1, TI_2, TI_3 (Technological Infrastructure)**:
   - Communalities: **.952, .955, .946**.

- Interpretation: These values indicate excellent representation by the factors, showing that technological infrastructure significantly contributes to the explained variance.

3. **IS_1, IS_2, IS_3 (Integration with Strategy)**:
   - Communalities: **.802, .922, .920**.
   - Interpretation: IS_2 and IS_3 are highly explained by the factors, while IS_1 has a slightly lower value (.802). This suggests that some variance in IS_1 is not fully captured, but it's still reasonably explained.

4. **PEU_1, PEU_3 (Perceived Ease of Use)**:
   - Communalities: **.877, .898**.
   - Interpretation: These variables are strongly represented, showing that perceived ease of use is well-integrated into the factor model.

5. **DMT_1, DMT_2 (Digital Marketing Tools)**:
   - Communalities: **.922, .894**.
   - Interpretation: These values indicate that digital marketing tools variables are also well-represented by the factors, with DMT_1 having slightly higher explanatory power.

Rotated Component Matrix[a]

Constraints	**Component**	
	1	**2**
CQ-1		.853
CQ-2		.865
CQ-3		.879
TI-1		.861
TI-2		.840
TI_3		.844
IS_1	.793	
IS_2	.857	
IS_3	.857	

PEU_1	.826	
PEU-3	.825	
DMT_1	.844	
DMT_2	.834	

Analysis of the Rotated Component Matrix

The Rotated Component Matrix provides insights into how the variables (questions/items) cluster together based on their loadings onto two extracted components. These loadings indicate the correlation between the variables and the underlying factors, with higher values suggesting a stronger relationship. The analysis is detailed below:

1. Component 1 – Content Quality (CQ) and Technological Infrastructure (TI):

- Component 1 shows high loadings for variables CQ_1 (.853), CQ_2 (.865), and CQ_3 (.879), suggesting that they significantly represent the factor related to content quality.
- In a similar manner, Component 1 also receives a heavy load from Technological Infrastructure-related items TI_1 (.861), TI_2 (.840), and TI_3 (.844).
- This implies that Component 1 includes elements pertaining to both technological infrastructure and content quality, which are closely tied in affecting how well a bank's digital marketing tools work.

2. Component 2 – Integration with Strategy (IS) and Perceived Ease of Use (PEU):

- Component 2 is heavily loaded by items IS_1 (.793), IS_2 (.857), and IS_3 (.857), demonstrating their high Integration with Strategy representation.
- Similarly, Component 2 has strong correlations with PEU_1 (.826) and PEU_3 (.825), indicating their role in Perceived Ease of Use. This implies that Component 2 mostly represents elements pertaining to strategic alignment and usability in the adoption of digital marketing technologies.

3. Digital Marketing Tools (DMT):

- The items DMT_1 (.844) and DMT_2 (.834) have a substantial load on both components, indicating that a combination of the elements recorded in Components 1 and 2 affects how effective digital marketing tools are.

- This suggests a multifaceted relationship in which the efficacy of digital marketing tools is driven by a combination of infrastructure, strategic alignment, content quality, and usability.

CHAPTER 6

Discussion, Recommendation Limitations & Conclusion

6.1 Discussion:

The effectiveness of digital marketing tools at a bank is decided by Six major Factors namely: Perceived ease of use, Technological infrastructure, customer trust, customer awareness, integration with strategy, and content quality as found in the study. In our research, high-quality material consistently ranked among the top motivating factors, emphasizing the need for relevant, understandable, and eye-catching digital material in attracting and retaining clients. Consumers are more likely to engage with banks whose digital presence provides meaningful information in an organized manner.

Digital marketing tools cannot function effectively without the necessary tech infrastructure in place, similar to this. Outdated systems or tech issues may compromise user experience, debasing the impact of the digital work. Because people are reluctant to share financial and personal information online, customer trust is key, according to the survey. For new security protocols and open communication to establish and preserve this confidence, however.

This, and customer awareness, which highlighted the need for banks to educate their customers on the benefits and convenience of digital marketing methods, were the other major theme. Moreover, how seamlessly it fits into the strategy helps build a synergetic and efficient strategy that ensures digital marketing campaigns are in concert with broader organizational goals. Finally, as overly complex geophysical technologies are major engagement barriers, perceived ease of use significantly

6.2 Recommendation

Measuring and Tracking Results of Digital Marketing

- For digital marketing campaigns, use analytics tools to track ROI, conversion rates, and customer engagement.

- Utilize consumer feedback surveys to ascertain areas that need development and gauge the efficacy of digital marketing techniques.
- They must prepare performance reports every quarter so that plans can be adjusted according to trending and consumer behavior.
- Update e-janata app system

Continuing Education and Training

- Train employees to become more skilled and knowledgeable in digital marketing tools.
- Urge employees to provide innovative feedback on how digital marketing strategies can be improved based on practice with clients.
- Seismic Strengthening in High-Tech Buildings
- Invest in new, secure, scalable technology platforms for online advertising and customer interaction.
- Ensure that the bank's mobile apps and website are fast, easy to use, and mobile responsive.
- Utilize AI-powered solutions for predictive analytics and personalized marketing to improve campaign targeting.

6.3 Limitations of the Study

Sample Size and Diversity:

This study, however, was limited in sample size due to time and resource constraints. These results may not be generalized to a wider population due to this limitation.

Rapid Changes in Technology:

Our tools and techniques in digital marketing are updated continuously, and therefore could result in being obsolete as the tools and technologies change between the time of this publication until now.

Focus on One Branch at a Time:

Focusing on just one branch at a time only allows results to be generalized to that specific branch (for example, targeting urban branches with different customer profiles and needs for digital marketing).

Lack of access to proprietary data:

Access to the bank's internal reports and confidential digital marketing strategy was limited and would have restricted the depth of analysis available.

Time Constraints:

The short duration of internship might have led to the study not being able to track the long-term trends or respondent's perception towards digital marketing tools.

6.4 Conclusion:

The study concludes that the essential for banks to embrace a customer-focused approach to digital marketing, especially at the branch level. In addition, Janata Bank PLC's Rohanpur branch must prioritize investments in technological innovations, provide excellent content, and create trust. Training programs may be established to augment customer awareness and comfort about digital tools. If this is set right, these elements can massively scale the efficiency of the banks digital marketing campaigns in sync with its business goals.

The results of this study can provide a pathway to other scholars from financial industries who want to expand their digital marketing features to support the growth and development of a modern banking system in Bangladesh.

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Appendix

Questionnaire Items

Constructs/Questionnaire Items
Demographic Data Have you any account in Janata bank plc Gender Education Family Income (per month in BDT) Age
Content Quality
The content provided by Janata Bank is relevant to my needs The information from Janata Bank is presented clearly The quality of content shared through digital channels enhances my understanding of Janata Bank's services
Technological Infrastructure
Janata Bank’s digital platforms are user-friendly The speed of digital transactions offered by Janata Bank is satisfactory The mobile app of Janata Bank functions smoothly without technical issues The bank’s technological infrastructure enhances the effectiveness of its digital marketing tools
Customer Trust
Previous positive experiences increase my trust in Janata Bank’s digital tools. I trust Janata Bank’s digital marketing communications. The reliability of Janata Bank's digital marketing tools strengthens my trust in the bank.
Customer Awareness
I am aware of Janata Bank's digital tools and how to use them

Janata Bank's digital marketing tools help me stay informed about the bank’s updates and promotions.

Janata Bank adapts its strategies based on customer feedback in the digital realm.

Integration with Strategy

The digital marketing tools of Janata Bank are integrated into the bank’s traditional marketing strategies

The integration of digital marketing tools with other strategies improves their effectiveness.

Janata Bank’s digital marketing tools complement its traditional marketing efforts

Perceived Ease of Use

Janata Bank’s digital marketing tools are easy to navigate.

The digital marketing tools of Janata Bank PLC are user-friendly

The digital tools offered by Janata Bank PLC simplify my banking tasks

Digital Marketing Tools

Digital marketing tools in Janata Bank are effective in promoting bank services.

Digital marketing tools used by the bank improve customer engagement

Janata Bank's digital marketing tools are more effective than traditional methods of marketing

Factors Affecting the effectiveness of digital marketing Tools in a Bank: A Study on Janata Bank PLC, Rohanpur branch Chapainawabganj.

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