

# Effects and Prospect of Digital Marketing in Business Growth of Azizi Bank

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## Abstract

As we live in a dynamic world, we accept that technology is a rapidly evolving phenomenon and that digital marketing is currently the most popular marketing tactic, which has significantly affected the marketing sector. This study aims to improve comprehension of the significance and meaning of digital marketing. Big businesses are typically of interest when it comes to creating and evaluating marketing theory. The study was conducted in Azizi Bank to evaluate the effects and prospects of digital marketing in business growth. The marketing department of Azizi Bank was surveyed to collect real-time data and analyze the data in SPSS. Most respondents agree about the effects and prospects of digital marketing, and using it professionally can optimize the attraction of more businesses. Also, search engine marketing at Azizi Bank has a significantly superior effect on its business growth.

**Keywords:** Digital Marketing, Social Media, Email Marketing, Business Growth, Effects.

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## Problem of Practice

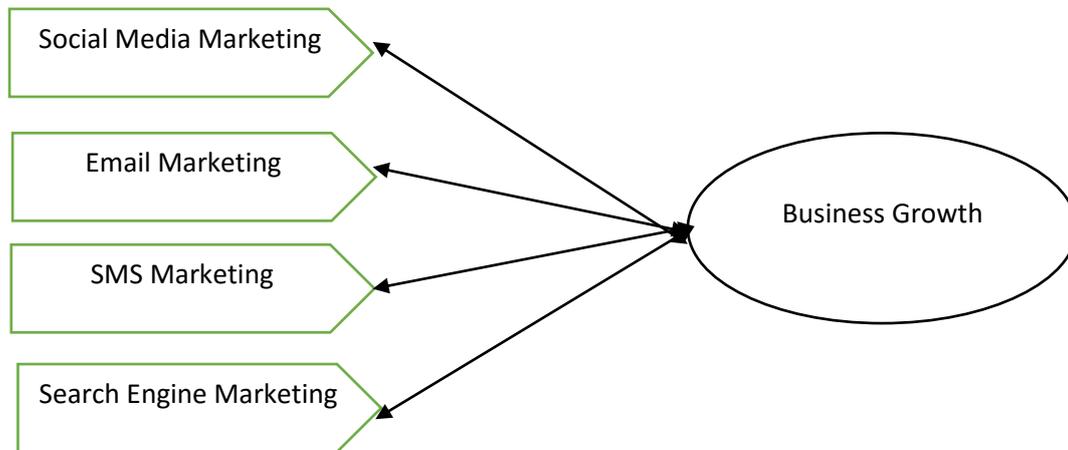
Digital marketing has become an important tool for modern marketing and business growth (Chahal & Rani, 2017). This method is also prevalent in Afghanistan nowadays. However, it has not been researched and explored well. Lack of knowledge of use and lack of professional human resources in this field and how to tackle the problem was the reason to explore the topic. In addition to that, as a researcher, I am a certified digital marketer, and having long-time experience in this field is another reason to put my expertise on the topic that can be helpful for digital marketing enthusiasts (Aji, 2020). Another reason to conduct research in this field is to analyze further the behavior of the audience and those involved in digital marketing and its effects on business growth. Modern marketing and business expansion rely heavily on digital marketing as a key tool (Bilal et al., 2023). These days, Afghanistan also uses this technique a lot. However, it has not been thoroughly investigated and studied. The importance of researching the subject was a shortage of expert human resources in this industry and an ignorance of how to approach the issue. Another important way to research this area is to examine better audience and digital marketing participant behavior and how it affects business growth. On the other hand, we need to find the exact usage and prospects of Azizi Bank's business growth.

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**Conceptual Framework:**



**Research Objectives**

To identify the effects of digital marketing on the business growth of Azizi Bank

**Hypothesis**

- 1- There is no effect of digital marketing on business growth.

**Significance of the Study**

Exploring the topic was motivated by a shortage of skilled human resources in this field and a lack of information about how to use them and how to solve the problem. Furthermore, my certification as a digital marketer and extensive experience in the area are further reasons for sharing my knowledge on a topic that might benefit digital marketing enthusiasts. Another important justification for researching this area is to understand better and analyze audience and digital marketing behavior and how it affects business growth.

**Literature review**

Kasimova, F. (2022) examined the benefits and processes of marketing research for small enterprises, including branding, rebranding, Internet advertising, developing brand platforms, and international exhibitions. Certain forms are well-liked and actively utilized by Uzbek business owners, while others are not in demand because of their novelty or expensive cost. The author has created an algorithm for introducing Internet marketing technologies as recommendations for enhancing marketing efforts in small businesses and entrepreneurship in the context of the digital economy. The algorithm works as follows: if the methods chosen do not match the constraints and competencies, the algorithm returns to examining marketing efforts and selecting key competencies for small businesses. Salayi's (2020) study looked at the functions of digital marketing in international trade. SPSS version 24 was used to analyze 249 questionnaire responses from international corporations in Erbil, North Iraq. The findings of the acquired regression analysis showed that employing digital marketing to gain access to new markets, lower promotion costs, foster trust, and ensure higher revenue goals favor the expansion of global businesses. The following three hypotheses were accepted at a rate of 5%: using digital marketing to build trust has no significant positive impact on international business growth; using it to access new opportunities has no significant positive impact on international business growth; and using it to reduce promotion costs has no significant positive impact on international business growth. At 5%, the hypothesis that there was no appreciable beneficial impact on the growth of foreign businesses from using digital marketing to ensure higher revenues was rejected. According to the study's conclusions, foreign companies seeking sustainable growth must spend money on digital marketing. This research advances knowledge regarding the importance of digital marketing in international business in the wake of rising globalization trends. Furthermore, Kubra (2022) has considered consumer expectations and demands because of the nation's economic growth and the Internet revolution, making service satisfaction and comfort important considerations when choosing a product. Many brands are still evaluating the changing demands of consumers, developing products that suit those needs, and identifying markets where they can reach the right customers. She claims that the internet has created a whole new market where anything and everything can be explored,

reviewed, and experienced virtually due to the digital revolution. When composing this article, India's developing economy was considered to provide context and an explanation of various developments in digital marketing. The essay will include information on the variety of recent digital advancements and possible uses in the future. At the 2019 United Nations Assembly, leaders talked about borderless economic changes that allow new business actors to invest in nations with growing economies. In order to create a seamless and borderless economy, digital platforms will be essential in this scenario for both small and large multinational corporations (MNCs) when evaluated in the field of digital marketing requirements. Additionally, Digital marketing is rapidly growing in India. Many Indian firms are reaping the benefits of digital marketing. A marketing campaign's success cannot be ensured by digital marketing alone. Rather, to be effective, every marketing endeavor needs to make the most of the many marketing strategies found in both traditional and modern marketing. Often employing digital marketing, startups eventually failed. This paper covers some important information regarding the growth of digital marketing in India, emerging trends in the business, and the importance of focusing on understanding the perspective of marketing specialists. The study's conclusions also imply that India's digital marketing industry will continue to grow significantly. However, understanding professional perception is crucial for long-term, steady progress. Because it uses a combination of secondary data methodologies, collective investigations, survey inputs from various sources, and unique terminology related to digital marketing, this article is ideal for students seeking to understand the latest developments in digitalization. A quick analysis of digital marketing in the agriculture industry has been done. The research on digital marketing that meets people's demands today and restricts Internet usage to what is most appropriate and secure for everyone in the twenty-first century is covered in this article. However, Khalid et al.(2024) mentioned that "digital marketing" describes reaching out to customers through digital media. An Indian used social media for an average of two hours and thirty-six minutes, according to one survey. The use of laptops, smartphones, and the internet is growing daily. Smartphones are being used by more and more people, from producers to consumers, for online purchasing and selling. The growing usage of smartphones and the internet suggests that company operations are moving online. Almost all commercial operations can now be completed online. The most advantageous year for digital platforms was 2019–2022 due to the shutdown, which greatly boosted online business activity. The necessity and significance of digital marketing for business success are covered in his article. Moreover, Mr. Iqbal's (2023) academic paper's primary goal was to investigate the possible benefits and challenges related to small and medium-sized businesses (SMEs) in Bangladesh expanding their use of digital marketing. The study employed quantitative methods to collect data. Quantitative data was gathered through an online survey of SMEs across various industries. According to the study's findings, SMEs in Bangladesh gradually use digital marketing techniques to increase their customer base and boost revenue. However, they face several challenges, including a lack of experience with digital marketing tools and techniques, insufficient funding, a lackluster technical infrastructure, and little understanding of the target market. The study emphasizes how important it is to create a comprehensive digital marketing strategy that aligns with the goals and aspirations of SMEs in terms of commerce. According to the study, small and medium-sized enterprises (SMEs) should devote funds to digital marketing education programs, form alliances with skilled digital marketing firms, and leverage social media platforms to communicate with their desired target audience effectively. This article also provides important viewpoints on the advantages and disadvantages of electronic advertising for small and medium-sized enterprises in Bangladesh. The study's recommendations can help SMEs achieve their business objectives and improve their digital marketing initiatives. The current study adds significantly to the body of knowledge regarding digital marketing for SMEs in developing countries. It may be an invaluable resource for academics, practitioners, and decision-makers working in this field.

Singhal et al. (2021) mentioned that as technology grows exponentially and the globe becomes a digital village, marketers and business owners have been working hard to keep up with the rapid improvements. These days, the foundation of traditional brick-and-mortar business models is shaky due to the development of social media marketing. It is imperative to have marketing strategies that guarantee a company's social media presence and engagement on digital platforms. Due to its flexibility and low cost, social media marketing (SMM) is especially beneficial for small and medium-sized businesses (SMEs). Their article focuses on analyzing social media marketing's potential in the context of SMEs. The empirical study determines the efficacy of social media marketing and brand creation in generating sales. The relationship between these variables is explored.

Additionally, the study uses several statistical tests to support the research premise. Further, Bist et al.'s (2022) article aims to examine a company's digital transformation in marketing in further detail. From the perspective of business practices, the experiences covered in this article will provide insight. The challenges faced and the solutions suggested will increase understanding and motivate further study. This research uses a qualitative approach, and the main case study is one of the major telecommunications firms in Indonesia. In this study, 25 senior management-level interviews were done using semi-structured interviews. As a result, this company is using both traditional and digital marketing to develop its digital transition. Reaching out to new clients through

digital marketing while concentrating on current ones through traditional marketing can be difficult. The digital divide in certain countries is one factor to consider while creating digital technologies.

**Data and Methodology**

This section explains the research method adopted to accomplish a study, including research design, population size, sample size, data collection method, and data source. This research has examined the effects and prospects of digital marketing on business growth in the context of Afghanistan corporations and Azizi Bank. The data were collected using a cluster sampling method from employees of the marketing departments of Azizi Bank. The data collected by the questionnaire were tested by SPSS software using descriptive analysis that illustrates the effects and prospects of digital marketing on business growth. The case study, research design, and deductive approach are used in this research. This research aims to determine the effects and prospects of digital marketing on Azizi Bank's business growth. Descriptive research describes what is happening in more detail, filling in the missing parts and expanding our understanding of existing knowledge.

**Sampling**

Azizi Bank's marketing department employees were taken as a population of the study because the study used a case study design. A total of 44 employees out of 45 of the marketing departments of the Azizi Bank were selected, which would give in-depth coverage and analysis of the results of the findings. The cluster sampling technique was acquired for this research. The different branches, departments, and units have been identified with the availability and reach kept in mind.

Both primary and secondary data were collected during the study. The techniques that were used included administering written questionnaires. The study relied on quantitative tools such as close-ended questionnaires and qualitative tools such as a review of existing data and records for data collection.

**Survey Instrument Reliability**

The survey instrument was tested with appropriate reliability analysis comprising the computed value of Cronbach alpha, and the alpha value for all the study variables taken up in the instrument was well above the suggested value of 0.6 (Nunnally, 1978). The specific details of the alpha value for each study variable constituting the present work are shown in Exhibit 1.

**Exhibit-1: Details of the Measurement Scales with Corresponding Reliability Values**

S.No.	Dimensions	Cronbach Alpha
(i)	Social Media Marketing	0.774
(ii)	Email Marketing	0.725
iii)	SMS Marketing	0.606
(iv)	SEM	0.671
(v)	Business Growth	0.664

**Discussion**

Dependent variable= Business Growth

Independent variable Social Media Marketing, Email Marketing, SMS Marketing, and Search Engine Marketing.

**Population**= Employee

**Organization**= Azizi Bank Marketing Department

**Proposed Regression line:**

$$BG = B_0 + B_1 (SMM) + B_2 (EMM) + B_3 (SMSM) + B_4 (SEM)$$

$$BG = 4.916 + 1.446 (SMM) + 0.218 (EMM) + 1.262 (SMSM) + 9.497 (SEM)$$

This can be interpreted as 1 unit change in SMM, EMM, SMSM, and SEM will bring about **1.446**, **0.218**, **1.262**, and **9.497** units' positive changes in BG, respectively.

The dependency effects of Business Growth on dimensions like Social Media Marketing, Email Marketing, SMS Marketing, and Search Engine Marketing in Azizi Bank are defined in hypothesis 1, and its results are shown in Table 29 as an outcome of the multiple regression model conceptualized. From the results, it can be inferred that the F value of 38.575 is significant at a 5 percent level; hence, hypothesis 1 is rejected. These results suggest that Business Growth depends on four digital marketing dimensions: SMM, EM, SMSM, and SEM in Azizi Bank. Further, the adjusted R square value of 0.814 from Table 29 indicates that 81,4 percent of

digital marketing factors affecting business growth depend on these groups of 4 dimensions of digital marketing in Azizi Bank. Also, the 't' values of 1.446, .218, 1.262, and 9.497 corresponding digital marketing dimensions such as Social Media Marketing, Email Marketing, SMS Marketing, and Search Engine Marketing are found to have significant effects on the model conceived.

<b>Linear regression</b>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	F	Adjusted R Square
		B	Std. Error	Beta				
1	(Constant)	4.624	0.941		4.916	0.000	38.575*	0.814
	Social Media Marketing	0.068	0.047	0.148	1.446	0.002		
	Email Marketing	0.009	0.041	0.020	0.218	0.003		
	SMS Marketing	0.058	0.046	0.108	1.262	0.001		
	Search Engine Marketing	0.416	0.044	0.859	9.497	0.000		
a. Dependent Variable: Business Growth								

More specifically, search engine marketing at Azizi Bank has a significantly superior effect on business growth, with the highest value being 9.497. This confirms the positive effects of search engine marketing on business growth. In an era of the internet, SEM is a good platform for digital marketing and business growth; SEM and SEO are effective digital marketing methods. Overall, digital marketing is an important method of marketing and business growth. Similarly, social media marketing is another factor affecting business growth, with the next highest value being 1.446. This confirms the positive effects of social media on business growth. Social Media is more effective than TV channels in promotion and business growth. Social Media has almost replaced TV channels in marketing and business promotion. Azizi Bank's social media is playing a vital role in Azizi Bank's business growth, and Azizi Bank's social media is more effective than TV channels' ads in terms of business growth. The t value 1.262 related to SMS marketing is also found to have a significant positive effect on the business growth of Azizi Bank. This reveals that SMS marketing is an important method for advertising to customers who do not use smartphones. Azizi Bank's SMS marketing plays a vital role alongside other advertising platforms.

**Limitations**

The first constraint to study was the eagerness of employees to participate in the survey due to lack of time and not having enough knowledge of digital marketing. Secondly, digital marketing is not prevalent in the overall country. Due to time constraints, the author could not conduct face-to-face interviews to obtain in-depth information. Also, there were limited academic resources on this topic because there was limited research made on this topic. Again, aligning the global resources to Azizi Bank's perspective was tough. Digital marketing is not considered as important as it can shape business.

**Conclusion**

Digital marketing has become a crucial instrument for contemporary marketing and company expansion. These days, this approach is also common in Afghanistan. However, it has not been thoroughly investigated and studied. Exploring the topic was motivated by a shortage of skilled human resources in this field and a lack of information about how to use them and how to solve the problem. In addition to that, as I am a certified digital marketer with long experience in this area, it is an additional justification for applying my knowledge to the subject to benefit digital marketing enthusiasts. Another important justification for conducting research in this area is to understand better and analyze audience and digital marketing behavior and how it affects business growth. The cluster sampling technique was acquired for this research. The different branches, departments, and units have been identified with the availability and reach kept in mind. In the first step, oral permission was obtained through personal visits with department heads. In the second stage, the questionnaires were distributed personally to pre-selected employees who had already been informed about the purpose of the questionnaire filling. The research reveals that the highest number of respondents strongly agrees that Azizi Bank's social media is playing a vital role in Azizi Bank's business growth, and the lowest number of respondents is not sure that Azizi Bank's social media is playing a vital role in Azizi Bank business growth. Also, results suggest that business growth depends on four digital marketing dimensions: social media marketing, email marketing, SMS marketing, and search engine marketing at Azizi Bank.

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### Conflict of Interest

The authors affirm that no conflicts of interest are linked with this publication. The research was conducted autonomously without financial or non-financial assistance from external entities.

### Author Contribution Statement

Mr. Mohammad Monir Athar and Dr. Adil Rasool are in charge of planning and carrying out the study, analyzing the data, and writing the report. They also helped with the data collection, added to the literature study, and made significant changes to the manuscript. They also helped plan the study, oversaw the controlled study methods, and helped analyze the data. They also reviewed the text and made changes to make it more precise and logical. Both authors, who agreed with the final form of the manuscript, looked over it.

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