

## Research Article

### Marketing Information Technology and Customer-Centred Performance in the Nigerian Banking Sector: Evidence From First Bank Nigeria Plc, Uyo Branch

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#### Article History:

**Received:** 12 Aug 2026 | **Accepted:** 17 Aug 2026 | **Published:** 25 Aug 2026

**DOI:** <https://doi.org/10.5281/zenodo.22089816>

*\*\* Related declarations are provided in the final section of this article.*

#### Abstract

This study examined marketing information technology and customer-centred performance in the Nigerian banking sector, using First Bank Nigeria Plc, Uyo Branch, as a case study. Three objectives guided the study: to determine the relationship between marketing information systems and customer relationship management performance; to assess the effect of information technology infrastructure on service delivery performance; and to evaluate the influence of electronic marketing channels on customer acquisition and retention. A descriptive survey design was adopted, with a sample of 78 staff drawn from a population of 96 using the Taro Yamane formula and simple random sampling. Data were collected using a structured, validated questionnaire (Cronbach's alpha = 0.81) and analysed using descriptive statistics, Pearson Product Moment Correlation, and simple linear regression. Findings showed that marketing information systems were significantly and positively related to customer relationship management performance ( $r = .647$ ,  $p < .001$ ); information technology infrastructure had a significant positive effect on service delivery performance, accounting for approximately 51% of its variance ( $R^2 = .507$ ,  $\beta = .582$ ,  $p < .001$ ); and electronic marketing channels were significantly and positively related to customer acquisition and retention ( $r = .598$ ,  $p < .001$ ). The study concludes that marketing information technology constitutes a critical, measurable driver of customer-centred performance in service-oriented banking

operations, and recommends sustained investment in technology infrastructure, structured staff capacity development, and institutionalised customer data analytics.

**Keywords:** Marketing Information Technology, Customer Relationship Management, Service Delivery Performance, Electronic Marketing Channels, Customer Retention, Banking

## **Introduction**

The contemporary business environment is characterised by rapid technological change, intensifying competition, and an increasingly sophisticated customer base whose expectations are shaped by global standards of service delivery. Within this environment, organisations operating in the service industry, and particularly in banking, where the product is intangible and customer trust is paramount, have come to rely heavily on information technology not merely as a back-office support function but as a strategic marketing tool. Marketing information technology, broadly understood as the application of computer-based systems, telecommunications infrastructure, and data analytics to the gathering, processing, storage, and dissemination of marketing-relevant information, has fundamentally altered how service organisations identify customer needs, design service offerings, and sustain competitive advantage.

The banking industry has undergone a profound transformation over the past two decades, moving from a largely manual, branch-centred model of operation to one in which marketing decisions are increasingly data-driven and technology-mediated. Adeoti (2019) observes that the deployment of marketing information systems in Nigerian banks has enabled institutions to move beyond intuition-based marketing towards a more analytical approach grounded in customer transaction data, behavioural patterns, and market intelligence gathered through electronic channels. Kotler and Keller (2016) define a marketing information system as a structured set of people, equipment, and procedures designed to gather, sort, analyse, evaluate, and distribute needed, timely, and accurate information to marketing decision-makers, underscoring that marketing information technology is not a single tool but an integrated system linking internal records, marketing intelligence, marketing research, and analytical capability into a coherent decision-support apparatus.

Performance in the service industry is conventionally assessed along multiple dimensions, including customer-centred performance such as satisfaction, loyalty, and retention. Parasuraman, Zeithaml, and Berry's (1988) SERVQUAL framework identifies five dimensions of service quality, namely tangibility, reliability, responsiveness, assurance, and

empathy, against which customer-perceived performance is typically measured. Within the Nigerian banking sector, where products across competing banks are often functionally similar, the quality of service delivery, substantially shaped by underlying technology infrastructure, has become a primary basis for competitive differentiation. Globally, Day (2011) argues that organisations possessing superior market-sensing and customer-linking capabilities, both substantially enabled by information technology, consistently outperform competitors lacking such capabilities, while Trainor, Andzulis, Rapp, and Agnihotri (2014) found that the effective integration of technology-enabled customer relationship management into marketing strategy produced significant improvements in customer engagement and firm performance.

Despite considerable investment in information technology by Nigerian deposit money banks over the past decade, the extent to which this investment translates into measurable customer-centred performance gains remains a subject of ongoing debate. There is often a disconnect between the sophistication of centrally deployed marketing information technology and the capacity of branch-level marketing and customer service staff to fully exploit such systems, owing to inadequate training and limited technical support. Infrastructural challenges peculiar to the Nigerian operating environment, including inconsistent power supply and internet connectivity, further constrain the seamless functioning of marketing information technology, potentially undermining service delivery performance regardless of the sophistication of the technology itself. Furthermore, while a substantial body of literature has examined information technology adoption in Nigerian banking generally, comparatively few studies have empirically investigated, at branch level, the specific relationship between marketing information technology and the customer-centred dimensions of organisational performance most directly attributable to marketing activity.

It is this gap that the present study seeks to fill. Specifically, the study sought to: (i) determine the relationship between marketing information systems and customer relationship management performance; (ii) assess the effect of information technology infrastructure on service delivery performance; and (iii) evaluate the influence of electronic marketing channels on customer acquisition and retention, within First Bank Nigeria Plc, Uyo Branch, Akwa Ibom State, Nigeria. Correspondingly, the study addressed three research questions and tested three null hypotheses:

RQ1: What is the relationship between marketing information systems and customer relationship management performance?

RQ2: What is the effect of information technology infrastructure on service delivery performance?

RQ3: What is the influence of electronic marketing channels on customer acquisition and retention?

H01: There is no statistically significant relationship between marketing information systems and customer relationship management performance.

H02: Information technology infrastructure has no statistically significant effect on service delivery performance.

H03: There is no statistically significant relationship between electronic marketing channels and customer acquisition and retention.

First Bank of Nigeria Limited, established in 1894 and the oldest surviving bank in Nigeria, occupies a distinctive position in this competitive landscape (First Bank Nigeria, 2023). As one of the pioneers of Nigerian banking, the institution has had to continuously reinvent its marketing and service delivery approach to remain competitive against newer-generation banks that often launched with digitally native infrastructure. The bank branch examined in this study, situated in Uyo, the capital of Akwa Ibom State, operates within a regional market characterised by a growing middle class, expanding small and medium enterprise activity, and increasing customer demand for digital banking convenience. The extent to which the branch's adoption and utilisation of marketing information technology, including its customer relationship management systems, digital marketing channels, and data analytics capability, translates into measurable customer-centred performance outcomes is the central empirical question this study investigates.

The findings of this study are expected to provide bank management with an evidence base for evaluating the marketing returns on investment in customer-facing technology, to offer marketing practitioners in the wider Nigerian banking and service industry a reference point for technology deployment decisions, and to contribute to the relatively limited body of

branch-level empirical literature on marketing information technology and performance in Nigeria's service industry.

## **2. Review of related literature**

The intersection of marketing and information technology has evolved considerably since the early conceptualisation of marketing information systems in the 1960s and 1970s, when such systems were largely confined to internal record-keeping and basic market research compilation. Cox and Good (1967), among the earliest scholars to systematically describe marketing information systems, characterised them as organised procedures for generating, analysing, and disseminating information for use in marketing decisions. Over subsequent decades, advances in computing power, database management, telecommunications, and, more recently, internet-based and mobile technologies, have transformed marketing information systems from static reporting tools into dynamic, real-time decision-support platforms capable of integrating internal transaction data with external market intelligence (Kotler & Keller, 2016). In the Nigerian context, the adoption of marketing information technology in banking has been shaped substantially by the broader trajectory of financial sector digitalisation, including the Central Bank of Nigeria's cashless policy initiatives, the growth of mobile money and fintech competition, and increasing customer expectation of digital convenience (Central Bank of Nigeria, 2021).

### **2.1.1 Marketing Information Systems and Customer Relationship Management Performance**

Marketing information refers to data and knowledge relevant to the planning, implementation, and control of marketing activities, encompassing information about customers, competitors, market trends, and the broader business environment. Kotler and Keller (2016) identify four principal sub-systems of a marketing information system: internal records systems, which capture data generated through routine organisational operations such as customer transactions; marketing intelligence systems, which gather everyday information about developments in the marketing environment; marketing research systems, involving the systematic collection and analysis of data relevant to a specific marketing situation; and marketing decision support systems, comprising the statistical tools and models that help marketing managers analyse data and make better decisions. Applied to banking, internal records systems are typically embodied in core banking software and transaction databases,

while marketing decision support systems include the customer relationship management platforms and predictive analytics tools that enable banks to segment customers and personalise marketing communication (Adeoti, 2019).

Onyekwelu and Eke (2021) emphasise that the value of marketing information lies not merely in its collection but in its timely, accurate dissemination to relevant decision-makers in a form that supports actionable marketing strategy; in their study of Nigerian commercial banks, institutions with well-integrated marketing information systems demonstrated significantly stronger capacity to anticipate customer needs than institutions relying on fragmented information systems. Wedel and Kannan (2016) further note that the proliferation of digital touchpoints has dramatically expanded the volume and granularity of customer data available to service organisations, creating opportunities for highly personalised marketing but also presenting significant analytical challenges.

Customer relationship management performance, for its part, refers to the extent to which an organisation successfully manages, retains, and deepens its relationships with customers over time. Reinartz, Krafft, and Hoyer (2004) characterise this performance along three process dimensions: initiation, the effectiveness with which new customer relationships are established; maintenance, the extent to which existing relationships are sustained and deepened; and termination, the management of relationship decline or customer attrition. A bank's capacity to perform effectively along these dimensions is substantially shaped by the marketing information technology infrastructure available to support customer identification, communication, and service personalisation.

### **2.1.2 Information Technology Infrastructure and Service Delivery Performance**

Information technology infrastructure, as conceptualised in this study, refers to the underlying hardware, network connectivity, software systems, and technical support capacity that enables an organisation's marketing information systems and electronic marketing channels to function reliably. Bharadwaj (2000) emphasises that information technology infrastructure should be understood not merely as a collection of hardware assets but as an organisational capability, encompassing the technical skills, managerial knowledge, and organisational routines that enable a firm to effectively deploy and exploit its technology assets. Laudon and Laudon (2020) similarly define information technology, within an organisational context, as

comprising all the hardware and software a firm needs to achieve its business objectives, including the data and procedures that link them into coherent information systems.

Service delivery Performance is conventionally assessed using Parasuraman, Zeithaml, and Berry's (1988) SERVQUAL dimensions of tangibility, reliability, responsiveness, assurance, and empathy. Zeithaml, Bitner, and Gremler (2018) note that the intangibility, inseparability, variability, and perishability that characterise services place a premium on information systems capable of capturing customer preferences and behaviour in real time, since service quality cannot be inventoried or inspected in advance of consumption. In the Nigerian banking context, Asikhia and Binuyo (2017) document the progressive adoption of internet banking platforms, mobile banking applications, automated teller machines, and point-of-sale infrastructure, each of which shapes the speed, accuracy, and consistency with which services are delivered to customers.

### **2.1.3 Electronic Marketing Channels and Customer Acquisition and Retention**

Electronic marketing channels refer to the digital platforms through which an organisation communicates with, markets to, and delivers services to its customers, including internet banking portals, mobile banking applications, social media platforms, electronic mail, and Unstructured Supplementary Service Data (USSD) banking codes widely used in the Nigerian context for basic mobile transactions. Chaffey and Ellis-Chadwick (2019) note that electronic marketing channels offer service organisations the capacity for highly targeted, low-cost, and measurable customer communication, in contrast to traditional mass-marketing channels, while simultaneously generating rich behavioural data that feeds back into the organisation's broader marketing information system.

Customer acquisition and retention constitute a critical dimension of service industry performance, particularly significant in banking, where customer lifetime value and switching costs make long-term retention strategically important. Reichheld and Sasser's (1990) classic analysis of customer retention economics demonstrates that even modest improvements in customer retention rates can produce disproportionately large gains in profitability, owing to the cumulative value of long-term customer relationships and the comparatively higher cost of acquiring new customers relative to retaining existing ones. This finding underscores why electronic marketing channels, capable of supporting ongoing, low-cost customer engagement, have become central to contemporary service marketing strategy.

## 2.2 Theoretical Framework

This study draws on two complementary theoretical perspectives: the Technology Acceptance Model (TAM) and the Resource-Based View (RBV) of the firm. The Technology Acceptance Model, developed by Davis (1989), posits that an individual's acceptance and use of a technology is determined principally by two beliefs: perceived usefulness, the degree to which a person believes that using a particular system would enhance their job performance, and perceived ease of use, the degree to which a person believes that using the system would be free of effort. Applied to this study, TAM provides a lens for understanding why marketing information technology deployed within the bank may or may not translate into improved customer-centred performance: even technically sophisticated marketing information systems will yield limited performance benefit if staff do not perceive such systems as useful or easy to use.

The Resource-Based View, most prominently associated with Barney (1991), holds that sustained competitive advantage derives from an organisation's possession of resources and capabilities that are valuable, rare, imperfectly imitable, and non-substitutable. Day (1994), extending this perspective to marketing, argues that distinctive marketing capabilities, including customer-linking capability, constitute precisely this kind of strategically valuable resource, and that such capabilities are increasingly built upon, and inseparable from, an organisation's information technology infrastructure. Within this framing, marketing information technology is understood not merely as a tool that supports marketing activity but as a foundational resource from which distinctive marketing capability, and ultimately superior customer-centred performance, can be built. Together, these two theories inform the study's central proposition that marketing information systems, information technology infrastructure, and electronic marketing channels significantly shape customer relationship management performance, service delivery performance, and customer acquisition and retention.

## 2.3 Empirical Review

Adeoti (2019) examined the effect of marketing information systems on customer satisfaction among selected deposit money banks in Lagos State, finding a statistically significant positive relationship between the sophistication of banks' marketing information systems and customer satisfaction levels. Onyekwelu and Eke (2021), in a study of marketing information systems

and competitive advantage among Nigerian commercial banks, found that banks with well-integrated marketing intelligence and customer data analytics capability demonstrated significantly stronger capacity to anticipate market trends than banks with less developed information systems.

Eze and Chinedu (2020) examined electronic banking and customer retention in selected Nigerian banks, finding that the availability and reliability of electronic banking channels significantly influenced customer retention decisions, with service disruptions attributable to infrastructural challenges significantly associated with customer attrition. Asikhia and Binuyo (2017) found that electronic banking adoption was positively and significantly associated with bank profitability and customer base growth across Nigerian deposit money banks, though the magnitude of the relationship varied considerably across institutions, attributable in part to differences in the quality of underlying technology infrastructure. Okoye and Ezejirofor (2022), in a survey of bank marketing staff across Rivers and Akwa Ibom States, found a significant positive relationship between the sophistication of banks' customer relationship management systems and customer retention rates.

Internationally, Trainor, Andzulis, Rapp, and Agnihotri (2014) found that the integration of social media-derived customer data into CRM systems produced significant improvements in customer engagement and firm performance among United States service organisations. Akroush and Al-Debei (2015) found that CRM technology adoption was significantly and positively associated with both customer satisfaction and financial performance among Jordanian commercial banks, with the relationship strengthened where banks invested concurrently in staff training alongside technology deployment. Mithas, Tafti, Bardhan, and Goh (2012), in a large-scale study spanning multiple industries including financial services, found a robust positive relationship between firm-level information technology investment and customer satisfaction outcomes, particularly pronounced in service industries characterised by high customer interaction frequency such as banking. Coltman (2007) found that variation in the financial returns organisations obtain from CRM technology investment is substantially explained by differences in organisational capability to integrate CRM technology with marketing strategy, rather than by differences in the technology itself, a finding that resonates strongly with the Resource-Based View framework adopted in this study.

Collectively, these studies point to a recurring theoretical theme relevant to the present investigation: the performance benefits of marketing information technology are neither automatic nor uniform, but are substantially conditioned by organisational and human factors, including staff technical competence, the extent to which technology is embedded within a coherent marketing strategy, and the reliability of the underlying infrastructure through which the technology is delivered to customers and staff alike. Ibrahim and Daniel (2019), for instance, found that the marketing performance benefits of information technology adoption among Nigerian commercial banks were significantly moderated by the extent of staff technical competence, a finding of direct relevance to the interpretation of results in the present study, given that all three constructs examined here, marketing information systems, IT infrastructure, and electronic marketing channels, depend for their effectiveness on the knowledge and skill of the branch staff who operate and interact with them daily.

### **2.3 Summary and Gap in the Literature**

The literature reviewed demonstrates a broad scholarly consensus, both within Nigeria and internationally, that marketing information technology exerts a significant influence on customer-centred performance in service industries, particularly banking (Adeoti, 2019; Onyekwelu & Eke, 2021; Trainor et al., 2014; Akroush & Al-Debei, 2015). However, most existing Nigerian studies have examined the marketing-technology-performance relationship at the level of individual banks or across multiple banks nationally (Ibrahim & Daniel, 2019; Eze & Chinedu, 2020), leaving a gap in the empirical understanding of how marketing information technology shapes customer-centred performance at a specific, regionally situated bank branch. This study addresses that gap by providing a focused, branch-level examination of marketing information systems, information technology infrastructure, and electronic marketing channels in relation to customer relationship management performance, service delivery performance, and customer acquisition and retention.

### **3. Methodology**

This study adopted a descriptive survey research design, appropriate for systematically collecting data on respondents' perceptions of marketing information technology and organisational performance without manipulation of any variable (Nworgu, 2015). The study was conducted at First Bank Nigeria Plc, Uyo Branch, in Uyo, the capital of Akwa Ibom State, Nigeria, a regional market characterised by a growing civil service population, an

expanding base of small and medium-sized enterprises, and increasing customer demand for digital banking services.

The population comprised 96 members of staff directly or indirectly involved in marketing, customer service, and customer relationship management functions. A sample of 78 was determined using the Taro Yamane (1967) formula,  $n = N / [1 + N(e)^2]$ , at a 5% margin of error:  $n = 96 / [1 + 96(0.05)^2] = 77.4$ , rounded to 78. The simple random sampling technique was used to select respondents proportionate to each department's share of the population.

Data were collected using a structured questionnaire, the Marketing Information Technology and Performance Questionnaire (MITPQ), comprising a demographic section and substantive items addressing marketing information systems, information technology infrastructure, electronic marketing channels, customer relationship management performance, service delivery performance, and customer acquisition and retention, structured on a five-point Likert scale (Strongly Agree = 5 to Strongly Disagree = 1). Face and content validity were established through expert review, and reliability was assessed via Cronbach's Alpha following a pilot administration to 20 respondents outside the study sample, yielding an overall coefficient of 0.81 (sub-scale range 0.74–0.86), exceeding the conventional 0.70 threshold (Nunnally & Bernstein, 1994).

The questionnaire was developed through a multi-stage process informed by existing validated instruments employed in comparable studies of marketing information systems and technology adoption (Adeoti, 2019; Ibrahim & Daniel, 2019; Onyekwelu & Eke, 2021). Draft items were generated to ensure that each construct in the study's conceptual framework was represented by multiple items, thereby enhancing construct coverage and measurement reliability, and the draft instrument was reviewed for clarity and appropriateness of language prior to formal validation. The questionnaire was administered directly by the researcher to sampled respondents at the branch, following receipt of formal institutional permission, with respondents briefed on the study's purpose and assured of response confidentiality.

Of the 78 questionnaires administered, 75 were returned and 74 were found usable (94.9% response rate). Descriptive statistics (frequencies, percentages, mean scores) were computed for the research questions, with a criterion mean of 3.0 used as the benchmark for agreement. Hypotheses one and three, concerning the relationship between two continuous-scaled

constructs, were tested using the Pearson Product Moment Correlation Coefficient; hypothesis two, concerning the effect of one construct on another, was tested using simple linear regression. All hypotheses were tested at the 0.05 level of significance.

## 4. Results

### 4.1 Demographic Profile of Respondents

Of the 74 usable respondents, 56.8% were male and 43.2% female; the majority (44.6%) were aged 30–39 years; 55.4% held a first degree and 32.4% a postgraduate qualification; and 36.5% had served between 6 and 10 years, indicating a workforce with sufficient organisational experience and educational grounding to offer informed perceptions of the constructs examined.

**Table 1: Demographic Profile of Respondents (N = 74)**

| Variable      | Category                 | Frequency | Percentage (%) |
|---------------|--------------------------|-----------|----------------|
| Gender        | Male                     | 42        | 56.8           |
|               | Female                   | 32        | 43.2           |
| Age           | 20–29 years              | 14        | 18.9           |
|               | 30–39 years              | 33        | 44.6           |
|               | 40–49 years              | 19        | 25.7           |
|               | 50 years and above       | 8         | 10.8           |
|               |                          |           |                |
| Qualification | OND/NCE                  | 5         | 6.8            |
|               | HND/B.Sc/B.A             | 41        | 55.4           |
|               | Postgraduate             | 24        | 32.4           |
|               | Professional (ICAN/CIBN) | 4         | 5.4            |

| Variable         | Category          | Frequency | Percentage (%) |
|------------------|-------------------|-----------|----------------|
| Years of Service | Less than 2 years | 8         | 10.8           |
|                  | 2–5 years         | 19        | 25.7           |
|                  | 6–10 years        | 27        | 36.5           |
|                  | 11–15 years       | 13        | 17.6           |
|                  | Above 15 years    | 7         | 9.5            |

This demographic profile is broadly consistent with the graduate-dominated staffing pattern typical of Nigerian deposit money banks, and suggests a respondent population capable of critically engaging with the technology systems and performance dimensions examined in this study.

#### **4.2 Marketing Information Systems and CRM Performance**

Respondents generally agreed that the bank's marketing information systems positively influence CRM performance (grand mean = 3.53), including customer transaction tracking (mean = 3.68), high-value segment identification (mean = 3.62), and personalised service offerings (mean = 3.55). The lowest-scoring item concerned data analytics support for retaining at-risk customers (mean = 3.35), suggesting this more advanced application is less fully developed.

#### **4.3 Information Technology Infrastructure and Service Delivery Performance**

Respondents generally agreed that information technology infrastructure positively affects service delivery performance (grand mean = 3.54). The highest-rated item concerned faster transaction processing (mean = 3.83), while network connectivity and timely complaint resolution attracted comparatively lower means (3.32 each), suggesting these aspects of infrastructure-supported delivery merit particular attention.

#### **4.4 Electronic Marketing Channels and Customer Acquisition and Retention**

Respondents generally agreed that electronic marketing channels influence customer acquisition and retention (grand mean = 3.46). Mobile banking applications attracted the highest mean (3.69), while cost reduction per customer acquisition attracted the lowest (3.24), suggesting some uncertainty regarding whether efficiency gains fully offset channel deployment costs.

#### 4.5 Test of Hypotheses

**Table 1: Summary of Hypothesis Tests**

| Hypothesis                                       | Statistic          | Value         | p     | Decision |
|--------------------------------------------------|--------------------|---------------|-------|----------|
| H01: MkIS ↔ CRM Performance                      | Pearson r          | 0.647         | <.001 | Rejected |
| H02: IT Infrastructure → Service Delivery        | R <sup>2</sup> (β) | 0.507 (0.582) | <.001 | Rejected |
| H03: Electronic Channels ↔ Acquisition/Retention | Pearson r          | 0.598         | <.001 | Rejected |

All three null hypotheses were rejected at the 0.05 level of significance. Marketing information systems were significantly and positively related to customer relationship management performance ( $r = .647$ ,  $p < .001$ ), a moderately strong positive relationship. Information technology infrastructure had a significant positive effect on service delivery performance ( $R^2 = .507$ ,  $\beta = .582$ ,  $t = 8.614$ ,  $p < .001$ ), accounting for approximately 50.7% of the variance in service delivery performance. Electronic marketing channels were significantly and positively related to customer acquisition and retention ( $r = .598$ ,  $p < .001$ ).

#### 5. Discussion

The finding that marketing information systems are significantly and positively related to customer relationship management performance is consistent with Adeoti (2019), who found a statistically significant positive relationship between marketing information system sophistication and customer satisfaction among Lagos-based banks, and with Onyekwelu and Eke (2021), who found that well-integrated marketing intelligence systems enhanced Nigerian banks' capacity to manage customer relationships. Internationally, Akroush and Al-Debei

(2015) similarly found CRM technology adoption significantly associated with customer satisfaction among Jordanian banks. This finding is theoretically consistent with the Resource-Based View: a bank's capacity to track customer transaction history and personalise service offerings constitutes precisely the kind of customer-linking capability that Day (1994) identifies as a source of sustainable competitive advantage. The comparatively lower score on data analytics support for at-risk customer retention, however, suggests that, consistent with Wedel and Kannan (2016), organisational capacity to translate customer data into actionable insight often lags behind the technical availability of the underlying data.

The finding that information technology infrastructure exerts a substantial positive effect on service delivery performance, accounting for over half its variance, is consistent with Eze and Chinedu (2020) and Asikhia and Binuyo (2017), and is well explained by the SERVQUAL dimensions of reliability and responsiveness (Parasuraman et al., 1988): the high score on faster transaction processing maps directly onto these dimensions, while lower scores on network connectivity and complaint resolution point to weaknesses in responsiveness and assurance. Mithas, Tafti, Bardhan, and Goh's (2012) cross-industry finding of a robust IT investment–customer satisfaction relationship lends further weight to this result, while Bharadwaj's (2000) conceptualisation of IT infrastructure as an organisational capability, rather than merely a hardware asset, suggests that realising its full performance benefit depends on complementary staff capacity and system integration quality.

The finding that electronic marketing channels are significantly related to customer acquisition and retention aligns with Trainor et al. (2014) and Eze and Chinedu (2020). The particularly high score for mobile banking applications reflects the well-documented growth of mobile banking adoption in Nigeria, substantially accelerated by the Central Bank of Nigeria's (2021) cashless policy. The comparatively lower agreement on cost reduction per customer acquisition may reflect the significant costs associated with maintaining reliable, secure electronic channels in the Nigerian infrastructure environment, which may attenuate the net cost advantage of digital channels relative to traditional marketing approaches.

Taken together, the three findings of this study offer converging support for the proposition, drawn jointly from the Technology Acceptance Model and the Resource-Based View, that marketing information technology functions as a strategically valuable organisational resource whose performance benefits are realised through, rather than independent of, the perceptions,

competence, and daily practice of the staff who operate it. Each of the three constructs examined, marketing information systems, IT infrastructure, and electronic marketing channels, exhibited its strongest performance association on foundational, well-established functions, and its weakest association on more advanced, analytically or operationally demanding functions, a consistent pattern suggesting that the branch has substantially exploited the basic performance potential of its marketing information technology while leaving more sophisticated applications comparatively underexploited. This pattern is instructive for both theory and practice: it suggests that the marginal performance returns to further investment in marketing information technology at this branch may increasingly depend on organisational capability-building, staff training, and analytical sophistication, rather than on the acquisition of additional technology alone.

### **5.1. Managerial Implications, Conclusion and Recommendations**

### **5.2 Managerial and Educational Implications**

The findings underscore the imperative of incorporating marketing information technology as a substantive component of marketing and management curricula in Nigerian business schools, given the demonstrated centrality of marketing information systems, IT infrastructure, and electronic channels to customer-centred performance. For practising bank managers, the findings suggest that investment decisions should distinguish between foundational technology functions, which appear comparatively well established, and more advanced analytical applications, such as predictive customer retention modelling, which remain underdeveloped. For professional training bodies, the results point to a need for continuing education in digital marketing and customer data analytics for bank marketing and customer service staff.

Beyond the banking sector specifically, the findings carry broader relevance for service-industry marketing practice in Nigeria, given that the theoretical mechanisms identified in this study, technology-enabled customer tracking, infrastructure-supported service reliability, and channel-based customer engagement, are not unique to banking but apply broadly across insurance, telecommunications, hospitality, and other service sectors characterised by high-frequency customer interaction. Service organisations across these sectors may find the study's branch-level methodological approach a useful template for diagnosing the specific technology-performance linkages most relevant to their own customer-facing operations,

rather than relying solely on sector-wide or highly aggregated industry analyses that may obscure important operational-level variation.

### 5.3 Conclusion

This study examined marketing information technology and customer-centred performance at First Bank Nigeria Plc, Uyo Branch. All three null hypotheses were rejected, establishing that marketing information systems, information technology infrastructure, and electronic marketing channels are each significant positive determinants of customer relationship management performance, service delivery performance, and customer acquisition and retention, respectively. The particularly strong effect of IT infrastructure on service delivery performance ( $R^2 = .507$ ) underscores the strategic criticality of sustained infrastructure investment. The study concludes that marketing information technology is not merely a support function but a strategic marketing asset whose effective deployment is a critical determinant of customer-centred competitive performance in the service industry.

More broadly, the study contributes to a growing body of branch-level, contextually grounded evidence on the marketing-technology-performance relationship in African banking markets, complementing the largely national- or institution-level focus of much existing Nigerian literature. By demonstrating that the strength of the technology-performance relationship varies meaningfully across specific sub-functions, foundational versus advanced applications, within a single branch, the study also offers a methodological contribution: aggregate, institution-wide assessments of technology adoption may mask important variation in where performance gains are actually being realised, and where they remain latent, underscoring the diagnostic value of granular, construct-specific measurement of the kind adopted in this study.

### 5.4 Recommendations

Based on the findings, it is recommended that: (i) banks invest strategically and continuously in marketing information technology infrastructure, particularly network connectivity and system reliability, given its substantial effect on service delivery performance; (ii) banks institutionalise customer data analytics, particularly for at-risk customer retention, an area found to be comparatively underdeveloped; (iii) banks strengthen the security and reliability of electronic marketing channels to sustain customer trust and maximise acquisition and retention benefits; and (iv) structured staff capacity development in the practical use of CRM

systems and digital marketing channels be instituted to ensure that technology investment translates fully into performance gains.

In addition, bank management should consider establishing branch-level performance dashboards that track the specific sub-dimensions of marketing information technology performance identified in this study, such as customer segmentation accuracy, transaction processing speed, and channel-specific acquisition cost, rather than relying solely on aggregate, institution-wide performance indicators. Such granular monitoring would enable branch managers to identify and address emerging performance gaps in close to real time, complementing the periodic, survey-based assessment approach adopted in this study with a more continuous, operationally embedded feedback mechanism.

### **5.5 Limitations and Suggestions for Further Research**

This study was limited to a single bank branch, and its self-report, cross-sectional design does not permit causal inference or establish generalisability across other branches or institutions. The reliance on staff perceptions, while standard and widely accepted in marketing and organisational behaviour research, is subject to social desirability bias and common method variance, which may inflate the correlations reported here. Future research should incorporate objective performance data, such as actual customer retention rates and transaction volume trends, adopt a longitudinal design capable of establishing the temporal sequence of the relationships identified, and extend the analysis across multiple branches or banks operating in comparable regional markets to test the robustness and generalisability of the relationships identified in this study.

### **Article Publication Details**

This article is published in the **International Journal of Multidisciplinary Department**, ISSN 3108-2718 (Online). In Volume 2 (2026), Issue 4 July-Aug)

The journal is published and managed by **IJRGP**.

### **Acknowledgements**

We sincerely thank the editors and the reviewers for their valuable suggestions on this paper.

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