

Impact of Mobile Marketing on Consumer Engagement, Retention and Sales Revenue

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Abstract

In the rapidly developing landscape of banking system, this paper studies the impact of mobile marketing on customer engagement, retention and sales revenue. Mobile marketing enables banks to create awareness about the products and services among the consumers and the target audience. This paper explores the ways in which mobile marketing initiatives such as short message service, social media platforms, M-Paisa, mobile App and mobile marketing contribute to customer engagement, retention and sales revenue. To examine the research, the researcher has used a quantitative descriptive method. Where the author sets a print and presence questionnaire to collect data and the sample size is 145 mobile marketing related employees who work in Pashtany Bank. Through an analysis of case studies and with the help of secondary data, this study aims to provide perceptions into the effectiveness of mobile marketing strategies in sustaining customer relationships. The key factors contributing to the effectiveness of mobile marketing strategies include short message service, social media platforms, M-Paisa, mobile App, ongoing relations and being responsive to customer needs. As the digital environment changes, it is crucial for banking system to understand the relationship between mobile marketing and customer engagement, retention and sales revenue.

Keywords: Mobile marketing, customer engagement, customer retention, sales revenue

Problem Statement

The explosion of mobile devices has fundamentally reshaped consumer expectations, compelling industries worldwide to adopt mobile marketing strategies (Blumenstock et al., 2013). The banking sector, in particular, has heavily invested in tools like mobile banking apps, personalized push notifications, SMS alerts, and geo-targeted offers to enhance customer experience and competitiveness (Callen & Glennerster, 2015). However, within this rapid adoption lies a critical problem: for private banks, the precise impact of these mobile marketing initiatives on core business outcomes specifically, sustained customer engagement, long-term retention, and sales revenue growth remains ambiguous and inadequately measured (Chipchase, 2011; International Finance Corporation & World Bank, nd).

While proponents highlight mobile marketing is potential for personalized, immediate interaction that can foster loyalty and drive transactions (Johnson, 2019; Lee & Kim, 2021), critics point to significant risks in a financial context. Mobile communications can easily be perceived as intrusive or raise data privacy concerns, potentially eroding the vital trust between a bank and its clientele (Chen & Zhang, 2018). This tension creates a strategic dilemma for bank managers. They are pressured to leverage mobile channels to reduce customer churn and cross sell products (e.g., loans, credit cards), yet they lack clear, empirical evidence linking these activities to a customer's lifetime value and the bank's sustainable revenue (Singh, 2019; Williams & Gupta, 2021).

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Consequently, without a strong understanding of these cause and effect relationships, the private bank in this case study, and many like it, may be allocating significant resources sub optimally (J-PAL / IPA, nd). They risk either under investing in potent engagement tools or, conversely, overwhelming customers with counterproductive messaging. This research seeks to address this operational and strategic problem by systematically investigating how the bank's specific mobile marketing efforts influence the behavioral and financial loyalty of its customers, thereby providing a framework for smarter investment and stronger competitive advantage (World Bank, 2011).

Organizational performance Status

Established in 1954, Pashtany Bank is a state owned financial institution and a foundational pillar of Afghanistan's banking sector. Operating under a national license from Da Afghanistan Bank, its core mission has been to enhance financial inclusion by providing Shariah compliant banking services to individuals, businesses, and government entities. The bank is supported by significant public shareholders, including the Agriculture Development Bank and the Pension Fund. From its beginnings with 22 staff and AFN 120 million in capital, Pashtany Bank has pursued a strategy of expansion and innovation, growing its network to include branches across multiple provinces and border regions. This growth trajectory now aligns with its public strategic goal to become a 'digital first' institution, providing a clear context for investigating the impact of its mobile initiatives.

Pashtany Bank maintains a significant position within the Afghan banking industry. This is evidenced by its substantial operational footprint, which includes 32 branches in the capital and provinces, serving 110,488 active accounts. The bank's central role in the financial system is further demonstrated by its ability to attract AFN 24,464,608 in customer deposits and maintain a loan portfolio of AFN 3,225,584 (PB Q2 FY 1404 Audit Report and FS). These metrics collectively underscore the bank's extensive customer base and its importance as a case study subject.

The bank's financial health appears strong. For the financial period covering June 2023 to June 2024, Pashtany Bank reported a substantial revenue increase of approximately AFN 454,535,159, accompanied by a significant profit growth of around AFN 504,204,779 (PB Q2 FY 1404 Audit Report and FS). However, this strong financial performance is compared with a critical operational challenge: an increasing customer churn rate in its retail segment. This paradox highlights a key vulnerability in customer retention, making the investigation into the effectiveness of the bank's engagement strategies both timely and relevant.

In response to market demands and its strategic vision, Pashtany Bank has actively developed its digital infrastructure. The bank has deployed services such as mobile banking (*M-paisa*), SMS banking, and online banking, which have attracted a massive user base. Furthermore, the bank has recently launched an aggressive mobile marketing campaign targeting its tech knowledge customer demographic. It is precisely this combination of significant digital adoption, proactive mobile marketing, and the pressing challenge of customer churn that makes Pashtany Bank an ideal and timely subject for this research. Studying this organization will provide critical insights into how mobile marketing can be leveraged to secure sustainable engagement and retention in a developing, digital first financial market.

Importance of the Problem

While the digital shift in banking is a global trend, for Pashtany Bank, it is an immediate and pressing reality (Alalwan et al., 2020; Al-Hawary & Obiadat, 2019). However, diving into mobile marketing without a clear understanding of its true impact is like navigating a new city without a map you might eventually find your way, but you'll waste a lot of time and resources (Al-Meshal & Almotairi, 2013). That is precisely why this research is so critical; it is not just about theory, but also about providing a clear guide for action with real world consequences.

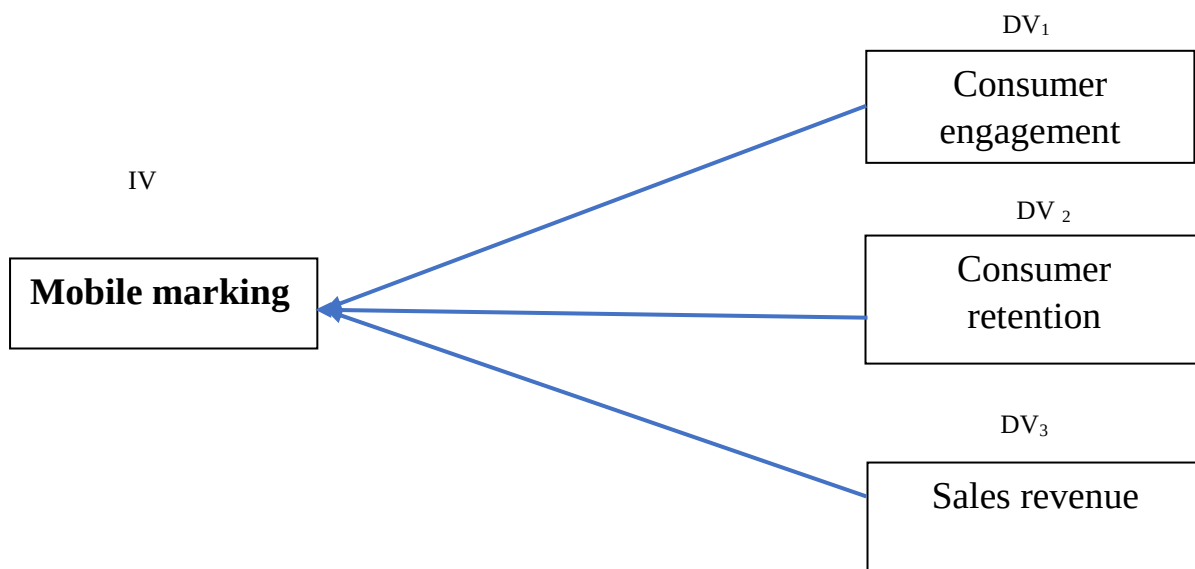
First, this study is designed to deliver practical value to Pashtany Bank itself. As we know, the bank is already investing in platforms like M-paisa and SMS banking, and managers are making daily decisions about these tools. At the same time, they are dealing with a worrying trend customer leaving. So, what is the return on these digital investments? This research aims to answer that exact question. The findings will give bank leaders concrete evidence to show which mobile strategies truly strengthen customer relationships and drive revenue, and which ones are just noise (Car, T., & Střifanich, 2020). This means they can stop guessing and start allocating their budget and effort wisely, directly tackling the costly problem of customer churn and turning their digital first vision into a tangible, successful strategy (Girija, 2016).

Beyond the bank's walls, this investigation fills a crucial gap in our academic understanding. If you look at most textbooks and journals, the story of mobile marketing is written from the perspective of developed, stable countries

(Idenedo & Ekene, 2024). However, what about a place like Afghanistan? The context here with its unique cultural nuances and economic challenges is completely different (Ismail et al., 2019; Krum, 2010). This study will bring this missing voice to the table. It will test whether the established rules of marketing hold up here, and in doing so, it will create a more nuanced model that other researchers can use to understand similar developing economies (Mas & Radcliffe, 2010). It is about making the global conversation on digital banking more inclusive and accurate (Nincevic et al., 2015).

Finally, and perhaps most significantly, the implications of this problem ripple out to the wider future of Afghanistan. A strong, stable banking sector is the backbone of a healthy economy. Pashtany Bank, as a state-owned institution, plays a foundational role in that system. By helping it become more efficient and customer focused through effective mobile engagement, this research contributes to the nation's financial stability. Think about the unbanked populations the farmers, the small business owners in remote provinces. Effective mobile marketing is not just about ads; it is a powerful tool for financial education and inclusion (Waheed & Yang, 2018). By figuring out how to connect with people authentically, this study can indirectly help bring more people into the formal economy, fostering growth and opportunity that benefits the entire country. In this light, understanding mobile marketing at Pashtany Bank becomes more than a business problem it is a step toward broader national progress.

Conceptual framework



Research Questions

1. How does mobile marketing consequence consumer engagement?
2. How does mobile marketing contribute to consumer retention?
3. What is the effect of mobile marketing on sales revenue?
- 4.

Research Objectives

1. To examine the impact of SMS marketing on consumer engagement.
2. To inspect the influence of SMM marketing on consumer retention.
3. To know the effect of Customer engagement and customer retention marketing on sales revenue.
- 4.

Research Hypothesis

- H₁. There is significant positive impact of SMS marketing on consumer engagement.
H₀₁. There is negative impact of SMS marketing on consumer engagement.
H₂. SMM marketing has an influence on consumer retention.
H₀₂. SMM marketing has no influence on consumer retention.
H₃. Customer engagement and retention has an effect on sales revenue.
H₀₃. Customer engagement and retention has no effect on sales revenue.

Significance of the Research

This research topic (Impact of mobile marketing on customer engagement, retention and sales revenue- a case study of Pahstany Bank) play a crucial role in digital banking and the significance of the research can be

addressed through three dimension, practical, theoretical and methodological concept. A theoretical lookout, this study addresses an remaining gap in the current academic literature by inspecting how mobile marketing strategies can be effectively implemented within the banking sector a context that has historically received incomplete academic attention despite its exclusive features (World Bank Research Observer, 2018). Traditional retail banking operates within a landscape of high customer trust and regulatory complication, making it an ideal setting to test whether the well-established mobile marketing theories developed primarily in other industries remain applicable and effective in this specialized environment. By doing so, this research expands the boundaries of mobile marketing knowledge and demonstrates how foundational principles can be adapted to banking industries where trust and relationship building are principal. From practical concept, the findings generated from this research will equip Pashtany Bank's management team with a concrete, evidence based strategic framework that they can immediately apply to improve their marketing return on investment, strengthen their customer retention initiatives, and ultimately drive measurable increases in sales revenue. Beside of above-mentioned point, this study is also helping another private and public banks which operating in country and start using mobile marketing for customer engagement and retention.

Methodically, this research will create a systematic and replicable model that will exceed the limitation of theoretical analysis and will connect the main mobile marketing tactics and activities to quantifiable business result (Zoman et al., 2023). This methodological contribution offers academics and business professionals a useful framework and tools that can be modified and used to realize marketing efficacy in many settings and industries.

Methodology

The research method adopted to accomplish study, including research design, population size, sample size, data collection method and source of data. This research has examined the Impact of mobile marketing on consumer engagement, retention and sales revenue in context of the Pashtany Bank. The data have been collected from stratified sampled employees of Pashtany Bank main office. Pashtany Bank main office were taken as a population of the study because the study used a case study design.

A total number of 145 employee out of 290employees of different departments and units of Pashtany Bank were selected. Researcher applied the Yamane formal for selecting the sample size the result are shown as below. It has to be mentioned that the total number of employee of Pahstany Bank main office is 290.

$$\begin{aligned}
 n &= \frac{N}{1 + N(e)^2} \\
 n &= \frac{290}{1 + 290(0.05)^2} \\
 n &= \frac{290}{1 + 290(0.0025)} \\
 n &= \frac{290}{1 + 1} \\
 n &= \frac{290}{2} \\
 n &= 145
 \end{aligned}$$

Proposed Regression Line-I

$$CE = B_0 + B_1 (SMS) + B_2 (SMM) + B_3 (MA) + B_4 (M-pM)$$

$$CE = 0.295 (SMS) + 0.275 (SMM) + (0.279) (MA) + (-0.181) (M-PM)$$

This can be interpreted as 1unit change in SMS, SMM, MApp and M-PM will bring about 0.295, 0.275, 0.279, -0.181, units' positive changes in CE respectively.

The dependency effects of Understanding levels of Customer Engagement on dimensions like Short Message Service Marketing (SMS), Social Media Marketing (SMM), M-Paisa Marketing (M-P), Mobile App Marketing (MA).and Affordability contact among employee of Pashtany Bank main office employee is defined in hypothesis H1&H₀1, taken up and its results are shown in the table-1, as an outcome of multiple regression model conceptualized. From the results, it can be inferred that the F value of 22.753 is found to be significant at 5 percent level and hence, the null hypothesis, which is H₀1, rejected and alternative hypothesis, which is H1, is accepted. These results suggest that Customer engagement depends on the group of 4 Customer Engagement dimension in Employee of Pashtany Bank. Further, the adjusted R square value of 0.394 from the table-1 indicate that 39.4 percent of Understanding levels factor effecting Customer Engagement depend on these group of 4

dimensions Customer Engagement in Pashtany Bank. Also the 't' values of 3.745, 3.338, 5.079 and 2.721 corresponding Customer Engagement dimensions such as Short Message Service Marketing (SMS), Social Media Marketing (SMM), M-Paisa Marketing (M-P), Mobile App Marketing (MA) are found to be having significant effects on the model conceived.

Additionally, the individual regression coefficients indicate the relative influence of each predictor on Customer Engagement. The t-values of the respective variables SMS Marketing (3.745), SMM Marketing (3.338) Mobile App Marketing (5.079) and M-paisa Marketing (-2.721) demonstrate that all four predictors have statistically significant effects on the model ($p < .05$).

More specifically, Mobile App Marketing shows the strongest positive impact ($t = 5.079$), indicating that improvements or changes in mobile app marketing activities lead to the most substantial change in customer engagement. Secondly, SMS Marketing show the positive impact ($t=3.745$), demonstrate that change in SMS marketing will lead to great change in customer engagement. Thirdly, SMM Marketing also have positive and significant effects ($t=3.338$) suggesting that increased usage of SMM marketing will enhances customer engagement. In contrast, M-paisa Marketing has a negative coefficient ($t=-2.721$) revealing that certain M-paisa practices may reduce customer engagement, potentially due to user challenges, trust issues, or service inefficiencies in context of banking system in Afghanistan.

Overall, the regression model explains 39.4% of the variance in customer engagement ($R^2 = 0.394$), and the model is statistically significant $F(4,140) = 22.753$, $p < 0.001$). The findings highpoint that while SMM and SMS are effective tools for strengthening engagement, the current structure and quality of Mobile App and M-paisa marketing may performance as barriers, thereby reducing meaningful customer engagement.

Table: 1-Regression

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.628 ^a	.394	.377	1.63903		
a. Predictors: (Constant), M-paisa Marketing , SMS Marketing, Mobile App Marketing , SMM Marketing						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	244.494	4	61.123	22.753	.000 ^b
	Residual	376.100	140	2.686		
	Total	620.593	144			
a. Dependent Variable: Customer Engagement						
b. Predictors: (Constant), M-paisa Marketing , SMS Marketing, Mobile App Marketing , SMM Marketing						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	34.040	2.889		11.782	.000
	SMS Marketing	.295	.079	.293	3.745	.000
	SMM Marketing	.275	.082	.333	3.338	.000
	Mobile App Marketing	279	.055	.446	5.079	.000
	M-paisa Marketing	-.181	.066	-.216	-2.721	.002
a. Dependent Variable: Customer Engagement						

Proposed Regression line-II

$$CR = B_0 + B_1 (SMS) + B_2 (SMM) + B_3 (MA) + B_4 (M-pM)$$

$$CR: (0.633) (SMS) + 0.014 (SMM) + (0.577) (MA) + (0.516) (M-pM)$$

This can be interpreted as 1 unit change in SMS, SMM, Mapp and M-PM will bring about 19.000, 0.633, 0.014, 0.577, 0.516, units' positive changes in CR respectively.

The dependency effects of Understanding levels of Customer Retention on dimensions like Short Message Service Marketing (SMS), Social Media Marketing (SMM), M-Paisa Marketing (M-P), Mobile App Marketing (MA).and Affordability contact among employee of Pashtany Bank main office employee is defined in hypothesis H2, taken up and its results are shown in the table-2, as an outcome of multiple regression model

conceptualized. From the results, it can be inferred that the F value of 49.566 is found to be significant at 5 percent level and hence, the null hypothesis, which is H02, is rejected and alternative hypothesis, which is H2, is accepted. These results suggest that Customer Retention depends on the group of 4 Customer Retention dimension in Employee of Pashtany Bank. Further, the adjusted R square value of 0.586 from the table-2 indicate that 58.6 percent of Understanding levels factor effecting Customer Retention depend on these group of 4 dimensions Customer Retention in Pashtany Bank. Also the 't' values of 6.315, 0.126, 7.871 and 5.823 corresponding Customer Retention dimensions such as Short Message Service Marketing (SMS), Social Media Marketing (SMM), M-Paisa Marketing (M-P), Mobile App Marketing (MA) are found to be having significant effects on the model considered.

Table: 2 Regression

Table 2: Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.766 ^a	.586	.574	2.18639		
a. Predictors: (Constant), M-paisa Marketing , SMS Marketing, Mobile App Marketing , SMM Marketing						
NOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	947.763	4	236.941	49.566	.000 ^b
	Residual	669.244	140	4.780		
	Total	1617.007	144			
a. Dependent Variable: Customer Retention						
b. Predictors: (Constant), M-paisa Marketing , SMS Marketing, Mobile App Marketing , SMM Marketing						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	19.000	3.854		4.930	.000
	SMS Marketing	.663	.105	.408	6.315	.000
	SMM Marketing	.014	.110	.010	.126	.000
	Mobile App Marketing	.577	.073	.572	7.871	.000
	M-paisa Marketing	.516	.089	.383	5.823	.000
a. Dependent Variable: Customer Retention						

Furthermore, the individual regression coefficients indicate the relative influence of each predictor on Customer Retention. The t-values of the respective variables SMS Marketing (6.315), SMM Marketing (0.126) Mobile App Marketing (7.871) and M-paisa Marketing (5.823) demonstrate that all four predictors have statistically significant effects on the model ($p < .05$).

More specifically, Mobile App Marketing shows the strongest positive impact ($t = 7.871$), indicating that improvements or changes in mobile app marketing activities lead to the superior change in customer retention. Secondly, SMS Marketing show the positive impact ($t=6.315$), demonstrate that change in SMS marketing will lead to excessive change in customer retention. Thirdly, M-Paisa Marketing also have positive and significant effects ($t=5.823$) suggesting that increased usage of M-Paisa marketing will improves customer retention. SMM marketing has a forth position and has a weak positive impact ($t=0.126$) on customer retention, the reason will be sensor of social media in country.

Generally, the regression model explains 58.6% of the variance in customer engagement ($R^2 = 0.586$), and the model is statistically significant $F(4,140) = 49.566$, $p < 0.001$). The findings highpoint that while SMM, Mobile App and M-Paisa are effective tools for strengthening customer retention, the current structure and quality of SMS marketing may performance as barriers, thereby reducing meaningful customer retention.

Proposed Regression line-III:

$$SR = B_0 + B_1 (SMS) + B_2 (SMM) + B_3 (MA) + B_4 (M-pM)$$

$$SR = (0.229) (SMS) + 0.203 (SMM) + (0.338) (MA) + (0.099) (M-pM)$$

This can be interpreted as 1 unit change in SMS, SMM, MA, M-pM, and will bring about 0.229, 0.203, 0.338, 0.099, units' positive changes in SR respectively.

The dependency effects of Understanding levels of Sales Revenue on dimensions like Short Message Service Marketing (SMS), Social Media Marketing (SMM), M-Paisa Marketing (M-P), Mobile App Marketing (MA), and Affordability contact among employee of Pashtany Bank main office employee is defined in hypothesis-3, taken up and its results are shown in the table-3, as an outcome of multiple regression model conceptualized. From the results, it can be inferred that the F value of 14.036 is found to be significant at 5 percent level and hence, the null hypothesis which is H_{03} rejected and alternative hypothesis, which is H_3 , is accepted. These results suggest that Sales revenue depends on the group of 4 Sales Revenue dimension in Employee of Pashtany Bank. Further, the adjusted R square value of 0.286 from the table-3 indicate that 28.6 percent of Understanding levels factor effecting sales retention depend on these group of 4 dimensions sales revenue in Pashtany Bank. Also the 't' values of 2.335, 1.973, 4.923 and 1.192 corresponding Sales Revenue dimensions such as Short Message Service Marketing (SMS), Social Media Marketing (SMM), M-Paisa Marketing (M-P), Mobile App Marketing (MA) are found to be having significant effects on the model considered.

Likewise, the individual regression coefficients designate the relative influence of each variable on sales revenue. The t-values of the respective variables SMS Marketing (9.335), SMM Marketing (11.937) Mobile App Marketing (8.923) and M-paisa Marketing (11.192) prove that all four predictors have statistically significant effects on the model ($p < .05$).

More precisely, Mobile App Marketing shows the toughest positive impact ($t = 8.923$), indicating that improvements or changes in mobile app marketing activities lead to the superior change in sales revenue. In addition, SMS Marketing show the positive impact ($t=9.335$), reveal that change in SMS marketing will lead to extreme change in sales revenue. Likewise, SMM Marketing also have positive and significant effects ($t=11.973$) suggesting that increased in SMM marketing will improves sales revenue. M-Paisa marketing has a forth position and has positive impact ($t=11.192$) on sales revenue.

Generally, the regression model explains 68.6% of the variance in customer engagement ($R^2 = 0.686$), and the model is statistically significant $F(4,140) = 14.036$, $p < 0.001$). The findings highpoint that while SMM, SMS and M-Paisa are effective tools for strengthening Sales Revenue, the current structure and quality of Mobile App marketing May performance as barriers, thereby reducing meaningful customer retention.

Table: 3 Regression

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.535 ^a	.686	.266	2.04712		
a. Predictors: (Constant), M-paisa Marketing , SMS Marketing, Mobile App Marketing , SMM Marketing						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	235.276	4	58.819	14.036	.000 ^b
	Residual	586.696	140	4.191		
	Total	821.972	144			
a. Dependent Variable: Sales Revenue						
b. Predictors: (Constant), M-paisa Marketing , SMS Marketing, Mobile App Marketing , SMM Marketing						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	29.555	3.608		8.190	.000
	SMS Marketing	.229	.098	.198	9.335	.000

	SMM Marketing	.203	.103	.213	11.973	.000
	Mobile App Marketing	.338	.069	.470	8.923	.000
	M-paisa Marketing	.099	.083	.103	11.192	.000
a. Dependent Variable: Sales Revenue						

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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

FZ meticulously crafted the study, devised the methodology, executed the investigation and data analysis, composed the original manuscript, and undertook the review and editing of the document. AS supervised and modify and approve the final manuscript.

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