

Cross-Border Digital Marketing Strategies in Emerging Market: A Case Study of Zenith Bank's Expansion into Ghana

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ABSTRACT

This study investigates the role of cross-border digital marketing strategies in facilitating market penetration by financial institutions in emerging markets, using Zenith Bank's expansion into Ghana as a case study. In an increasingly globalized and digitally driven financial environment, banks operating across borders are compelled to adapt their marketing strategies to suit local preferences while maintaining international competitiveness. The research focused on four core digital marketing proxies: Social Media Engagement, Search Engine Marketing (SEM) Activities, Localized Website Content, and Mobile Marketing Campaigns, and examined their individual and collective impact on Zenith Bank's market penetration in Ghana. A descriptive survey design was adopted, and primary data were collected through structured questionnaires administered to 120 respondents comprising Branch Managers and Business Development Officers across 43 Zenith Bank branches in Ghana. The sample size was determined using the Taro Yamane formula, and convenience sampling was employed. Data were analyzed using multiple linear regression to test the relationship between the independent and dependent variables. The findings revealed that all four digital marketing strategies significantly and positively influenced market penetration. Among them, Mobile Marketing Campaigns had the strongest effect, followed by Social Media Engagement, SEM Activities, and Localized Website Content. The model yielded an R-squared value of 0.352, indicating that 35.2% of the variance in market penetration was explained by the four strategies. The results underscore the importance of deploying localized and technology-driven marketing approaches in expanding into new regional markets. This study contributes to the limited body of knowledge on cross-border digital marketing in Africa's banking sector, particularly by providing empirical evidence on effective digital penetration strategies in an emerging market. It also offers practical implications for banks and marketers involved in regional expansion, suggesting that success in new markets hinges on strategic digital engagement tailored to local contexts. The study concludes with recommendations for further research focusing on customer perspectives, longitudinal analysis, and comparative studies across regions.

Keywords: *Cross-Border Marketing, Digital Marketing Strategies, Emerging Markets, Social Media Engagement, SEM, Localized Website Content, Mobile Marketing Campaigns, Financial Services, Market Penetration, Zenith Bank, Ghana.*

INTRODUCTION

In today's digitally driven global economy, cross-border digital marketing has become a strategic imperative for organizations seeking expansion into new and emerging markets. As digital connectivity transcends geographical boundaries, businesses particularly in developing regions are leveraging digital channels to overcome limitations in physical infrastructure, reduce operational costs, and tailor their offerings to diverse cultural and economic contexts (Chaffey & Ellis-Chadwick, 2019;

Kotler, Kartajaya, & Setiawan, 2017). In emerging markets, digital marketing strategies serve as vital tools for market entry, customer acquisition, and competitive positioning Kumar, (2020).

The banking sector, in particular, has witnessed a rapid transformation, with financial institutions increasingly utilizing digital platforms to extend services to underserved or untapped markets. This trend is especially evident in sub-Saharan Africa, where mobile and internet penetration is growing, but access to traditional banking services remains uneven. PwC, (2022). Against this backdrop, Zenith Bank Plc a leading Nigerian commercial bank has strategically expanded into Ghana, employing a range of digital marketing strategies to engage local consumers, establish brand presence, and adapt to regulatory and cultural dynamics.

This study investigates the cross-border digital marketing strategies used by Zenith Bank in its expansion into Ghana, focusing on key approaches such as localized website content, mobile and SMS marketing, social media engagement, and search engine marketing. By examining these strategies through the lens of an emerging market context, the research aims to contribute to the growing discourse on digital internationalization and provide practical insights for banks and multinational firms operating in similar environments. The case of Zenith Bank's entry into Ghana illustrates the potential of digital innovation to drive regional integration, enhance customer experience, and support business scalability across borders.

Statement of the Problem

Despite the rapid proliferation of digital technologies and increased internet penetration across Africa, many financial institutions expanding into emerging markets still face significant challenges in effectively utilizing cross-border digital marketing strategies. These challenges often stem from differences in consumer behavior, digital literacy, regulatory environments, and cultural nuances between the home and host countries (Chikweche & Fletcher, 2012; Osei & Abenyin, 2021). For banks like Zenith Bank, which is headquartered in Nigeria and operates in Ghana, bridging these gaps requires more than simply replicating domestic marketing models; it necessitates a nuanced and locally adapted digital strategy.

However, limited empirical research exists on how banks in sub-Saharan Africa leverage digital marketing tools such as social media engagement, mobile and email campaigns, localized content, and search engine marketing for cross-border expansion, particularly in intra-African contexts. Most existing studies on international digital marketing focus on advanced economies or global North-South expansion, leaving a research gap in understanding how indigenous African banks deploy digital strategies to succeed in similar but distinct regional markets (Adeola & Evans, 2020).

This study seeks to address this gap by examining the digital marketing strategies used by Zenith Bank in its expansion into Ghana, with a focus on identifying which digital tools were employed, how they were adapted to the local context, and what impact they had on market penetration and customer engagement. Understanding these dynamics is critical for informing future cross-border marketing efforts by African firms and for guiding policy and strategic decisions in the region's increasingly competitive banking sector.

Objective of the Study

The main objective of this study is to examine the cross-border digital marketing strategies adopted by Zenith Bank in its expansion into the Ghanaian market, with a focus on evaluating how specific digital marketing tools contribute to customer engagement and market penetration in an emerging market context. The specific objectives of the study include:

1. To assess the effectiveness of social media engagement in enhancing customer interaction and brand awareness for Zenith Bank in Ghana.
2. To evaluate the role of Search Engine Marketing (SEM) activities in increasing online visibility and customer acquisition for Zenith Bank in the Ghanaian market.
3. To examine how localized website content has been used by Zenith Bank to adapt its services to the cultural and informational needs of Ghanaian consumers.
4. To analyze the impact of mobile marketing campaigns on Zenith Bank's customer reach and account opening rates in Ghana?

Research Hypotheses

Based on the objectives of the study, the following null hypothesis were formulated to guide the study:

- H₁:** There is no significant relationship between social media engagement on customer interaction and brand awareness for Zenith Bank in Ghana.
- H₂:** There is no significant relationship between Search Engine Marketing (SEM) activities on Zenith Bank's online visibility and customer acquisition in the Ghanaian market.
- H₃:** There is no significant relationship between Localized website content on Zenith Bank's ability to meet the informational and cultural needs of Ghanaian customers.
- H₄:** There is no significant relationship between Mobile marketing campaigns impact on Zenith Bank's customer reach and account opening rates in Ghana.

LITERATURE REVIEW

Cross-Border Marketing

Cross-border marketing involves strategies that enable firms to enter and operate in foreign markets, adapting to diverse cultural, economic, and regulatory environments. Effective cross-border marketing requires an understanding of local consumer behaviors and preferences to tailor marketing efforts accordingly. In emerging markets, this adaptation is crucial due to varying levels of market maturity and consumer expectations (Paul, 2020).

Digital Marketing Strategies

Digital marketing refers to the utilization of digital channels, platforms and strategies to promote products or brands to reach and engage with a target audience Ekong, J. E., Etuk, A. J., & Attih, O. B. (2024). Digital marketing encompasses a range of online channels and tools used to promote products and services. Key components include search engine marketing (SEM), social media engagement, mobile marketing, and localized website content. These strategies allow businesses to reach broader audiences, personalize messaging, and measure campaign effectiveness in real-time (Chaffey & Ellis-Chadwick, 2019).

Emerging Markets

Emerging markets present unique opportunities and challenges for businesses. They often exhibit rapid economic growth, increasing digital adoption, and evolving consumer behaviors. However, they may also have infrastructural limitations and regulatory complexities. Understanding these dynamics is essential for successful market entry and expansion (Khanna & Palepu, 2010).

Dimensions of Cross-Border Digital Marketing Strategies

Social Media Engagement

Social media platforms have become vital tools for customer engagement, brand building, and community development. Effective social media strategies involve creating interactive content, responding to customer inquiries, and fostering two-way communication. Engagement on platforms like Facebook, Twitter, and Instagram can significantly influence customer perceptions and loyalty (Muntinga, Moorman, & Smit, 2011).

Search Engine Marketing (SEM)

SEM involves promoting websites by increasing their visibility in search engine results pages through paid advertising and optimization techniques. It allows businesses to target specific keywords and demographics, driving qualified traffic to their websites. SEM is particularly effective in reaching consumers actively searching for related products or services (Jansen & Schuster, 2011).

Localized Website Content

Website localization entails adapting web content to align with the linguistic, cultural, and contextual nuances of a target market. This process goes beyond mere translation, involving adjustments to imagery, design, and messaging to resonate with local audiences. Localized content

enhances user experience and can lead to higher engagement and conversion rates (Singh & Pereira, 2005).

Mobile Marketing Campaigns

Mobile marketing leverages mobile devices to deliver promotional messages and engage customers. Strategies include SMS campaigns, mobile apps, and location-based services. Given the high mobile penetration in many emerging markets, mobile marketing offers a direct and personalized channel to reach consumers (Ström, Vendel, & Bredican, 2014).

Financial Services Marketing

Marketing in the financial services sector requires building trust, demonstrating value, and simplifying complex offerings. Digital channels have transformed how financial institutions interact with customers, enabling personalized communication and streamlined service delivery. Effective marketing strategies in this sector focus on customer education, relationship management, and leveraging technology to enhance customer experience (Ennew & Waite, 2013).

Zenith Bank

Zenith Bank, a leading Nigerian financial institution, has expanded its operations into several African countries, including Ghana. The bank has embraced digital transformation, utilizing online platforms to offer banking services and engage with customers. Its marketing strategies encompass a mix of traditional and digital approaches, tailored to the specific needs of each market (Zenith Bank, 2024).

Market Penetration

Market penetration refers to the extent to which a product or service is recognized and bought by customers in a particular market. Strategies to increase market penetration include competitive pricing, increased promotion, and product improvements. In the context of digital marketing, enhancing online visibility and customer engagement are key tactics for penetrating new markets (Ansoff, 1957).

Ghana Banking Sector

Ghana's banking sector has experienced significant growth, driven by economic reforms and technological advancements. The adoption of digital banking services has increased, with consumers showing a growing preference for online and mobile banking solutions. Banks operating in Ghana must navigate a competitive landscape, regulatory requirements, and evolving customer expectations (Bank of Ghana, 2023).

Regional Expansion

Regional expansion involves extending business operations into neighboring countries or regions. For banks like Zenith, regional growth strategies require understanding diverse markets, adapting to local regulations, and customizing services to meet varying customer needs. Digital marketing plays a crucial role in facilitating regional expansion by enabling targeted outreach and efficient service delivery across borders (Khanna & Palepu, 2010).

Theoretical Framework

The researcher adopted three theories which includes Diffusion of Innovation Theory (Rogers, 1962), Technology Acceptance Model (TAM) (Davis, 1989) and International Marketing Theory / Eclectic Paradigm (Dunning, 1980) to anchor the study.

1. Diffusion of Innovation Theory (Rogers, 1962)

This theory explains how innovations (like digital marketing tools) spread across populations and cultures over time. It is particularly relevant in emerging markets where technology adoption can vary greatly.

Application to the Study: Social Media Engagement and Mobile Marketing Campaigns can be viewed as innovations introduced by Zenith Bank. The theory can explain how and why Ghanaian customers

adopt or resist these new digital marketing strategies. It also helps to analyze how early adopters, the majority, and laggards respond to Zenith Bank's digital initiatives.

2. *Technology Acceptance Model (TAM) (Davis, 1989)*

TAM helps explain how users come to accept and use a technology, particularly focusing on perceived usefulness and perceived ease of use.

Application to the Study: Useful for assessing customer responses to Search Engine Marketing (SEM) and Mobile Marketing Campaigns. Can be applied to measure how digital tools used by Zenith Bank are perceived by customers in Ghana. Supports understanding the role of user-friendly localized website content in influencing customer engagement and adoption.

3. *International Marketing Theory / Eclectic Paradigm (Dunning, 1980)*

Also known as the **OLI Framework** (Ownership, Location, Internalization), this theory explains why companies expand into foreign markets and how they choose entry strategies.

Application to the Study: Explains Zenith Bank's motivation for expanding into Ghana and using **localized digital strategies**. Helps justify the importance of adapting marketing content (e.g., **Localized Website Content**) and platforms (**Social Media Engagement**) to the host market. Useful for contextualizing **cross-border digital marketing** within broader strategic expansion decisions.

Empirical Review

Okafor and Uche (2021), examined "*Adoption of Electronic Marketing Strategies and Customer Patronage at Zenith Bank, Enugu, Nigeria*," aimed to examine the impact of electronic marketing strategies on customer patronage. The primary objective was to assess how digital tools influence customer behavior, with sub-objectives focusing on the roles of perceived ease of use, perceived usefulness, value for money, and service differentiation. The researchers distributed 200 questionnaires to Zenith Bank customers in Enugu using a survey research design. Data collected were analyzed through descriptive statistics and regression analysis to test the hypotheses. Key findings revealed that all four factors; ease of use, usefulness, value for money, and service differentiation significantly influenced customer patronage. The study recommended that banks improve the user-friendliness and perceived value of digital platforms, emphasize the practical benefits of electronic tools, and tailor services to meet customer expectations. The authors concluded that effective electronic marketing strategies are vital for enhancing customer engagement and loyalty in Nigeria's banking sector.

The study by Goldman, van Herk, Verhagen, and Weltevreden (2021) titled "*Strategic Orientations and Digital Marketing Tactics in Cross-Border E-Commerce: Comparing Developed and Emerging Markets*" aimed to analyze how strategic orientations influence the deployment of digital marketing tactics and, subsequently, affect international business performance among small business-to-consumer (B2C) e-retailers. Specifically, it examined the roles of growth orientation, customer orientation, and foreign market orientation in shaping digital marketing strategies across developed and emerging e-commerce markets. The researchers conducted a quantitative, questionnaire-based study, distributing surveys to 7,865 e-retailers across 20 European countries. After two waves of data collection and applying inclusion criteria—such as active participation in cross-border e-commerce and classification as small or medium-sized enterprises (SMEs)—a final sample of 446 e-retailers was analyzed. The study employed validated scales to measure strategic orientations and digital marketing tactics, which included activities like search engine optimization (SEO), search engine advertising (SEA), affiliate marketing, and social media engagement. International business performance was assessed using key performance indicators such as conversion ratios, online turnover, and the number of returning customers. The findings revealed that foreign market orientation had the strongest positive association with the use of digital marketing tactics in both developed and emerging markets. Interestingly, growth orientation positively influenced digital marketing deployment only in developed markets, while customer orientation negatively affected digital marketing usage in emerging markets. The study concluded that digital marketing tactics significantly enhance international business performance, with the impact being more pronounced in emerging markets. It recommended that e-

retailers, especially those in emerging markets, should cultivate a strong foreign market orientation and carefully consider their strategic orientations when developing digital marketing strategies for cross-border e-commerce. The authors emphasized that market-specific strategies are essential, as the effectiveness of strategic orientations and digital marketing tactics varies between developed and emerging markets.

Mohammed, Ayambila, and Lukman (2022), examined *"An Empirical Investigation of the Impact of Social Media Tool Usage on Employees' Work Performance among Ghana Commercial Bank Workers: The Moderating Role of Social Media Usage Experience,"* aimed to explore how social media tool usage influences employee work performance within Ghana Commercial Bank. The sub-objectives included examining the relationships between social media usage and employee engagement, social media usage and knowledge transfer, knowledge transfer and work performance, employee engagement and work performance, and assessing the moderating effect of social media usage experience on the relationship between knowledge transfer and work performance. The study targeted employees from five strategically selected cities in Ghana, employing a convenience sampling technique to capture diverse corporate compositions, resulting in a sample size of 249 respondents. Utilizing a quantitative research methodology, data were collected through structured questionnaires and analyzed using Structural Equation Modeling (SEM) to test the proposed hypotheses. Findings revealed that social media usage positively impacts employee engagement and knowledge transfer; however, while employee engagement significantly enhances work performance, knowledge transfer alone does not have a significant direct effect. Notably, social media usage experience was found to moderate the relationship between knowledge transfer and work performance positively. The study recommended that banking institutions should harness social media platforms to bolster employee engagement and facilitate knowledge sharing, and provide training to enhance employees' proficiency in using these tools effectively. In conclusion, the research underscores the pivotal role of social media in enhancing employee performance, particularly through increased engagement, and highlights the importance of user experience in maximizing the benefits of knowledge transfer within the banking sector.

RESEARCH METHODOLOGY

The study adopted a descriptive survey research design to obtain relevant primary data from respondents. This design was deemed appropriate as it allows for the systematic investigation of the relationship between independent variables namely social media engagement, search engine marketing activities, localized website content, and mobile marketing campaigns and the dependent variable, cross-border market penetration. The choice of this design aligns with the nature of the research problem and the specific objectives of the study, which aim to explore how digital marketing strategies contribute to Zenith Bank's expansion into the Ghanaian market.

The target population for this study comprised all Branch Managers and Business Development Officers across the 43 branches of Zenith Bank Ghana, totaling 172 staff members. The sample size of 120 was determined using the Taro Yamane formula for sample size calculation, which is suitable for finite populations and provides a statistically significant representation of the target group. The sampling technique adopted was convenience sampling, primarily due to the accessibility and availability of respondents across different branch locations.

Data were collected using a structured questionnaire, carefully designed to align with the study's objectives. The instrument comprised close-ended items measured on a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree." The questionnaire was divided into sections covering demographic information, digital marketing strategy proxies, and market penetration indicators. The instrument was subjected to expert validation and pilot-tested for reliability before full deployment.

Data collected were analyzed using both descriptive statistics (such as mean and standard deviation) and inferential statistics, including multiple regression analysis, to test the hypotheses and determine the strength and significance of relationships between the study variables.

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

This section presents the analysis of data collected from 120 respondents comprising Branch Managers and Business Development Officers across 43 Zenith Bank branches in Ghana. The aim was to evaluate the impact of four cross-border digital marketing strategies—Social Media Engagement, Search Engine Marketing (SEM) Activities, Localized Website Content, and Mobile Marketing Campaigns—on market penetration in an emerging market context. The analysis employed multiple linear regression using the Ordinary Least Squares (OLS) estimation technique.

Regression Analysis Table

Variable	Coefficient	Std. Error	t-Statistic	p-Value	95% Confidence Interval
Const	-0.2116	0.5458	-0.388	0.699	[-1.293, 0.870]
Social_Media_Engagement	0.3117	0.0683	4.567	0.000	[0.177, 0.447]
SEM_Activities	0.2568	0.0730	3.519	0.001	[0.112, 0.401]
Localized_Website_Content	0.2305	0.0975	2.365	0.020	[0.037, 0.424]
Mobile_Marketing	0.3418	0.0685	4.994	0.000	[0.206, 0.477]

R-squared: 0.352
Adjusted R-squared: 0.329
F-statistic: 15.59 (p = 3.22e-10)

Interpretation of Findings

The regression results show that all four digital marketing strategies significantly influence cross-border market penetration of Zenith Bank in Ghana. Mobile Marketing Campaigns exhibited the strongest effect ($\beta = 0.342$, $p < 0.001$), indicating its critical role in driving customer reach and engagement in the Ghanaian banking sector. Social Media Engagement also had a substantial and significant impact ($\beta = 0.312$, $p < 0.001$), followed by SEM Activities ($\beta = 0.257$, $p = 0.001$) and Localized Website Content ($\beta = 0.231$, $p = 0.020$). The R-squared value of 0.352 suggests that 35.2% of the variation in market penetration is explained by the four independent variables.

Correlation Matrix Heatmap

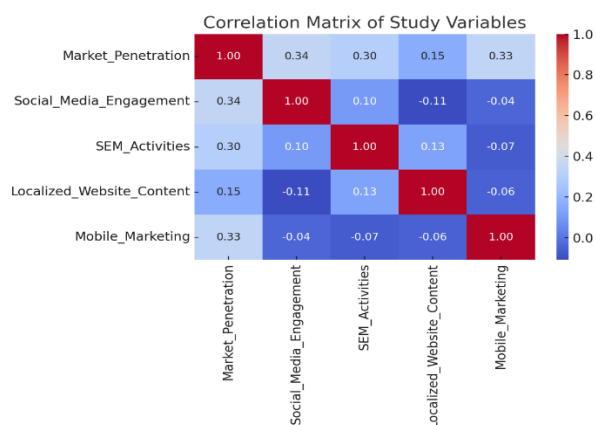


Figure 1: Correlation matrix showing relationships between variables.

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Summary of Findings

The study investigated the impact of cross-border digital marketing strategies on market penetration, using Zenith Bank's operations in Ghana as a case study. Data were collected from 120 respondents comprising Branch Managers and Business Development Officers across 43 Zenith Bank branches in Ghana. The digital marketing strategies (independent variables) examined were Social Media Engagement, Search Engine Marketing (SEM) Activities, Localized Website Content, and Mobile Marketing Campaigns. Multiple regression analysis was used to analyze the data. The key findings are summarized as follows:

1. **Social Media Engagement** had a statistically significant and positive effect on market penetration in Ghana. This implies that Zenith Bank's strategic use of platforms such as Facebook, Instagram, Twitter, and LinkedIn contributed to increased visibility and customer acquisition.
2. **Search Engine Marketing (SEM) Activities** significantly influenced market penetration. SEM tools like Google Ads and keyword-targeted campaigns enabled the bank to attract potential clients searching for financial services online.
3. **Localized Website Content** was found to be significantly related to market penetration, though with a relatively lower coefficient. Customizing the website content to reflect Ghanaian customer expectations (such as language, culture, and relevant local information) played a role in improving customer experience and engagement.
4. **Mobile Marketing Campaigns** had the strongest positive influence on market penetration. The use of SMS alerts, USSD banking, mobile app features, and mobile advertisements proved to be crucial in reaching a wider audience in a mobile-driven market like Ghana.
5. The regression model had an **R-squared of 0.352**, indicating that approximately 35.2% of the variability in market penetration can be explained by the four digital marketing strategies.

Conclusions

Based on the findings of this study, the following conclusions were made:

1. There is a significant relationship and positive effect between social media engagement on customer interaction and brand awareness for Zenith Bank in Ghana.
2. There is a significant relationship between Search Engine Marketing (SEM) activities on Zenith Bank's online visibility and customer acquisition in the Ghanaian market.
3. There is a significant relationship with a lower coefficient between Localized website content on Zenith Bank's ability to meet the informational and cultural needs of Ghanaian customers.
4. There is a significant relationship between Mobile marketing campaigns impact on Zenith Bank's customer reach and account opening rates in Ghana

Hence, the study concludes that cross-border digital marketing strategies are vital enablers of successful market penetration in emerging markets. Zenith Bank's experience in Ghana illustrates that tailored digital approaches particularly mobile marketing and social media engagement enhance a bank's ability to establish a strong foothold in a new national market. The evidence also supports that a localized digital presence, supported by search visibility and culturally aligned website content, improves customer acquisition and retention. The implication is that banks expanding across borders must strategically deploy digital tools adapted to the target market's behavior and infrastructure.

Recommendations

Drawing from the conclusions, the study recommends the following:

1. **Strengthen Mobile Marketing Strategies:** Given its dominant influence, Zenith Bank and similar institutions should invest more in mobile channels tailored to local mobile usage patterns, especially in rural and semi-urban regions.

2. **Deepen Social Media Engagement:** Banks should engage in consistent, culturally relevant, and interactive content marketing on social media to build brand loyalty and customer relationships in emerging markets.
3. **Enhance Localized Website Features:** Continuous improvement of the bank's website content, including local dialect options, local financial information, and personalized user experiences, will support better digital inclusion.
4. **Optimize SEM Investment:** Regular optimization of search engine campaigns to reflect local keywords and customer search behavior can help attract more relevant traffic and increase conversion rates.
5. **Cross-Market Learning:** Zenith Bank should document and benchmark the Ghana digital experience to guide future expansions in other West African and emerging markets.

CONTRIBUTION TO KNOWLEDGE

This study contributes significantly to the academic and practical understanding of cross-border digital marketing in the context of emerging markets. The key contributions to knowledge are as follows:

1. **Empirical Insight into African Financial Services Marketing:** The study provides one of the few empirical investigations into how a Nigerian bank; Zenith Bank has applied digital marketing strategies to penetrate the Ghanaian market. This enriches the limited literature on cross-border digital marketing within African financial institutions.
2. **Context-Specific Digital Strategy Analysis:** By disaggregating digital marketing into four core components (Social Media Engagement, SEM, Localized Website Content, and Mobile Marketing), the study offers a nuanced framework that can guide both academic analysis and managerial practice in similar markets.
3. **Integration of Marketing and Internationalization Theory:** The study advances the conversation on how digital platforms influence international market entry and expansion, particularly in markets with unique socio-economic and technological dynamics, such as Ghana.
4. **Use of Primary Data from Industry Professionals:** The findings are grounded in primary data collected from Zenith Bank's Branch Managers and Business Development Officers, providing practitioner-based insights that bridge academic and business perspectives.
5. **Quantitative Model for Strategy Evaluation:** The regression model developed demonstrates the predictive strength of selected digital marketing variables on market penetration, offering a replicable model for future research or benchmarking by other banks in the sub-region.

SUGGESTIONS FOR FURTHER RESEARCH

Based on the findings and limitations of this study, the following areas are recommended for future research:

1. **Comparative Studies Across Countries:** Future studies can compare cross-border digital marketing strategies of different banks across multiple West African countries (e.g., Nigeria, Ghana, Côte d'Ivoire) to identify regional patterns and best practices.
2. **Longitudinal Research:** This study was cross-sectional. A longitudinal study could track the evolution of digital strategies and their effectiveness over time, especially with changing technology and customer behavior.
3. **Customer Perspective:** While this study focused on internal stakeholders (managers and officers), future research could explore the effectiveness of these strategies from the customers' viewpoint to gain insights into satisfaction, adoption, and loyalty.
4. **Integration of Qualitative Approaches:** To deepen understanding, future studies may include interviews or case studies to uncover underlying motivations, cultural dynamics, and strategic decision-making processes that quantitative models may not capture.
5. **Impact of Regulatory and Technological Infrastructure:** Researchers can investigate how different regulatory environments and levels of technological readiness in host countries influence the success of cross-border digital marketing efforts.

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