

DIGITAL MARKETING COMMUNICATION STRATEGIES: A SURE WAY OF GAINING CUSTOMER PATRONAGE

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ABSTRACT

The study evaluates the effect of Digital Marketing Communication Strategies: A sure way of gaining Customer Patronage through examination of Search Engine Optimization (SEO), Social Media Marketing (SMM), and Mobile Application Marketing (MAM). Quantitative research methods were used to survey 450 active Opay users who provided data for the investigation. The research employed a structured questionnaire instrument for data collection that underwent analysis in SPSS V27 by utilizing descriptive and inferential statistics. The analysis shows SEO practices lead to increased customer patronage at Opay ($R = 0.692$, $p = 0.000$) because they improve both visibility and user trust across digital platforms. The research data showed SMM linked positively to customer patronage ($R = 0.758$, $p = 0.000$) indicating social media plays a vital role in constructing brand awareness alongside user engagement. More so, MAM shows a significant positive relationship on customer patronage ($R = 0.732$, $p = 0.000$). The research demonstrates that SEO, SMM and MAM function as essential digital marketing tools for improving customer relationships within the digital banking environment. To achieve maximum business growth and customer loyalty, the Opay Digital Bank must optimize SEO strategies while improving social media engagement through personalized content with a focus on better mobile app usability.

Keywords: Digital Marketing Communication Strategies, Search Engine Optimization, Social Media Marketing, Mobile Application Marketing, Customer Patronage, Digital Banking, Opay Digital Bank.

INTRODUCTION

In the modern business era, it is almost impossible to see a company that succeeds without heavy digital marketing communication strategies. This is as a result of the realization that customers ought to be treated like kings and queens. Hence, there is high competition for winning customer patronage by companies, which is why any company that is yet to realize this fact is often left behind in satisfying dynamic customer preferences. Digital marketing communication strategies tools serve as an internal capability for businesses to win customer loyalty in the modern competitive market era.

Business growth on digital platforms requires companies to develop successful communication plans owing to evolving consumer patterns.

In the banking sector, especially microfinance banks that have been established in less than a decade, there is a high need for these companies to explore digital marketing communication strategies to present their services to customers. This study explores Opay Digital Bank as a case study.

Opay Digital Bank and similar microfinance digital banks maintain important corporate messaging that enables customer outreach through social media platforms and email using

search engine optimization and advertising strategies for content distribution (Ogbonna et al., 2024). Through both traditional and digital marketing approaches, strategic marketing generates dependable brand messages to build enduring trust-based relationships with customers (Melewar et al. 2017).

Companies must engage actively with consumers and offer tailored marketing messages beyond mere product offerings because they need to deeply understand what customers want to gain loyalty. Businesses aligning digital marketing platforms with strategic communication strategies drive customers' brand perception and loyalty in purchase decisions (Ajede et al., 2025; Nnajofofor et al., 2024).

In modern business operations, organizations depend on Search Engine Optimization (SEO) and Social Media Marketing (SMM) and Mobile Application Marketing (MAM) to reach maximum market visibility and gain user engagement and revenue. Digital marketing has transformed business-consumer relationships through personalized experiences, interactive engagement, and targeted promotions (Lawal & Abdullahi, 2024). The increasing digitalization of financial services has made it essential for digital banks, such as Opay Digital Bank, to implement effective marketing strategies that enhance customer engagement, brand visibility, and competitive positioning.

However, Opay Digital Bank faces significant challenges in maximizing the effectiveness of its Search Engine Optimization (SEO), Social Media Marketing (SMM), and Mobile Application Marketing (MAM) strategies, which directly affect its ability to attract and retain customers (Aisha & Abdullahi, 2024). Without optimized digital marketing efforts, Opay struggles to rank well in search engine results, engage meaningfully with its audience on social media, and retain users on its mobile banking platforms.

To overcome these challenges, SEO is a crucial tool for improving Opay's online visibility and discoverability. The bank currently faces difficulties with localized content, inadequate business profiles, and suboptimal website and mobile app experience, which hinder its ability to

rank well in local search results and effectively engage users (Kijkasiwat, 2021). Additionally, frequent search engine algorithm updates, poor keyword optimization, and content relevance issues make it difficult for businesses to sustain search visibility (Chaffey & Smith, 2022). By implementing a strong SEO strategy, Opay can ensure that its website ranks higher, reach the right audience, and build trust among potential customers. Similarly, Social Media Marketing (SMM) is essential for improving customer engagement and brand loyalty.

Despite the vast potential of social media platforms, Opay faces challenges, such as fake identities, lack of customer verification, content oversaturation, and declining engagement rates. Many businesses struggle to create content that resonates with audiences, leading to lower rates of interaction and conversion. Additionally, maintaining a consistent brand voice across multiple platforms can be difficult because of varying audience preferences (Tuten 2021). By adopting a data-driven social media strategy, Opay can engage customers through authentic content, influencer partnerships, and targeted advertisements, which strengthens brand credibility and increases customer retention.

Mobile Application Marketing (MAM) is crucial for user acquisition, retention, and transaction efficiency in Opay's digital banking ecosystem. Banks currently struggle to build user trust, address security concerns, and navigate a highly competitive market for mobile banking services (Ogbonna et al., 2024; Kumar & Reinartz, 2018). Many mobile applications face challenges related to user engagement and retention, leading to reduced app usage over time. By integrating personalized in-app experiences, AI-driven recommendations, and enhanced security features, Opay can create a seamless digital banking experience that keeps users engaged, and fosters long-term loyalty.

This study analyzed how social media marketing, search engine optimization, and mobile application marketing influence customer patronage at the Opay Digital Bank in Nigeria. This study investigated the following core questions: What is the relationship between SEO

and customer patronage, social media marketing and customer patronage, and mobile application marketing and customer patronage? From these results, the hypotheses for this study were drawn for testing.

LITERATURE REVIEW

Digital Marketing Communication Strategies

The rapidly evolving digital environment requires digital marketing communication strategies to determine how businesses connect with audiences and reach their business targets. Existing and potential consumers can interact with digital marketing communication content through various digital platforms, including social media, email systems, websites, and mobile applications (Chaffey et al., 2019). This approach focuses on reaching audiences in their preferred digital spaces while anticipating their evolving preferences. By fostering interactive engagement, digital marketing communication helps build brand communities and enhances customer relationships (Kastler et al., 2021). The ultimate objective is to cultivate trust and deliver sustained value, turning customers into brand advocates who, in turn, drive new customer acquisitions through word-of-mouth promotion (Ryan, 2016).

Strategic marketing communication can be seen as an intentional and coordinated use of communication to achieve an organization's objectives. It integrates various communication tools including public relations, advertising, marketing, and online engagement to present a consistent corporate identity and reinforce long-term strategic goals (Fill & Turnbull, 2016). By ensuring that all messaging aligns with an organization's mission, strategic marketing communication enhances brand positioning, strengthens stakeholder relationships, and fosters internal and external coherence (Belch & Belch, 2018).

The integration of digital tools into strategic marketing communication has become indispensable in today's business environment. Digital platforms provide businesses with opportunities to attract and engage customers

while leveraging data-driven insights for targeted marketing campaigns (Tiago & Veríssimo, 2014). Through multi-channel strategies, digital marketing enhances brand visibility, improves cost efficiency, and enables precise audience segmentation, making it a crucial component of modern marketing efforts (Tuten, 2023). Moreover, the rise of user-generated content (UGC) has added a new dimension to digital marketing. User-Generated Content (UGC) is becoming a cornerstone in digital marketing due to its authenticity and influence on purchasing decisions. Studies indicate that a significant percentage of consumers are swayed by UGC, with advertisements featuring such content achieving higher engagement rates compared to traditional ads. This shift towards a more collaborative advertising model enhances consumer trust and fosters more loyal communities.

Search Engine Optimization

Search Engine Optimization (SEO) enhances website performance on search engine results page rankings, so businesses increase their organic traffic and online visibility. Organizations from every sector now use SEO as an essential marketing mechanism because digital competition continues to increase (Chaffey & Smith, 2022). KB (2023) indicates that search engines explain 68% of first interactions with online content so businesses must optimize their websites to grab and keep potential customers. In addition, Patel et al. (2023) SEO plays a vital role in influencing customer conduct within the retail and service domains. They argue that technical SEO elements, such as mobile-friendliness, page speed optimization, and structured data, directly impact user engagement and conversion rates.

A well-optimized website features keyword-rich content, high-quality backlinks, and a seamless user experience that aligns with search engine algorithms. Industries such as e-commerce, finance, and healthcare have particularly benefited from SEO, using data-driven optimization techniques to boost web traffic, improve lead generation, and drive revenue (Romero Vargas, 2024). As search engines continuously refine their ranking criteria, businesses must stay updated on SEO trends and

algorithm changes to maintain a competitive edge.

Several scholars acknowledge the importance of Search Engine Optimization (SEO) for better online presence although they admit competing industries like digital banking make it even more vital. According to Chaffey (2019), SEO is not only about keyword optimization but also about creating a seamless user experience, fast-loading pages, and high-quality content. He suggested that businesses must focus on building domain authority through backlinks and local SEO strategies to enhance rankings. Furthermore, scholars, such as Fishkin (2015), argue that a successful SEO strategy requires continuous adaptation to changing search engine algorithms, which demands a holistic approach, including technical SEO, content marketing, and mobile optimization. Without a strong SEO foundation, companies risk losing significant amounts of traffic and potential customers.

Social Media Marketing

Social media marketing involves leveraging digital platforms such as Facebook, Twitter, Instagram, LinkedIn, and TikTok to engage audiences, build brand awareness, and drive consumer actions. Unlike traditional advertising, which focuses on direct selling, social media marketing emphasizes interactive communication, fostering relationships between brands and their target audience (Pulizzi, 2020). A well-structured social media marketing plan ensures that an organization remains a go-to source for industry-related content, customer support, and community engagement (Halligan et al., 2021).

However, Tuten and Solomon (2017) point out the challenge of standing out amidst a saturation of content, which requires businesses to develop innovative and authentic campaigns. The interactive nature of social media also means that negative feedback can quickly go viral, presenting both an opportunity and a risk for brands. The integration of artificial intelligence (AI) and automation has further revolutionized social media marketing. AI-driven tools assist in personalized content recommendations, audience segmentation, and automated responses, enabling

brands to optimize their campaigns effectively. These advancements allow businesses to target consumers more efficiently and tailor messaging based on behavioral insights, resulting in higher engagement rates (Chaffey, 2022).

Mobile Application Marketing

Mobile application marketing, often used interchangeably with mobile website marketing, involves leveraging mobile apps to promote products and services, engage consumers, and drive conversions. As smartphone adoption continues to grow, businesses across industries have integrated mobile applications as a key component of their marketing strategies (Zhou, Zhang, & Zimmermann, 2020). According to Statista (2023), mobile devices account for over 59% of global web traffic, highlighting the importance of seamless, app-based user experiences that cater to mobile-first consumers.

Research by Nkpurukwe et al., (2020) underscores the pivotal role of mobile application marketing in influencing customer behavior, particularly in the telecommunications sector. They emphasize that personalized app-based marketing strategies, such as push notifications, in-app promotions, and AI-driven recommendations, significantly enhance customer satisfaction and brand loyalty. Their findings suggest that businesses must tailor their mobile app marketing efforts to align with user preferences in order to foster stronger brand engagement and long-term customer retention.

Mobile application marketing involves designing, optimizing, and promoting digital platforms that cater specifically to mobile users. Successful mobile apps are characterized by fast performance, intuitive navigation, and user-friendly interfaces that enhance engagement. Industries such as e-commerce, banking, and entertainment streaming services have particularly benefited from mobile app marketing strategies, using them to enhance accessibility, improve customer interactions, and drive sales (Song et al., 2024). With mobile internet usage steadily increasing, businesses must ensure their mobile applications provide a seamless and personalized experience to maintain a competitive edge.

However, marketing mobile apps face unique challenges, including high competition in app stores, poor discoverability, and maintenance of user engagement post-installation. According to Rydell et al. (2016), one of the main issues is ensuring a seamless user experience and driving positive app reviews. They suggested that app developers and marketers should focus on App Store Optimization (ASO), in-app messaging, and personalized experiences to overcome these obstacles. According to Belanche et al. (2017) app security and trust play an essential role in sustaining long-term customer loyalty which requires transparent privacy and security communications during marketing activities.

Customer Patronage

Mostert et al. (2019) see customer patronage as a continuous engagement, loyalty, and repeated transactions a customer has with a business over time. It reflects the extent to which customers prefer a company's products or services over competitors, based on factors such as customer satisfaction, perceived value, trust, brand reputation, and service quality. Kotler and Keller (2016) find that price is an essential factor driving customer decisions, particularly in the competitive digital banking sector. Their study shows that pricing strategies directly influence customer loyalty, especially among price-conscious consumers. Profit increases for OPay operators that deliver services matching customer satisfaction levels compared with businesses that fail to meet expectations (Nkpurukwe et al., 2024). Dimyati and Subagio (2018) demonstrated how customer trust functions as a key intermediary between satisfying customers and developing commitment, helping build enduring business relationships. A business earns customer commitment through trust, as satisfied customers view the bank as reliable, honest, and competent, which leads them to establish long-term intentions toward the brand.

The Nigerian digital banking sector, particularly OPay Digital Bank, relies heavily on online interactions as the primary customer-company contact point. Insecure customers tend to lose trust when digital platforms offer poor usability and accessibility, making it difficult for them to validate transactions and access account details.

OPay builds trust by providing a user-friendly interface that guarantees smooth transactions and transparent system security, thereby leading to secure online interactions and greater customer confidence.

Theoretical Foundation

Research on digital and strategic marketing communication employs integrated marketing communication (IMC) as its framework because it represents a vital tool for customer patronage. IMC theory indicates that businesses operating in fast-evolving competitive markets must synchronize their marketing communications through various platforms, which creates a cohesive brand message for their defined target audience. According to the theory every customer interaction must include traditional and digital communication channels such as advertising public relations direct marketing with social media websites and email because this approach helps reinforce consistent brand messaging across all communication platforms (Schultz, Tannenbaum, & Lauterborn, 1993).

Through multiple channels, consumers engage with brands under this model, leading to their expectations of consistent ongoing communication experiences. Businesses require unified communication approaches because inconsistent messages push consumers toward confusion and create inconsistent experiences across platforms. To achieve brand consistency and sway customers' purchasing decisions, businesses must deliver personalized content mixed with clear messaging on digital platforms that require one-on-one client interactions (Chaffey & Smith, 2022).

In applying the Integrated Marketing Communication (IMC) theory to OPay Digital Bank, digital and strategic marketing communication is seen as a crucial tool for enhancing customer engagement and driving loyalty, especially in a competitive digital banking environment. To achieve optimal results OPay should unite different digital communication tools with its marketing activities through coordinated IMC strategy implementation. This integrated approach allows the bank to effectively capture customer

attention, nurture interest, build desire for its financial products, and encourage action—thereby boosting customer acquisition, patronage, and retention.

IMC theory provides a solid foundation for understanding how a strategic and unified approach to both digital and traditional marketing communication can help OPay connect with customers more effectively. When implemented successfully, IMC not only increases brand awareness but also fosters stronger relationships with customers, which are crucial for securing repeat business and long-term loyalty in the banking sector. Through cohesive marketing communication strategies, OPay can drive customer engagement, build trust, and contribute to its success in an increasingly digital and competitive marketplace. This approach ensures that OPay not only attracts new customers but also retains existing ones, ultimately positioning the bank for sustained growth and customer loyalty.

Empirical Review

Nkpurukwe et al. (2020) investigated Mobile Marketing Strategies and Customer Patronage of Mobile Telecommunication Services in Nigeria through their research. The researchers analyzed mobile marketing approaches alongside mobile service-related customer retention behavior through empirical tests. The study conducted their survey using a cross-sectional method which included 400 telecommunication subscribers from MTN, Glo, Airtel, and 9 Mobile. The research utilized SPSS version 21.0 to validate their proposed four hypotheses through the application of Spearman's Rank Correlation Coefficient. The research analysis demonstrated that mobile marketing strategy elements including mobile websites and SMS marketing showed direct and significant correlations with customer patronage observations. Research results demonstrate that mobile marketing operates as an efficient instrument for achieving better customer referrals and purchase intentions. The research team advised telecom operators to implement mobile websites together with SMS marketing since these dual approaches effectively boost customer loyalty and generate sales increases.

The research conducted by Iroka and Nwaizugbo (2024) examined the influence of digital marketing channels on the retail platform customer engagement of Jumia and Konga through Digital Marketing Channels and Customer Patronage of Online Shops. The study designed a cross-sectional methodology along with an online structured questionnaire to obtain primary data from 384 online customers spread across Abia State, Nigeria, who participated through purposive sampling. Analysts conducted statistical data analyses using descriptive and inferential techniques. Customer patronage experienced significant growth when social media marketing and search engine marketing were used, yet e-mail marketing and affiliate marketing proved less influential. Social media marketing and search engine marketing serve as principal forces that increase customer patronage, although e-mail and affiliate marketing have proven less effective. Jumia and Konga should evaluate their digital marketing approaches regularly to better adjust to customer needs and market evolution.

Etuk and Udonde (2023) investigated the relationship between Digital Marketing Dimensions and fast-food industry customer patronage in Akwa Ibom State, Nigeria. This research examined how digital marketing dimensions affect fast food industry customer patronage within Akwa Ibom State. The authors implemented a survey research approach that collected data from 361 customers sampled through quota sampling in four major cities in Akwa Ibom State. Customer Patronage served as the dependent variable in this study, and its relationship with Social Media Marketing and Email Marketing and Search Engine Optimization represented the independent variables. Data analysis was performed using a 5-point Likert scale and simple linear regression at 5% statistical significance. Research data show a positive direct correlation between customer patronage and digital marketing dimensions consisting of social media, email, and search engine marketing practices. This study demonstrated that the positive influence of social media marketing matched the impact of email marketing and search engine optimization, as their regression coefficients were 0.687, 0.694,

and 0.688, respectively. This study proved that digital marketing dimensions can boost customer patronage; thus, fast-food industries should dedicate their marketing to social media platforms, popular search engines, and email marketing efforts for greater exposure and customer interactions as well as increased sales.

Nkpurukwe (2024) investigated the relationship between search engine marketing (SEM) and customer satisfaction in the domestic airline industry in Nigeria. A descriptive research design was employed, with a sample size of 400, drawn from a population of 547,972 airline passengers in Nigeria, calculated using the Taro Yamene formula. The study utilized descriptive statistics (tables, charts, percentages, and averages) and Spearman's rank correlation coefficients to test the hypothesis. The reliability of the research instrument was ensured using Cronbach's alpha test, and face validity was used to scrutinize the constructs. This study found a significant positive and strong relationship between content placement in search engine marketing and customer engagement. The study concludes that search engine marketing dimensions, particularly content placement and search engine optimization (SEO), are crucial factors influencing customer satisfaction. Based on these findings, this research suggests that airline firms need to focus on digital content creation and optimization across all digital platforms.

METHODOLOGY

This study adopted a quantitative approach to its research design. Specifically, this study employs a cross-sectional survey design to assess the population of interest. The study population

comprises active users of OPay Digital Bank services in Nigeria, with the accessible population being customers residing in Lagos State, a key market for OPay's operations. The total number of active OPay users in Nigeria is estimated to be over 50 million (Opay customer base report, 2024). However, this study purposively selected 400 respondents who were active OPay users and were accessible through their customer service records. The respondents were contacted via email or phone, and the questionnaire was forwarded to them electronically. The survey design was chosen because it allows for the collection of data from a large sample in a cost-effective and timely manner, providing a snapshot of customer behaviors and attitudes at a single point in time.

The reliability of the instrument was assessed using Cronbach's alpha, which measures the internal consistency. Content validity was established by having the survey instrument reviewed by experts in digital banking and marketing. The experts provided feedback on the clarity and relevance of the questions to the research objectives. The instrument was found to be both valid and reliable in this study. Descriptive statistics were used to summarize the respondents' demographic characteristics, while inferential statistics, including regression analysis, were employed to test the relationships between digital marketing strategies and customer loyalty. The hypotheses were tested using Spearman's Rank Correlation Coefficient to determine the strength and direction of the relationships between the key variables. All analyses were conducted using Statistical Package for Social Sciences (SPSS, version 27.0).

RESULTS AND DISCUSSIONS

Table 1: Questionnaire Distribution

Questionnaire	Frequency	Percentage
Distributed	500	100
Retrieved	460	92.0
Not retrieved	40	8.0
Retrieved usable	450	90.0
Retrieved not usable	10	2.0

Source: Field Survey Data, 2025.

Table 1 shows how the study distributed and retrieved the questionnaires. Not all questionnaires were suitable for inclusion because the researchers observed blank spaces, unanswered questions, and incomplete answers. A total of 500 questionnaire copies reached

participants but 460, equivalent to 92.0% of the sample) returned the forms, and the remaining 40 unreachable participants made up 8.0% of the target audience. Four hundred and fifty out of four hundred and sixty retrieved questionnaires were usable (90.0%), while ten questionnaires (2.0%) showed unusable results.

Table 2: Result of Test of Reliability

Variables	Cronbach's Alpha
Search Engine Optimization	0.835
Social Media Marketing	0.820
Mobile Application Marketing	0.841
Customer Patronage	0.865

Source: Field Survey Data, 2025, SPSS 27 Output

The table two above presents the reliability test results. The research instrument used measures all variables at a level that exceeded the recommended thresholds. Research suggests that internal consistency is satisfactory when Cronbach alpha reaches 0.7 or higher (Taber, 2018). Internal consistency analysis of the Search

Engine Optimization was (0.835), Social Media Marketing (0.820), Mobile Application Marketing (0.841), and Customer Patronage (0.865) scales yielded values greater than the suggested threshold, leading to a confident assessment of instrument reliability. The instrument was therefore, accepted for the study.

Test of Hypotheses

H₀₁: Search Engine Optimization has no significant positive relationship with customer patronage at Opay Digital Bank.

Table 3: Correlation Analysis showing the Relationship between Search Engine Optimization and Customer Patronage

	Correlations	Search Engine Optimization	Customer Patronage
Spearman's rho	Search Engine Optimization	Correlation Coefficient	1.000
		Sig. (2-tailed)	.
		N	450
	Customer Patronage	Correlation Coefficient	.692**
		Sig. (2-tailed)	.000
		N	450

Note: Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey Data, 2025, SPSS 27 Output.

The table above shows a correlation coefficient value of 0.692 with ($p = 0.000$) indicating statistical significance. The data shows that Search Engine Optimization (SEO) maintains a positive association with customer loyalty at Opay Digital Bank. Therefore, the hypothesis is rejected.

H₀₂: Social Media Marketing has no significant positive relationship with customer patronage at Opay Digital Bank.

Table 4: Correlation Analysis showing the Relationship between Social Media Marketing and Customer Patronage

	Correlations	Social Media Marketing	Customer Patronage
Spearman's rho	Social Media Marketing	Correlation Coefficient	1.000
		Sig. (2-tailed)	.
		N	450
	Customer Patronage	Correlation Coefficient	.758**
		Sig. (2-tailed)	.000
		N	450

Note: Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey Data, 2025, SPSS 27 Output.

The correlation coefficient (0.758) was statistically significant ($p = 0.000$), according to the table. The data demonstrate that Social Media Marketing has a strong positive association with Opay Digital Bank customer patronage. Therefore, this hypothesis is rejected.

H₀₃: Mobile Application Marketing has no significant positive relationship with customer patronage at Opay Digital Bank.

Table 5: Correlation Analysis showing the Relationship between Mobile Application Marketing and Customer Patronage

Correlations		Mobile Marketing	Application Marketing	Customer Patronage
Spearman's rho	Mobile Marketing	Application	Correlation Coefficient	1.000
			Sig. (2-tailed)	.
	Customer Patronage		N	450
			Correlation Coefficient	.732**
			Sig. (2-tailed)	.000
			N	450

Note: Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey Data, 2025, SPSS 27 Output.

The table five present a correlation coefficient of 0.732 at the significance level ($p = 0.000$). This result demonstrates a significant positive relationship between mobile application marketing and customer patronage at the Opay Digital Bank. Therefore, the hypothesis is rejected.

Discussion of Findings

The test of H_{01} revealed a significant positive correlation between Search Engine Optimization (SEO) and customer patronage at Opay Digital Bank, with an R value of 0.692 and a p-value of 0.000. Organizations that utilize successful SEO approaches experience better engagement levels and customer loyalty. Nkpurukwe (2024) demonstrated that SEO helps mold consumer actions because it makes websites more noticeable while delivering better user experiences along with a stronger brand reputation. Companies that implement technical SEO together with mobile-friendly design and structured content attain better user engagement rates and customer trust according to these authors.

The results obtained from examining H_{02} revealed Social Media Marketing (SMM) maintains a powerful positive connection to customer patronage levels at Opay Digital Bank ($R = 0.758$, $p = 0.000$). Efficient social media management enables businesses to improve customer

interactions and increase brand awareness, leading to enhanced customer loyalty. This is in line with the work by Etuk and Udonde (2023) shows that businesses succeed in creating lasting client relationships because social media marketing keeps brands visible to customers and maintains their ongoing engagement. According to Iroka and Nwaizugbo (2024), social media marketing plays a vital role in customer patronage across digital businesses because it extends the outreach potential while increasing audience engagement.

Results from the study of H_{03} showed Mobile Application Marketing (MAM) links positively to customer patronage at Opay Digital Bank with a strong correlation value of $R = 0.732$ and significant $p = 0.000$ result. Mobile applications serve as fundamental elements to strengthen customer engagement and satisfaction, while enabling customer retention. Research conducted by Nkpurukwe et al. (2020) confirm that mobile app marketing strategies based on push notifications and in-app promotions alongside AI-driven recommendations boost customer satisfaction and loyalty. Empirical research adds to digital and strategic marketing communication theories by demonstrating how SEO, social media marketing, and mobile application marketing can influence digital banking customer patronage.

Conclusion and Managerial Implications

The increasing importance of digital marketing strategies has transformed the competitive landscape of the financial sector significantly, particularly in digital banking. The findings of this study highlight that Search Engine Optimization (SEO), Social Media Marketing (SMM), and Mobile Application Marketing (MAM) play crucial roles in enhancing customer patronage at Opay Digital Bank. These digital marketing tools serve as strategic enablers, helping businesses engage customers effectively, improve brand visibility, and drive customer loyalty. Therefore, SEO, social media marketing, and mobile applications are considered essential marketing instruments for improving service value in the digital banking industry. The following recommendations were made:

- i. Opay Digital Bank should continuously optimize its search engine strategies by focusing on localized content, keyword optimization, and mobile-friendly interfaces to improve its ranking and attract more customers.
- ii. Banks should actively use interactive content, influencer marketing, and personalized advertisements on platforms such as Facebook, Instagram, and Twitter to strengthen brand awareness and customer loyalty.
- iii. To increase customer patronage, Opay should enhance its mobile application usability by integrating personalized notifications, AI-driven recommendations, and seamless transaction experiences to boost engagement and retention.

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