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ARTIFICIAL INTELLIGENCE CONTENT MARKETING AND CUSTOMER ENGAGEMENT OF DEPOSIT MONEY BANK IN NIGERIA

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Abstract: *The study investigated the relationship between Artificial Intelligence Content Marketing and Customer Engagement of Deposit Money Bank in Nigeria. The study adopted quantitative research philosophy and survey approach. Equally, data for the study was generated through administered questionnaire from the twenty five (25) respondents from selected branches of deposit money banks. Krejcie and Morgan statistical method was used to determine the sample size. The study revealed that AI content optimization, AI-powered content distribution strategies and AI-Driven Content Marketing Creation has significant relationship with customer engagement. The study concluded that Artificial Intelligence Content Marketing has relationship with Customer Engagement of Deposit Money in Nigeria. The study, recommended that, Financial institutions and other reputable organizations should accept artificial intelligence technologies to enhance their tailored or personalized content marketing creativities, and this will go a long way to improve customer engagement, loyalty, retention, patronage and satisfaction. Financial Institutions and other enviable organizations should attention on emergent their artificial intelligence aptitudes or competence, because these are essential for operative content marketing such as employee trading and development skill, it will be an advantageous and tactics to the organization and assimilate artificial intelligence networks The high-quality and incorporation of artificial intelligence technologies should be done tactically and sympathetic in a way artificial intelligence networks influence modified content marketing can lead deposit money banks making positive managerial decisions. Deposit money banks should maximize AI content optimization, AI-powered content distribution strategies and AI -Driven Content Marketing Creation potential to increase operational efficiency.*

Keywords. Artificial Intelligence Content Marketing, Customer Engagement, Deposit Money.

Introduction

Globally, Artificial Intelligence (AI) has become an essential instrument for performance of marketing activities. Content marketing has progressed meaningfully over the ages, and the rise of artificial intelligence (AI) has redesigning upcoming or future business objectives. By this means business strive to make relevant, attractive, and modified content. Artificial intelligence has become an indispensable instrument that determine effectiveness, improves innovation, and enhances decision-making. Also, incorporation of artificial intelligence into content marketing is altering how products create, distribute, and measure content, leading to more data-driven and targeted strategies.

According to Patrecia (2024), Artificial intelligence has become a universal instrument across numerous industries its role in improving effectiveness and efficiency in content marketing workflows. Patrecia (2024), further explained that content marketing interplanetary is presently feeling a transformative wave, meaningfully pushed by the quick progression and with assistance of artificial intelligence (AI). This outpouring is transforming the industry, making artificial intelligence reinforced content marketing not just an innovative idea but a current realism. Businesses practitioners and marketers are now more than ever relying on artificial intelligence to rationalize their processes, from keyword research to content creation, underscoring the necessity to adapt to this technological evolution (Patrecia, 2024). Abid, *etal* (2022), added that Artificial intelligence (AI) has become a pivotal part of all business oriented transversely the world in the lengthy period. The novel developments in AI-driven mechanization reproduce considerable vicissitudes in the artificial intelligence landscape.

According to Du (2017), Content marketing includes the planning, creation, and distribution of content materials like written words, videos, social posts, and webinars. Artificial intelligence content marketing is a term used to describe the inclusion of artificial intelligence and machine learning programs into content marketing as a tools for business performance. These artificial intelligence content marketing tools help with content planning, creation, distribution, analysis, and reporting. Artificial intelligence content marketing aids to improve the quality products from content marketing activating (Ho, *etal,* 2020). In view of (2023), Artificial intelligence content marketing refer to the process of mechanizing and enhancing content marketing operations that were formerly accomplished by humans, adopting progressive algorithms and machine learning methods. Daher (2023), clarified that the benefits of Artificial intelligence content marketing assist marketers or marketing practitioners to perform their works healthier and more competently. Artificial intelligence content marketing importantly improves effectiveness, competency and customer experiences, including customer engagement, also it is essential to ensure it reverberates on a more individual and emotional level with target audience. Abid, *etal* (2022), added that artificial intelligence content marketing also assist customers to have better experiences while interacting with firms preferred brand such as brand personalization.

According to Kali (2023), Artificial intelligence helps to process the enormous quantities of data that is composed and stored daily from customer's actions, and it predicting customer behavior and trying to understand the behaviors of customers Kali (2023), further contributed that artificial intelligence can analyze the past behaviors of customers and use that information to personalize a customer's journey, assisting the team understand the next steps.

Finally, artificial intelligence assist in balance the many touch points customers have with firms preferred brand so nothing slips through the cracks. It can also enhance their front-end experience so that they are monitored and marketed throughout their journey. Therefore, this research paper seeks to explore the evolving relationship between artificial intelligence content marketing and customer engagement.

Statement of the Problem

Artificial intelligence content marketing has become progressively significant in current ages. This technology includes numerous façades, such as natural language processing, machine learning (ML), deep learning, and computer vision in performing content marketing operations. The technology has developed as a leading strength in the banking industry due to its capability to analyze customer's data and offer valued analytical implements to facilitate demand-driven analyses by marketing practitioners. The adoptions of Artificial intelligence technology within organization not only to saves time, but also permits for the distribution of resources to other indispensable aspects of content marketing operations. Conversely, the ever-evolving nature of Artificial intelligence indicates a continuing technological development with philosophical insinuations for the marketing industry, making it significant for businesses to embrace Artificial intelligence to stand-in novelty and improve efficiency in the coming years. Also, Artificial intelligence content marketing technology has been established to positively influence consumer engagement in banking firm through digital approaches such as social media and enhances conversion rates.

Equally, vigorous consumer engagement on social media content marketing and greater conversion rates contribute to a more satisfying consumer experience, leading to increased consumer patronage, sales volume, retention, loyalty. Additionally, the study challenges investigates into the connection of Artificial intelligence content marketing concentrating on information, formation and familiarity transmission. It discovers the idea of greater knowledge as a distinctive feature of artificial intelligence content marketing applications compared to old-style methods. Furthermore, the study addresses the possible technological drawbacks and dangers that marketing practitioners, banks managers and others must contemplate before adopting artificial intelligence content marketing within their firms. These contests or problems include unwell clear purpose or aim, roles, dangerous or impractical learning surroundings, prejudices in artificial intelligence

content marketing algorithms, the need for understandable artificial intelligence content marketing, and the capability to regulate artificial intelligence content marketing schemes. Finally, the all-inclusive study problematic declaration was to understand the influence of artificial intelligence content marketing on customer engagement in deposit money banks in Nigeria.

Objectives of the Study

The main purpose of the study was to explore nexus between Artificial Intelligent Content Marketing and Customer Engagement of Deposit Money in Nigeria. Other sub-objectives entails:

1. To examine the relationship between AI –driven content marketing creation and customer engagement of deposit money in Nigeria.
2. To determine the relationship between AI-content optimization and customer engagement of deposit money in Nigeria.
3. To evaluate the relationship between AI - powered content distribution strategies and customer engagement of deposit money in Nigeria.

Research Questions

1. To what extent does AI -d content marketing creation relate with customer engagement of deposit money in Nigeria?
2. To what extent does AI-content optimization relate with customer engagement of deposit money in Nigeria?
3. To what extent does the AI - powered content distribution strategies relate with customer engagement of deposit money in Nigeria?

Research Hypotheses

Ho_1: AI -driven content marketing creation has no significant relationship customer engagement of deposit money in Nigeria.

Ho_2: AI-content optimization has no significant relationship with customer engagement of deposit money in Nigeria.

Ho_3: AI - powered content distribution strategies has no significant relationship with customer engagement of deposit money in Nigeria.

Literature Review

Conceptual clarification

Concept of Artificial Intelligence Content Marketing

The development of Artificial Intelligence has been significant with specialists offering considerable exertion to progressing artificial intelligence ideas in current years. According to Nazim and Rajeswari, (2019), defined artificial intelligence as computer systems based that duplicate both reasoning and demonstrative roles of the human mind. According to Chintalapati and Pandey, 2022), artificial intelligence content marketing encompasses adoption of artificial intelligence to improve content creation, distribution products, and customer engagement, which comprises mechanizing tasks, personalizing content, and optimizing strategies to enhance marketing efficiency. Artificial intelligence assist in numerous phases of the content creation process, such as generating ideas, creating stories, and personalizing content based on target group data (Chintalapati & Pandey, 2022). Feng, *etal* (2021), contributed that artificial intelligence content marketing refer to process for anticipation future buying choices or decision of target audience which improve consumer expedition. Artificial intelligence content marketing strength depend on its essential mechanisms: big data, machine learning, and healthy solutions, and the idea of "big data" authorizes marketer's proficiency and effectiveness gathering and classify massive capacities of data with minimal manual effort. Artificial intelligence content marketing permit consumer to gain profounder understandings and better recognition of company preferred product and service

and drive customers to the next step in their voyage, providing the best possible experience (Abid, 2022).

Concept of Artificial Intelligence -Driven Content Marketing Creation

According to Madelyn (2024), Artificial intelligence-driven content marketing creation is defined as the process of utilizing artificial intelligence algorithms and technologies to generate, curate, and optimize various forms of content, including text, images, videos, and audio, with minimal human intervention to the consumers of product or services .In spite of Chiradeep (2024). Artificial intelligence driven content marketing creation comprises applying artificial intelligence implements and technologies to generate, optimize, and manage digital content. This encompasses automating tasks like writing, editing, and analyzing customer or target audience engagement. The goal is to create content more proficiently and efficiently, eventually leading to better marketing consequences. Haleem (2022), contributed that artificial intelligence content marketing creation is a powerful writing assistant that support with tasks ranging from rudimentary product images to multifaceted marketing movements. It comprises using artificial intelligence to produce written, visual, and audio content through sophisticated language processing systems.

Concept of Artificial Intelligence Content Optimization

Within the monarchy of digital inbound marketing, a serious variable that nurtures value creation and consumer engagement is content marketing. The communicating wildlife of the internet has invested customers to become vigorous partakers in the promotion of any brand, product, service, or entity. Accordingly, digital inbound marketing promotes a customer-centric method, highlighting that firms should distillate on supporting consumers and engaging them in the value delivery process (Kumar, 2019). In marketing domain personalization involves couture projects and production approaches to bring into line with individual customer preferences. Content and products that undergo customization based on customer preferences can effectively ease customer exhaustion and decrease the period obligatory for decision-making, therefore lessening reasoning load (Chintalapati,*et al*, 2022). Content Optimization encompasses administration process in which a firms recognizes, measures, and accomplishes customer demands to generate profits by applying digital content dispersed through electronic platforms. Information plays an essential role in marketing, and exists as strong interconnection between marketing research and consumer behavior (Kee & Yazdanifard 2015). Harad (2012), added that content optimization denotes the procedure of humanizing or enhancing digital content (such as website pages, blog posts, videos, and social media posts) in order to upsurge its discernibility, significance, and efficiency. The goalmouth of content optimization is to make sure that content is as valuable and useful as possible to target market, and to ensure that it is easily discoverable through search engines and other digital channels. Ghosh and Chatterjee, (2021), concluded that artificial intelligence content optimization refer to using artificial intelligence to progress the quality and reflectivity of content on the web. Search Engine optimization, is the practice of enhancing a website's ranking in search engine results pages (SERPs). Artificial intelligence content optimization leverages artificial intelligence tools to analyze content, identify areas for development, and indorse tactics for healthier search engine discernibility and user engagement.

Concept of Artificial Intelligent -powered content distribution strategies

An AI content marketing distribution strategy influences artificial intelligence to enhance and mechanize the procedure of getting content in front of the right audience at the right time. It includes using AI algorithms to analyze audience behavior, content performance, and market trends to identify the most effective channels, formats, and timing for content distribution. This approach enhances efficiency, personalization, and ultimately, content engagement (AI Contently team, 2024). Contently team (2024). Content distribution is a vital part of AI-powered Content marketing distribution strategies. It allows businesses to reach their target audience effectively and increase

their chances of conversion. By strategically distributing content across various channels, businesses can generate more brand visibility and engagement.

Concept of Customer Engagement

Brands can foster lasting loyalty and excitement among customers. The significance of the message and the stimulus it sparks in customers to take action. This could take the form of a customer clicking through an adert to shop more from a brand, or subscribing to a newsletter, or following on social media. Customer engagement like this promotes more long-term brand love and loyalty (Anupama, & Neha, 2016). Positive customer engagement goes outside a customer's first transaction, but goalmouth is to deliver pertinent content through marketing and engagement campaigns that encourage repeat customer interactions. By extending the customer experience beyond a purchase, successful customer engagement extends the customer lifecycle, fosters loyal customer relationships, attracts new customers and helps companies better anticipate customer expectations and needs (Anupama,;& Neha, 2016).

As customers have numerous options to nearly every brand, customer engagement has become a key performance indicator regarding a firm's capability to stand-in customer loyalty and encourage long-lasting customer relationships. Customer engagement is built or harmed with every brand interaction, both online and offline. Each interaction is an opportunity to provide customers with value and strengthen engagement, by successfully addressing their needs and preferences. Therefore, Customer engagement is the degree of strength of the communication of customers with a firms preferred brand (Segev, 2023). According to Fan, *etal* (2020), customer engagement is the method a firm fashions an association with its customer base to foster brand loyalty and awareness, and this can be attained through marketing campaigns and web content as well as outreach using social media, mobile devices and wearable devices. In view of Mark (2008), customer engagement mention to be the excellence of the link amongst brands and customers, and Customer engagement can be extend to be the technique brands aggressively build an ongoing connection with their target customers through eloquent communications along the customer journey.

Theoretical framework

AI content marketing involves using artificial intelligence to enhance various aspects of the content creation and management process, from ideation to distribution and analytics. This theory leverages machine learning and algorithms to automate tasks, personalize content, optimize SEO, and analyze data, ultimately leading to more effective and efficient content strategies. AI analyzes user data to deliver hyper-personalized content, from emails to website recommendations. By identifying patterns and preferences, AI helps tailor messages to individual users, leading to higher engagement, improved customer experiences and stronger brand loyalty.

Conceptual fame work

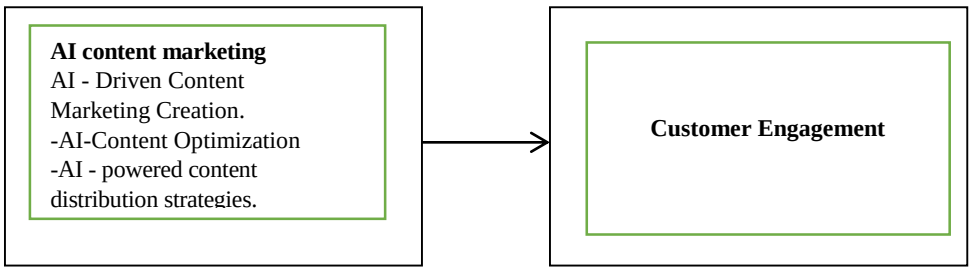


Fig: 2.1: the study Model

Empirical Review

Researchers has been written on the above subject such as Abid, *etal* (2022),Artificial intelligence (AI) applications for marketing: A literature-based study.Artificial Intelligence (AI) has vast potential in marketing. It aids in proliferating information and data sources, improving software's data management capabilities, and designing intricate and advanced algorithms. AI is changing the way brands and users interact with one another. The application of this technology is highly dependent on the nature of the website and the type of business. Marketers can now focus more on the customer and meet their needs in real time. By using AI, they can quickly determine what content to target customers and which channel to employ at what moment, thanks to the data collected and generated by its algorithms. Users feel at ease and are more inclined to buy what is offered when AI is used to personalize their experiences. AI tools can also be used to analyse the performance of a competitor's campaigns and reveal their customers' expectations. Machine Learning (ML) is a subset of AI that allows computers to analyses and interpret data without being explicitly programmed. Furthermore, ML assists humans in solving problems efficiently. The algorithm learns and improves performance and accuracy as more data is fed into the algorithm. For this research, relevant articles on AI in marketing are identified from Scopus, Google scholar, research Gate and other platforms. Then these articles were read, and the theme of the paper was developed. This paper attempts to review the role of AI in marketing. The specific applications of AI in various marketing segments and their transformations for marketing sectors are examined. Finally, critical applications of AI for marketing are recognized and analyzed.

Daher *etal* (2023), exploring the Impact of Artificial Intelligence in Personalized Content Marketing: A Contemporary Digital Marketing. In an era dominated by digital interactions and data-driven decision-making, the influence of Artificial Intelligence (AI) on personalized content marketing has become a focal point of research. This study, conducted with a simple random sample of 485 respondents, employs Partial Least Squares (PLS) analysis to unravel the intricate relationship between AI and personalized content marketing. The findings reveal compelling insights into the transformative power of AI in shaping contemporary marketing practices. We confirm that organizations embracing AI implementation experience a significant enhancement in their personalized content marketing endeavors. AI's ability to decipher complex data and tailor content to individual preferences propels engagement and fosters customer satisfaction. Moreover, we underscore the pivotal role of AI capabilities, demonstrating that investing in the development of these capabilities yields a competitive advantage. AI's predictive prowess and data analysis capabilities empower organizations to navigate the dynamic landscape of personalized content marketing with finesse. Strategic integration of AI channels emerges as another cornerstone of success. Our research illuminates the importance of selecting and integrating AI channels judiciously, enabling organizations to optimize their marketing strategies and forge deeper connections with their audience.

METHODOLOGY

Research Design

This research employed a quantitative research philosophy and survey approach including explanatory research type. The main aim was to explore nexus between artificial intelligent content marketing and customer engagement of deposit money in Nigeria. The study employs a structured questionnaire as the primary data collection tool, supplemented by qualitative data for in-depth insights.

Population of the study

The population of the study comprised Thirty (30) respondents of four selected branches of deposit money namely: Fidelity bank Plc. located at Federal Secretariat Phase II Abuja, Eco bank Plc. Located at Federal Secretariat Phase I Abuja, UBA and Zenith bank Plc. located at Court of Appeal building, Abuja.

Research Sample
The research sample encompasses (28) respondents, prudently designated through Krejcie and Morgan (1970) table of sample size determination.The selection safeguards a varied and illustrative group of persons from the target population, which consists of artificial intelligent content marketing experts.

Formula for determining sample size
s = X^2NP (1 - P) * **d'(N -1)** + X^2P (1 - P) s =
required sample size
X^3 = **the table** value **of chi-square for** 1 **degree of freedom** at the **desired** confidence level (3.841).
N= **the population size**
P = the population proportion (assumed to be 50 since this would **provide** the maximum sample **size).**
d = **the degree** of **accuracy expressed as** a **proportion** (05).

Sources of Data
Planned questionnaire was developed to collect primary data for this study. The questionnaire includes a mixture of closed-ended and Likert-scale questions, made-to-order bring into line with the research objectives and variables under examination and secondary date were source through journal, text book magazine and other published document.

Method of Data Collection and administration of instrument
The major tool for data collection is the questionnaire. The questionnaire is divided into three (3) sections. Section A; personal data of the respondents. Section B; comprised twelve (12) items, three (3) each on the predictor and its dimension, and criterion variable of e-distribution and customer patronage. Four (4) liketh point rating scale of strongly disagree (SD), agree (A), disagree (D) and strongly agree. Total of twenty eight (28) questionnaire were administered to the respondents, twenty five were returned three (3) copies were properly filled therefore, twenty five (25) were valid for analysis.

Method of Data Collection
Descriptive and inferential statistics, simple percentages were used, and simple linear regression analysis was adopted for the test of hypotheses

Table.1 Distribution of the respondents by Age bracket

Age Bracket	**Respondents**	**Percentage**
25-35	11	44%
35-45	8	32%
55 and above	6	24%
Total	**25**	**100**

Table 2: Distribution of the respondents by their sex

Sex	**Respondents**	**Percentage**
Female	9	36%
Male	16	64%
Total	**25**	**100**

Table 3: Distribution of the respondents by marital status

Marital status	**Respondents**	**Percentage**
Married	8	32%
Single	14	56%
Devoiced	3	12%

Total	**25**	**100**

Table 4: Distribution of the respondents by their Educational background

Educational Background	Respondents	Percentage
OND	11	44%
BSC/HND	10	40%
Post graduate	4	16%
Total	**25**	**100**

Table 5: Distribution according to the income level

Income level	Respondents	Percentage
70,000-100,000	15	60%
100,000 – 130,000	3	12%
130,000 and above	7	28%
Total	**25**	**100**

Table 6: Distribution of the respondents by current position in the institution

position	Respondents	Percentage
Operations	15	60%
Marketer	9	36%
Security	1	4%
Total	**25**	**100**

Summary: According to the field surveyed data, 2025.Table 1: revealed that 11 (44%) were 35-45 age bracket 8(32%) were 45-55 age bracket, 6(24%) were 55 and above age bracket .Table 2: indicated that 9 (36%) were male, while 16 (64%) were for male .Also, table 3: shows that 8(2%) were married 14(56%) were single while, 3(12%) were devoiced including.Table 4 which Specifies that out of the 25 valid responses, 11(44%) were OND, 10(40%) were B.Sc. / HND holders, the renaming were post graduate holders. Furthermore, table 5: indicated that out of 25valid responses, 15 (60%) earned 70,000-100, 000, 3(12%) were earned 100,000 – 130,000, while the remaining, 7(28%) earned 130,000 – above .Finally table 6; indicates that, all the 13(60%) were operations, 9(36%) were marketers and 1(4%) were Security,

Table 7: Multiple linear regression analysis on the Artificial Intelligent Content Marketing and Customer Engagement of Deposit Money in Nigeria.

Ho_1: AI –driven content marketing creation has no significant relationship customer engagement of Deposit Money in Nigeria.

Table 7: linear regression on the relationship between AI –driven content marketing creation and customer engagement

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.493295	0.170421	20.49804	0.0000
AI –driven content marketing	**0.162342**	0.054649	-2.760365	**0.0001**

R-squared	0.024373	Mean dependent var	3.028664
Adjusted R-squared	0.021175	S.D. dependent var	0.472211
S.E. of regression	0.467184	Akaike info criterion	1.322308

Sum squared resid	66.56969	Schwarz criterion	1.346587
Log likelihood	-200.9743	Hannan-Quinn criter.	1.332017
F-statistic	**5.351964**	Durbin-Watson stat	2.063833
Prob(F-statistic)	0.006123		

The result from Table 7 shows that there was a strong and inverse relationship between AI –driven content marketing and customer engagement of deposit money in Nigeria. (Beta=0.162). The result shows that there is significant relationship between AI –driven content marketing and customer engagement of Deposit Money in Nigeria (F=5.3512, prob=0.0001). The null hypothesis one was rejected at .05 alpha level**.**

Table 8: Multiple linear regression analysis on the Artificial Intelligent Content Marketing and Customer Engagement of Deposit Money in Nigeria.

Ho_2: AI-content optimization has no significant relationship with customer engagement of deposit money in Nigeria.

Table 8: linear regression on the relationship between AI-content optimization and customer engagement

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.493295	0.170421	20.49804	0.0000
AI –driven content marketing	**0.171513 2**	0.054649	-2.760365	**0.0003**
R-squared	0.024373	Mean dependent var		3.028664
Adjusted R-squared	0.021175	S.D. dependent var		0.472211
S.E. of regression	0.467184	Akaike info criterion		1.322308
Sum squared resid	66.56969	Schwarz criterion		1.346587
Log likelihood	-200.9743	Hannan-Quinn criter.		1.332017
F-statistic	**6.334122**	Durbin-Watson stat		2.063833
Prob(F-statistic)	0.006123			

The result from Table 8 shows that there was a strong and inverse relationship between AI-content optimization and customer engagement of deposit in Nigeria. (Beta=-0.171). The result shows that there is significant relationship between AI-content optimization and customer engagement of deposit money in Nigeria (F=6.3341, prob=0.0003). The null hypothesis two was rejected at .05 alpha level**.**

Table 9: Multiple linear regression analysis on the Artificial Intelligent Content Marketing and Customer Engagement of Deposit Money in Nigeria.

Ho_3: AI - powered content distribution strategies has no significant relationship with customer engagement of deposit money in Nigeria.

Table 9: linear regression on the relationship between AI –driven content marketing creation and dustomer engagement

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.493295	0.170421	20.49804	0.0000
AI - powered content distribution strategies	**0.154342**	0.054649	-2.760365	**0.0007**

R-squared	0.024373	Mean dependent var	3.028664
Adjusted R-squared	0.021175	S.D. dependent var	0.472211
S.E. of regression	0.467184	Akaike info criterion	1.322308
Sum squared resid	66.56969	Schwarz criterion	1.346587
Log likelihood	-200.9743	Hannan-Quinn criter.	1.332017
F-statistic	**4.679712**	Durbin-Watson stat	2.063833
Prob(F-statistic)	0.006123		

The result from Table 9 shows that there was a strong and inverse relationship between AI - powered content distribution strategies and customer engagement of deposit money in Nigeria. (Beta=-0.543). The result shows that there is significant relationship between AI - powered content distribution strategies and customer engagement of deposit money in Nigeria (F=4.6797, prob=0.0007). The null hypothesis three was rejected at .05 alpha level**.**

Discussion of Findings

The study was to examine Artificial Intelligent Content Marketing and Customer Engagement of Deposit Money in Nigeria. The study employed the following to analyzed data descriptive inferential statistics, simple percentages and simple. Linear regression analysis was used to test hypotheses. The study revealed that, AI–driven content marketing creation, AI-content optimization, and AI - powered content distribution strategies has significant relationship with customer engagement of deposit money in Nigeria. This result sums from the study of Daher *etal* (2023),Exploring the Impact of Artificial Intelligence in Personalized Content Marketing. The findings reveal compelling insights into the transformative power of AI in shaping contemporary marketing practices which confirm that organizations embracing AI implementation experience a significant enhancement in their personalized content marketing endeavors. AI's ability to decipher complex data and tailor content to individual preferences propels engagement and fosters customer satisfaction. Patrecia, (2024) who investigated on the impact of artificial intelligence on content marketing strategies, the result indicated positive effect.

CONCLUSION

Based on the discussion of findings the study concluded that Artificial Intelligence Content Marketing has relation with Customer Engagement of Deposit Money in Nigeria**.**

RECOMMENDATIONS

Conversely, based on the above findings and conclusions, the following recommendations were emerge for financial institutions and other organizations adopting Artificial Intelligence.

1. Financial institutions and other reputable organizations should accept artificial intelligence technologies to enhance their tailored or personalized content marketing creativities. This will go a long way to improve customer engagement, loyalty, retention, patronage and satisfaction.
2. Financial Institutions and other enviable organizations should attention on emergent their artificial intelligence aptitudes or competence, because these are essential for operative content marketing such as employee trading and development skill, it will be an advantageous and tactics to the organization and assimilate artificial intelligence networks
3. The high-quality and incorporation of artificial intelligence technologies should be done tactically and sympathetic in a way artificial intelligence networks influence modified content marketing can lead deposit money bank making positive managerial decisions.

4. Deposit money banks should maximize AI content optimization, AI-powered content distribution strategies and AI -Driven Content Marketing Creation potential to increase operational efficiency.

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