Effective Use of Social Media in Public Relations in Nigerian Businesses: A Case Study of The Nigerian Banking Sector

Dissertation

by

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Declaration

I hereby certify that this material, which I now submit for assessment on the programme of study leading to the award of the MA in Journalism and public relations, is my own; based on my personal study and/or research, and that I have acknowledged all materials and sources used in its preparation. I also certify that I have not copied in part or whole or otherwise plagiarized the work of anyone else, including other students.

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Abstract

Social media has fast become a digital transformative tool for businesses. The introduction of social media into the business space through the internet is a notable innovation that has received wide recognition as a platform that changed how people and business interact with each other. Though its importance cannot be overemphasized, public relations (PR) practitioners must continue to evolve and stay up-to-date and meet up with the constantly changing trends as well as the audience demands.

This research set out to determine the effective use of social media in the Nigerian banking industry by examining how Nigerian banks and PR professionals/agencies use their social media profiles, user engagements on these social media profiles, how the effectiveness of social media PR campaigns are measured and the roles social media has played in the PR of Nigerian banks. The research questions addressed in this study are What role does social media play in public relations in the banking sector? ; How can the effective use of social media improve the achievement of a positive and sustainable relationship between banks and its public? and What are the factors that determine social media platforms employed by public relations practitioners in banks?

The study utilized a mixed methods approach combining both qualitative and quantitative research methods, to collect this data, a social media audit report on the Facebook, Instagram and twitter accounts on top 5 performing Nigeria banks was carried out followed by questionnaire distribution to 70 PR professionals in the Nigerian banking industry and Interviewing 4 prominent PR practitioners in the banking Industry.

The results of this study indicated that social media is effectively used to publicize, inform and educates the publics on the services and products being offered by the banks, facilitates corporate communication through two-way communication that is instrumental in countering wrong publicity and threat to goodwill, attending to public complaints and promotion of events that helps in creating and building important relationships with customers. The study also revealed that the factors that influence the use of certain social media mediums like Twitter, Instagram and Facebook over others are customer feedback, complaints, engagement, and inquiry on the platforms.

Further research is needed into different industries to carry out comparative analysis and establish a trend with the way different industries use social media for PR as well as expanding this research into different forms of banking such as commercial banking, investment banking, retail banking, credit unions etc. as they all have different target audiences and it expected that PR strategies used would vary for these different forms of banking.

Key words: Public relations, social media, social media platforms, social media audit report, audience, public, mixed methods approach, quantitative techniques, qualitative techniques.

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Chapter One: Introduction

According to the (Institute for Public Relations, n.d.), "*Public Relations refers to the planned and sustained effort to establish and maintain goodwill and mutual understanding between an organization and its publics*"; it deals with the building of a robust and long-lasting relationship between the public and an organization. With the increase in popularity of social media platforms today, PR practitioners have adopted the use of social media to sustain the goodwill of an organization. Before now, public relations campaigns usually dealt with the use of traditional media such as newspaper and television which were the foremost media forms (Wang, 2015) but since the emergence of social media, researchers and specialists have argued its influence on public relations (PR) practice; some believe that the PR profession is becoming obsolete while others postulate that social media actually facilitates and serves as a catalyst for PR activities (Ogbu, 2019). The prevalent use of social media has changed the fundamentals of PR strategies (Komodromos, 2014) and has the potential to create room for various opportunities for PR practitioners to communicate with its target audience while adopting and integrating technological advances into the PR process (Curtis et al., 2010). The use of social media platforms like Facebook, Instagram, Twitter, You Tube, blogs and the likes have become an essential requirement of public relations practitioners' "*organizational media mix, plan or strategy*" (Pricewell, Chima and Charles, 2015). Existing literature has shown that organizations around the world utilize social media as a tool for marketing and PR campaigns (Ellison, Steinfield and Lampe, 2007). The race for the attention of the public in the banking sector has increased drastically in recent times. The advancement of digital technology has made competition fiercer, leaving banks that do not embrace this technological transformation to be at a disadvantage in the highly competitive banking industry. Social media has made things easy as well as difficult for many businesses in Nigeria. The use of social media has opened opportunities for businesses to leverage on and engage with its audience. Banks can now use different social media platforms to reach its audience as it is becoming rather odd for any business not to utilize social media in this present day and age. Several studies like that of Nwaeze (2015) examined the importance of public relations in the Nigerian banking sector with emphasis on some of

the channels being used; press releases, newspaper supplements, etc. Similarly, Adoyo (2014) conducted a research on the effect of social media on government state agencies. However, there is no known or specific academic research that has been conducted on the use of social media in public relations in Nigerian business focusing on the banking sector, majority of the existing literature is based on empirical study.

This research is set out to determine the effective use of social media for PR in the Nigerian banking industry focusing on top five Nigerian Banks, Access Bank, Guaranty Trust Bank, United Bank for Africa, Zenith Bank and First Bank of Nigeria as well as PR practitioners in the Nigerian Banking Industry and to ascertain the factors that influence the use of specific social media tools employed by PR practitioners. To achieve this, this research uses a mixed methods methodology by using both quantitative and qualitative research methods.

To collect this data, an online analysis (social audit report) of social media profiles (Facebook, Instagram and Twitter) of the three Nigerian banks to be investigated would be carried out to determine the audience reach, quantity of content posted and engagement levels across these platforms. Data was also collected through interviews with PR professionals with years of practices in the banking industry and though the distribution of a multiple-choice questionnaire to several other PR professionals in the Nigerian banking Industry.

To follow is a literature review that discusses the different forms of social media used for PR in businesses, analyses theories applicable to PR on social media, discusses social media, PR and the banking industry as well as the PR landscape in Nigeria.

Chapter Two: Literature Review

2.1   Introduction

This literature review analyses published peer reviewed and relevant literature in relation to social media use for business PR with a focus on the banking industry. This review also examines published research on the use of social media for PR to identify research gaps. The main objective of this literature review is to give a general overview and establish a trend with the way social media is used for PR by businesses focusing on the banking sector. The Review was carried out by searching for key words and phrases in academic journals, industry reports, articles and publications, search engines as well as online libraries including, Google Scholar, Semantics Scholar, ResearchGate and Griffith College Dublin. It should be noted that the acronym PR has been used throughout the literature to refer to the term "Public Relations"

2.2   Social Media

The 21st century's business environment has experienced a radical technological advancement in such a manner that organizations internal and external communication channels have evolved from black and white paper (Traditional media) to online (Internet) digital media. As technology progress, many organizations are embracing the use of social media in corporate communications. According to Kim et al. (2011), the wide acceptance of social media platforms is obvious among users of internet services. Social media uses both web-based and mobile application technologies to design user-friendly and engaging platforms for individuals and communities to interact, network, share, learn and engage with diverse content (Kietzmann, et al., 2011). Globally, there are over 4 billion internet users with about 3 billion social media users (Ngondo, 2019). In developing nations of Africa, 76% of internet users utilize social media with developing nations being more probable to using social media platforms compared to developed nations (Poushter, 2016). Social Media has had a positive impact on the management of information with regards to "*access, processing, speed of delivery/dissemination and multi-directional flow of information*" in comparison with "*unidirectional flow*" which is a characteristic of traditional media (Pricewell, Chima and Charles, 2015). The use of social media platforms

like Instagram, Facebook, Twitter, You Tube, blogs and the likes have become an essential requirement of public relations practitioners' "*organizational media mix, plan or strategy*" (Pricewell, Chima and Charles, 2015).

Social media are web-based and mobile technologies used in making communication to become an interactive dialogue that can occur between organizations, communities and individuals which facilitates the connection of millions of users with each other as well as business entities for the promotion of their businesses to their target audiences all around the world web-based applications (Agrawal, 2019). It is any digital tool that enables the speedy creation and sharing of content to the public (Hudson, 2020). Social media was initially created as a medium for interaction with family and friends but it has been adopted by businesses by taking advantage of this widespread communication method to reach out to its customers; it is a continually changing and evolving web-based platform (Dollarhide, 2019). The key purpose of social media in relation to its adoption by social media is to build its brand and visibility; "*the more a brand is covered across social media and the more times people see it, the more likely they are to be aware of it*" (Marshall, 2013).

2.2.1 Forms of Social Media

According to Kakkar, (2018), a marketing manager, the increasing popularity and power of social media channels, businesses use different types of social media networks to target their audiences; over 88% of companies market their products and services on social media. There are five major forms of social media used by businesses which are outlined as follows:

A. Social Networks

They help individuals as well as organizations connect online for the sharing information and ideas (Foreman, 2017). They are also used to associate with people and brand online; they help businesses with branding, creating social awareness, building business-to-consumer (B2C) relationships as well as business-to-business (B2B) relationships, lead generation and customer service (Kakkar, 2018). Social networking platforms is a useful tool for carrying out customer research and monitoring conversation on specific

topics using social listening tools; they help businesses to serve and understand its targeted audience (Biteable, 2018). Examples of social networking platforms include Facebook, Twitter and LinkedIn.

Figure 2. 1: Profile of Fidelity Bank, Nigeria on Facebook (Facebook, n.d.)

B. Media Sharing Networks

They are used to help people and brands to find and share images, videos, live videos and other kinds of media online (Foreman, 2017; Kakkar, 2018). Like social networks, they are also used by bussinesses to create brand awareness, lead generation, engaging the targeted audience and other social marketing goals (Foreman, 2017). In recent times, there is a thin line between media sharing networks and social networks as social network sites like Facebook and Twitter have added media sharing features to their platforms; however, the distinguishing factor between both is that media sharing is the defining and key purpose of media sharing networks (Foreman, 2017). In determining whether a business needs to establish an online presence on a media sharing network, it is imperative available resources and targeted audience are considered; successful brands on media sharing network platforms have thoroughly planned social media campaigns usually following a specific theme (Foreman, 2017; Kakkar, 2018). Examples of media sharing networks include YouTube, Instagram, Vimeo and Snapchat.
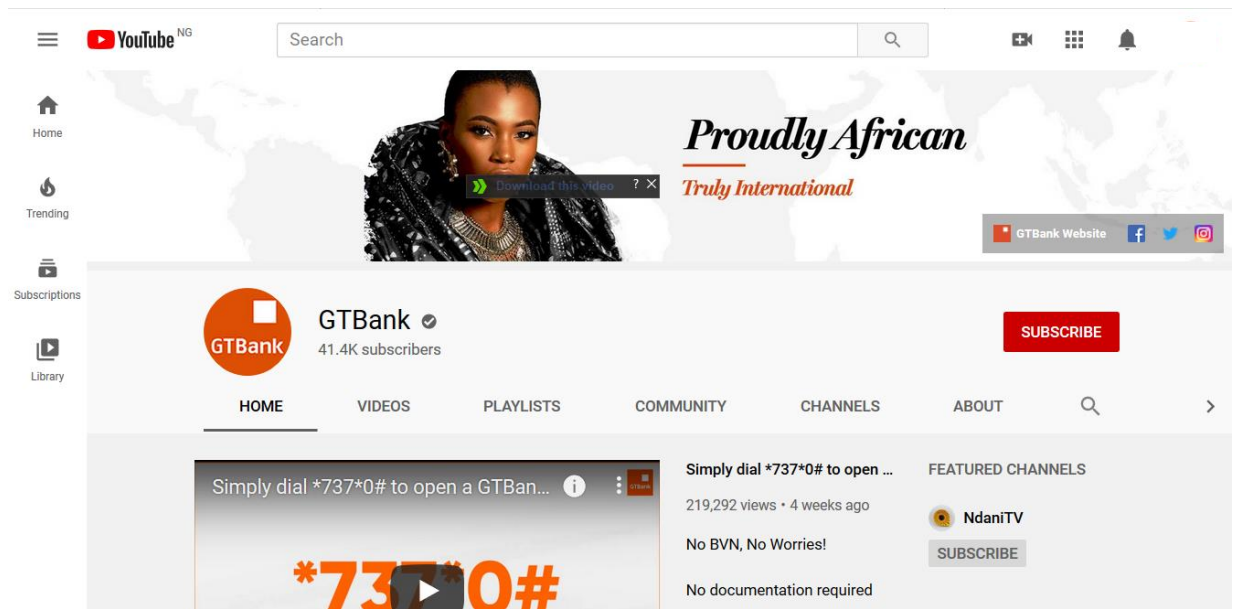
Figure 2. 2: Profile of GTB, Nigeria on YouTube (Youtube, n.d.)

C. Blogging and publishing networks

They are used to "*publish, discover, and comment on content online*" (Foreman, 2017). Content marketing is a highly effective way for targeting, attracting, engaging and converting the target audience, brand building as well as generating leads and sales just as the already listed forms of social media which is the baseline for successful online marketing campaigns (Foreman, 2017; Kakkar, 2018). Blogs help with the creation of awareness of a business as well as generation of engaging content for social network platforms like Facebook; created content creates a niche for the business and audiences searching for information related to that niche are sure to visit the blog (Foreman, 2017; Kakkar, 2018). Examples of blogging and publishing networks range from traditional blogging platforms such as WordPress and Blogger; micro-blogging services like Tumblr and social publishing platforms like Medium (Foreman, 2017; Kakkar, 2018).
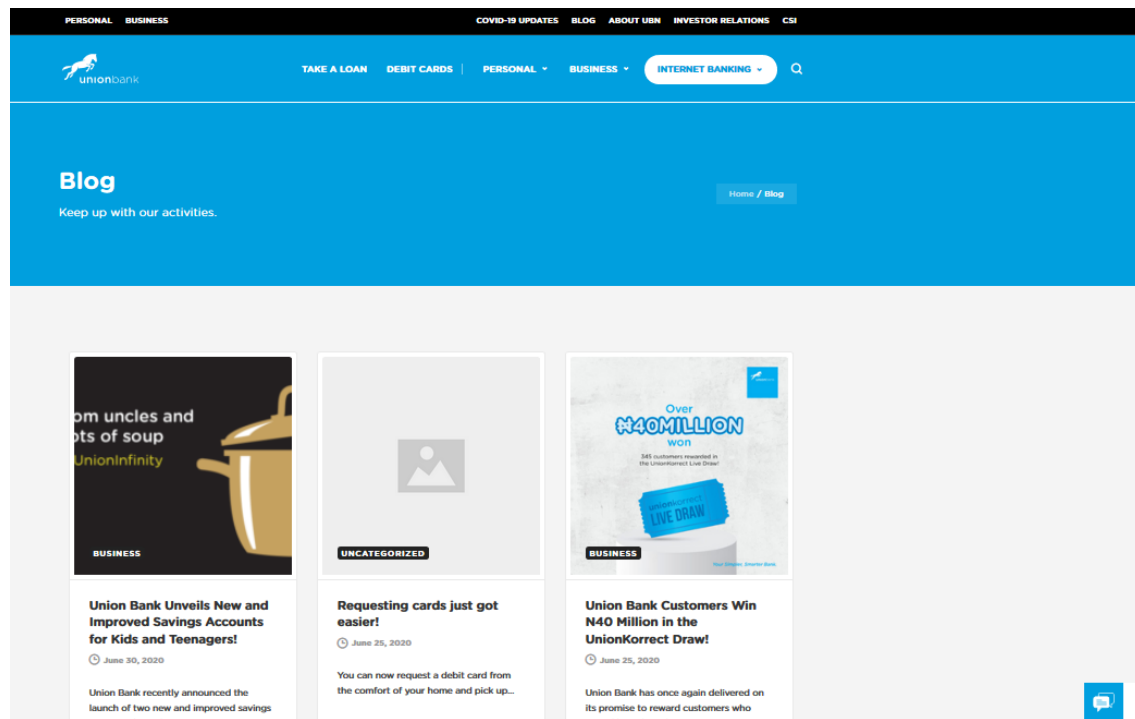
Figure 2. 3: Blog page of Union Bank, Nigeria (Union Bank of Nigeria, n.d.)

D. Consumer review networks

They are used to "*find, review, and share*" information on products, services or brands as well as restaurants and travel destinations (Foreman, 2017; Kakkar, 2018). Positive reviews about businesses brings about social proof to claims made by the bussinesses; it can also be used to resolve negative reviews made by customers (Foreman, 2017). "*Review content adds great value to any brand*"; it influences more customers to use the businesses products and services (Kakkar, 2018). According to a 2014 local consumer review survey by Bright Local (Bright Local, 2014) on consumers in the North American market, "*88% of consumers trust online reviews as much as a personal recommendation*"; It is vital for business brands to attract positive user reviews and effectively handle negative reviews (Foreman, 2017). Examples of consumer review networks include Yelp, Zomato.
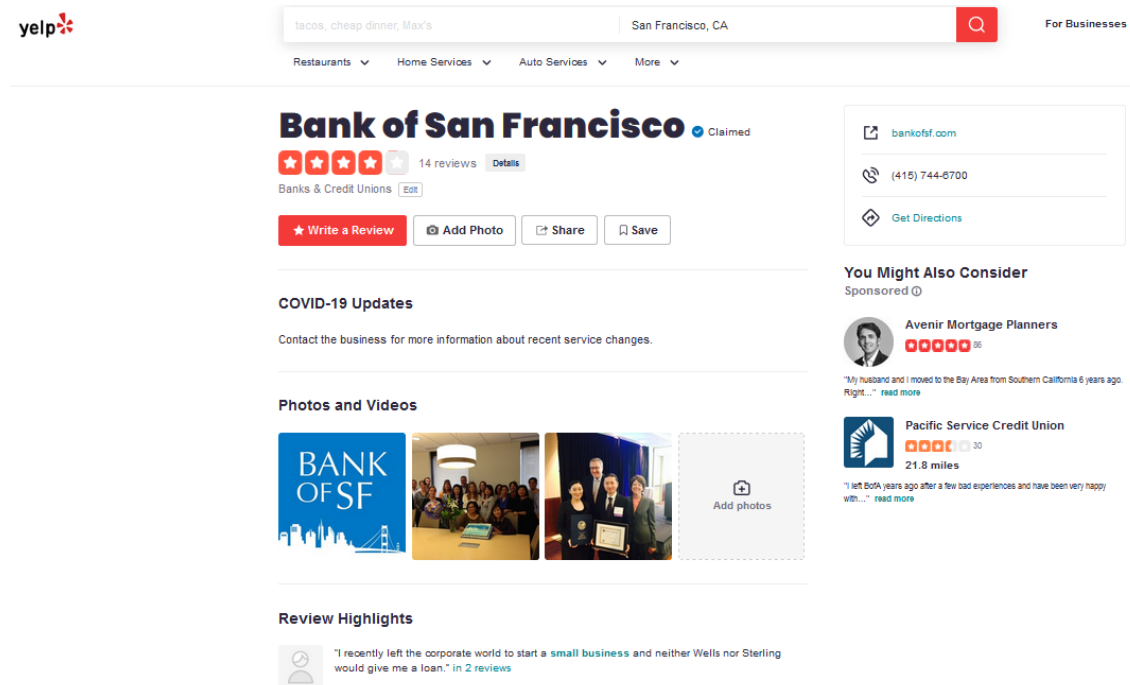
Figure 2. 4: Yelp Profile of Bank of San Francisco, USA (Yelp, n.d.)

E. Bookmarking and Content Curation Networks

They are used to "*find out, share, discuss and save*" trending content and media (Kakkar, 2018). They are effective for creating brand awareness, customer engagement and generating website traffic through well targeted social media marketing campaigns (Foreman, 2017; Kakkar, 2018). It is highly suited for creative and out of the box media campaigns (Kakkar, 2018). Bookmarking network platforms like Pinterest help individuals and businesses "*discover, save, and share visual content*"; for social media campaigns on this network, it is essential that news feeds and images featured on businesses' websites and blogs are bookmark friendly (Foreman, 2017; Kakkar, 2018). Content curation platforms like Flipboard are very similar with bookmarking network platforms with emphasis on "*finding and sharing articles and other text content*"; they help sort through topics of choice from third-party sources as well as showcasing individual or business content to targeted audiences (Foreman, 2017). Instagram, a media sharing network platform has adopted bookmarking and content curation features for people and businesses to "*save content and create private collections*" (Foreman, 2017).
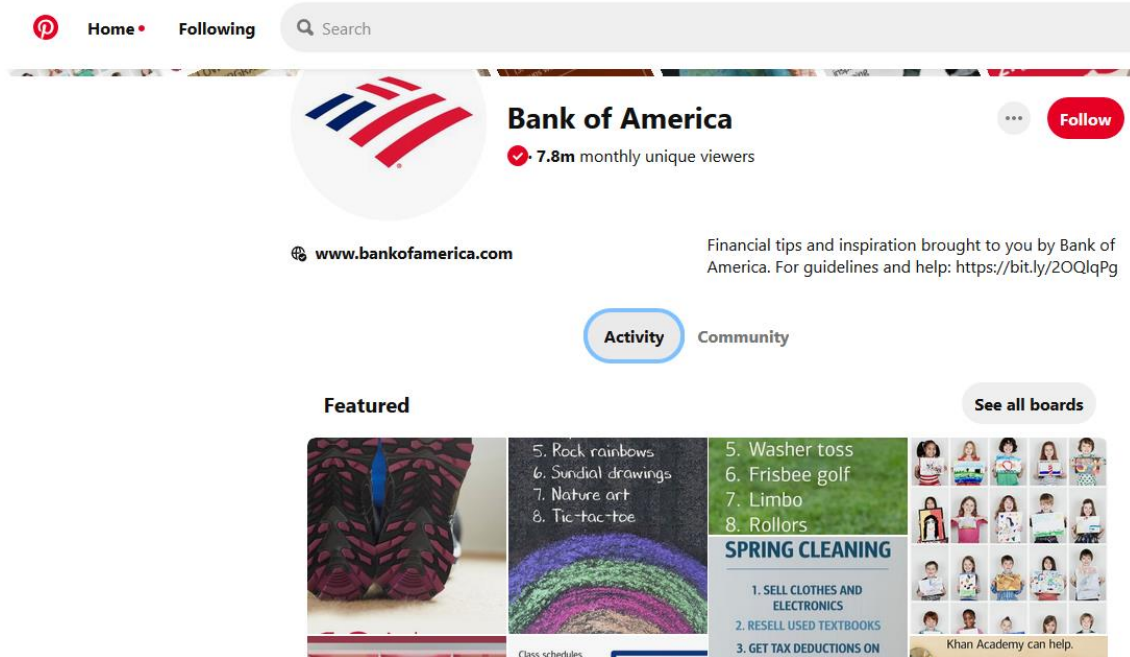
Figure 2. 5: Pinterest profile of Bank of America, USA (Pinterest, n.d.)

Other forms of Social Media include Discussion forums (Quora, reddit), Interest-based networks (Houzz, Goodreads), Social shopping networks (Fancy, Etsy), Anonymous social networks (Whisper, Ask.fm) and Sharing economy networks (Uber, Airbnb) (Foreman, 2017; Kakkar, 2018).

2.3   Public Relations in Nigeria

Nigeria is the 7th most populated country resulting for about 2.57% of the world's population; the Nigerian National Communications Commission (NCC) in June 2017 estimated that there are about 92 million active users of the internet in the nation accessing it primarily through mobile phones which has facilitated the rapid growth of the use of social media and as a result accelerated the adoption of social media as a tool of PR campaigns for Nigerian businesses (Ogbu, 2019).

The banking sector in Nigeria operates under a tense and dynamic business environment especially with the recent Coronavirus pandemic (COVID-19) that calls for PR practitioners to utilize several tools and strategies to effectively execute and achieve their communication objectives. An organization's public relations department amongst many

other tasks must strategize, build awareness, research, implement crisis management plans and analyze outcomes of its PR activities. So far, technological progression has caused Public relations practitioners in Banks to evolve with a gradual movement from offline platforms to online platforms. In fact, social media has provided an ambience of flexibility and convenience to PR practitioners as demography can easily be defined for campaigns with real-time measurement of PR activities as compared to traditional channels. Public relations practitioners now have the chance to reach a wider coverage with impressions and quantifiable engagements during campaigns to the public (Eyrich, Padman and Sweetser, 2008; Hanna, Rohm and Crittenden, 2011). Public relations regulatory bodies in Nigeria such as Nigeria Institute of Public Relations (NIPR) and Public Relations Consultants Association of Nigeria (PRCAN) are strengthening their grasp of the system in Nigeria. They provide support, regulation, and control of PR practices in Nigeria (Otubanjo, Amujo, and Melewar 2009).

According to Otubanjo, Amujo, and Melewar (2010), there are three main forms of PR practice in Nigeria which are; In-house public relations services, Public relations consulting and Freelancing; The In-house PR practices deals with managing a corporation's reputation an image by promoting the organization they work for through planning, developing, and managing the entire corporate PR plans as well as internal and external communication efforts (p.17); PR Consultancy deals with various upstream and downstream corporations through competition for clients with other consulting firms, this is new trend of PR specialization in Nigeria(p.17); Freelancing in PR started with the early stages of development of press journalism in Nigeria, then, the activities of freelance PR practitioners majority of which were journalists or self-employed were limited to press relations. In present day, they function as contractors on defined and specific PR projects, though this aspect of PR practice gives room to freelancers to resolve both home and work interests, it is characterized with irregularities in income as a result of difficulties in getting regular freelance jobs.

Figure 2. 6: structure of the Nigerian Public Relations Industry
(Otubanjo, Amujo, and Melewar 2010, p.17).

The banking industry in Nigeria has gone through many reforms with some aimed at ensuring the survival and solidification of the banking system. Consequently, the adverse impact of certain economic conditions in Nigeria has increased the competition among banks with heavy pressure and public criticisms of banking activities and strategies. This has made various PR professionals and institutions in Nigeria to constantly review their strategy to meet up with the growing demands of the publics. Looking at the challenge's banks are facing, Nwaeze and Ujah (2014) noted that there is steady determination to regulate the activities of banks by the regulatory body of banks in Nigeria- Central Bank of Nigeria (CBN), which prompts banks to continue to strategize and improve their banking activities and operation. Likewise, thousands of bank customers complaint on service delivery is on the increase. Among other complains, these customers have concerns on the many hidden charge banks do not readily explain on their credit balance. According to Nwaeze (2014), some immediate communities are not convinced that banks are taking up enough interest in corporate social responsibilities by conceiving and executing helpful community development projects.

2.4   Social Media and Public Relations

Features of social media facilitates a two-way symmetrical communication which is a good practice for PR (Grunig, 2009). According to Constantinides and Fountain (2008), social media is "*a collection of open-source, interactive and user-controlled online applications expanding the experiences, knowledge and market power of the users as*

participants in business and social processes." (p.232). In the study of social media, networking is a vital term and can be defined as

 "*the exchange of information or services among individuals, groups, or institutions; specifically: the cultivation of productive relationships for product and service distribution*" (Edosomwan, Prakasan, Kouame, Watson, and Seymour, 2011). Throughout history, technological advances have made communication with each other easier (Carton, 2009).There are several social media platforms being used by PR professionals in modern times, some of which are discussed as follows:

Twitter: It allows its users share text limited to 140 characters and also post photos and videos; this limited number of characters allocated makes it challenging to pass on a detailed messages across to the target audience or consumers however, it is useful in making announcements to its public about the business, the launch of a new product/service, promos, winning an award etc. (Jasra, 2010). PR practitioners can also use Twitter to carry out research or analysis on PR/campaigns or trending topics by its customers, competitors or other businesses; It is a networking tool which is effective in making easy connections its audience and get them to follow a brand or service (Jasra, 2010). PR practitioners can now tap into audiences with interesting visual content. It is important to note that, twitter is very important for announcing a product to consumers, but it lacks the essentials to drive the emotional side of the consumer to act, which influences purchase; Twitter platform has not been adequately crafted to utilize infographics which restricts it selling power.

Facebook: It as a very large use base which allows users to connect to thousands of people who may interest in the business; it helps build relationships with individuals within the target demographic who can share content posted or PR campaigns with other users/potential customers also relationships built on Facebook tend to be more personal compared to other social media platforms as most Facebook users use their real names; adopting Facebook into PR campaigns helps fills the gap experienced with traditional media which is decreasing in use and popularity   (Huebsch, n.d.). A PR professional/agency's job is to get the story/campaign to its audience, potential customers

or the press; Facebook ads are a now being utilized by businesses because of its targeting capabilities tracking functionality due to a Facebook feature called "workplace targeting" which is used my social media/PR professionals to target specific audiences based on user demographics and it is significantly low-cost compared to other advertising means such as on traditional media (Bell, 2017).

Instagram: Its ease of use is one of the major attributing factors to its popularity and success, all the user needs to do is to click on a photo or video in the gallery and post it and in addition, its search and explore features have transformed Instagram into a news source which can easily be navigated by the users; PR practitioners use visuals to raise awareness and promote a product/service, promos, events etc., grow its followers behind the scenes and establish a relationship with its followers, create engaging contents to facilitate increased user engagements on the businesses' Instagram page (Thakur, 2017).

LinkedIn: It is a social networking platform particularly suited for professionals with various function from seeking job opportunities to maintaining a brand; it has become a vital tool for professionals in any industry. PR practitioners with the aid of LinkedIn are able to determine their client's experience, broadcast information, source for social media influencers, gain insights into an industry, discover new business opportunities and increasing its client's social media coverage; PR practitioners can also use LinkedIn to establish the relevance of a business's social media profiles which could make it a critical touchpoint for the brand; LinkedIn also allows users to make emphasis on key photos, videos and text related to the business and it enables page admins to monitor engagements on social media with the aid of analytic tools (Thakur, 2017).

2.5   Banks, Public Relations and Social Media

Over the years, social media has gained the attention of many individuals in Nigeria, the widespread use of social media has radically changed and had a significant influence on the way people communicate. "*Transparency in any PR activity is necessary to provide coherence, visibility, and clarity*" (Albu and Wehmeier, 2014); clarity ensures that social media PR campaigns are easily understood by its various publics (Rawlins, 2008). With

the increasing trend of "fake news" resulting to audience mistrust, it is vital for PR practitioners to have an understanding on how to truthfully communicate in various forms (Rutenberg, 2016). Different social media platforms have been urged to take actions to curb the spread of fake news and its crucial for PR practitioners to "*understand, identify, and create truthful and clear visual-statistical messages*" (Jeong, 2019). According to (The Financial Brand, 2020), second quarter review of social media trends, eleven (11) Nigerian Banks made it to the global list of top one hundred (100) banks that effectively utilized social media tools for their business among English speaking countries. The banks in question are: Zenith, Guarantee Trust PLC, Access, First bank, Stanbic, United Bank for Africa (UBA), FCMB, Sterling, Union, Fidelity and Skye Bank. They used Instagram, Twitter, Facebook, and YouTube social media platforms. Social media as earlier described is used to refer to a wide range of internet-based and mobile applications that enables users in participating in online exchanges, content sharing, community's engagement, social network sites and status update services (Aliyu and Ali-Gombe, 2016). Furthermore, Barnes, (2018) noted that social media is an online social network that facilitate engagement between people who are in the same network using a web-based interface. The recent increase in the use of social networking has inspired banks to use social media platforms for promotion, brand, awareness, self-services and publicity among others. For instance, many banks have adopted the use of social media as a competitive tool to increase market share, sales, promotional campaigns and goodwill (He et al., 2013). Knowing that social media platforms creates a liberal community where customers can express themselves and receive a wider attention, banks have become keen on the usage of social media to identify gaps, enhance customer service and deliver better services. Since it is now obvious that an organization's content (text or virtual) on social media can affect how they are perceived, guidelines are established with the aim of ensuring the survival of that organization (Gémar and Jiménez-Quintero, 2015). Therefore, the Public relations practitioners in collaboration with the marketing team must ensure that an effective use of social media is taken seriously to avoid being knocked out by competitors (Jaworski et al., 2002).

Major strides have been accomplished via social media in the international banking industry. Some of these accomplishments are drawn from case studies of Deniz Bank (a

Turkish bank that became the first bank to allow customer access banking services through their Facebook branch), Royal Bank (a Canadian bank that enabled an payment system for its customers via Facebook) and ASB Bank (a New Zealand bank that integrated a virtual branch that allows customers directly connect with bank using phot clicks on social media). According to Financial Brand (2020), there are eleven Nigerian banks that made up the global list for 100 social media savvy banks. Consequently, GTBank in Nigeria became the first to innovate a 'Social Banking' service on Facebook with 6.1 million Facebook likes, 1.5 million Twitter followers, and 705 thousand Instagram followers. They have an enabled social media on Facebook that allows account holders to purchase airtime, pay bills, transfer money check their account balance. Other leading banks on social media adoption and use are Zenith bank, First Bank, Stanbic, United Bank for Africa (UBA), FCMB, Sterling, Union, Fidelity and Skye Bank. Notably, in the report by Suvarna and Banerjee (2014), supported by that of Accenture (2014), social media is a top trend in the banking industry. Their reports indicated that social media plays a key role in the banking industry as it helps to ensure brand loyalty is retained, especially with their 'digitally savvy customers'. It was also stated in the report that over 89% of customers surveyed mentioned that they have a social media account thus, making the use of social media platforms unavoidable in the banking industry as banks are required to increase the adoption and incorporation of social media tools and trends with banking services. Consequently, banks can provide account opening, financial advice and other basic services through social media platforms. They can also get feedback, learn about competitors (benchmark), and encourage customers to participate in surveys and give real-time response to complaints/inquiries (Ezenwoke, Ibukun and Ayo, 2017). Text and visual content creators can easily win the trust of its audiences primarily because visuals derive more relevance and emotional impact compared to texts (Kienzler, 1997). Infographics can inadvertently alter or create data to gain more viewers and increase user engagements (McArdle, 2011).

2.6   Empirical Review

Andoh-Quainoo and Annor-Antwi (2015) conducted a study on "*the Use of Social Media in Public Relations: A Case of Facebook in the Ghanaian Financial Services Industry*". The aim of their research was to investigate "*how organizations use Facebook as a PR tool to foster a relationship with current and potential customers as well as the general public*".   They used a mixed data analysis method (both qualitative and quantitative analysis) and the findings from their study revealed that all the selected companies investigated usually use Facebook as PR tool but the communication system is predominantly one way leading to less interactions between the companies and its audience; this has caused a weak relationship between the organization and its public.

Wang (2015) researched on "*Incorporating Social Media in Public Relations: A Synthesis of Social Media-Related Public*" The study investigated the "*status, critical issues, and needed directions of social media-related public relations research through a critical review and synthesis*". The result from the study indicated that there is a rise in research on social media and PR characterized with a lack of theoretical framework and prevalence of quantitative research methods.

Kharvi and Bhushan (2017) did an Exploratory Study on the "*Usage of Social Media by PR Practitioners for Media Relations*". The aim was to "*explore the extent to which Indian PR practitioners use social media tools for media relations and the future of PR in the context of new age media*". The discoveries of their study showed that majority of social media platforms used by PR practitioners to engage with its audience include Facebook, Twitter, LinkedIn.

Al-Kandari et al. (2019) carried out a study "*An Arab perspective on social media: How banks in Kuwait use Instagram for public relations*". This study assessed and evaluated the PR functions of 8 Kuwaiti banks listed in the Kuwait Stock Exchange Market (KSEM) that use Instagram. The study revealed that the banks operate at the premise of visual interactions and communications through Instagram as well as the integration of religious symbolism to serve PR functions which had an impact on the banks image and influence as Kuwait is an Islamic nation.

R.M. Mahboub (2018) studied "*The Impact of Social Media Usage on Performance of the Banking Sector in Middle East and North Africa Countries*" This study aimed to fill the gap of Social media usage (Facebook) in the "*banking sector of twelve different countries in the Middle East and North Africa (MENA) region*". Secondary data was used for the study sourced from annual reports from Social-baker database between 2012 – 2016. The findings of the research showed that social media usage has had a significantly positive impact on financial and non-financial performance of banks in MENA countries in terms of "*profitability, growth and environmental performance*".

This study is underpinned by the work of Andoh-Quainoo and Annor-Antwi (2015) to further research on a two-way interaction between the organizations and their publics using social media.

2.7 Conclusion

Based on recent increase in popularity and use of social media, there is an increasing research interests on the most effective use of social media platforms such as Facebook, Instagram, Twitter, YouTube or LinkedIn for PR (Gémar and Jiménez-Quintero, 2015). Social media has had a significant impact not only on the users but also on businesses and organizations across different industries as strategies are devised to engage their audience and earn their loyalty; PR is no different as professionals continually seek to establish two way communications between a business and its customers as well as potential customers, who are active on social media. Social media platforms are different in terms of scope and functionality (Kietzmann *et al*, 2011).

Businesses use social media for the marketing of products, promotion of its brands, connecting with its customers and fosters the creation of new businesses; it makes it easier for customers to give a feedback of their experiences with the company whether good or bad to the company itself and the general public; it enables the business to respond rapidly to both positive and negative feedback, attending to customer problems and maintaining, regaining or rebuilding customer confidence (Whatis, 2020).

This research would address the gap in literature by investigating the way Nigerian business use social media for PR as well as the role it plays with a focus on the banking industry. The findings of the research will also contribute to existing literature by creating a basis of comparison for the use of social media for PR by businesses operating in different industries and serves as a starting point for further research into social media, PR and the banking industry.

Chapter Three: Methodology

3.1 Introduction

This study sets out to investigate the effective use of social media by Nigerian banks for PR. The main objective of this research is to investigate how and to what extent Nigerian banks use social media for PR. It examines how social media use has helped in the achievement of a sustainable relationship between banks and their publics and ascertain the factors that influences the use of social media tools employed by PR practitioners.

The research used a mixed methods methodology involving both qualitative and quantitative techniques. Quite a number of existing literature and research portrays the use of social media by businesses in their PR campaigns, however, while this research area has increasing popularity among researchers and academics, an empirical study of the use of social media for PR in the Nigerian banking sector has not been adequately carried out. In lieu of this, this subject matter was investigated and seeks to answer the following research questions:

1. What are the most effective social media mediums frequently used by banks in Nigeria?
2. How the use of social media has improved the achievement of a positive and sustainable relationship between banks and the public?
3. What factors determine social media tools employed by public relations practitioners?'

To follow is a discussion on the research design, the research sample and settings, the research and data collection methods used to inform this study alongside a discussion of the pertaining ethical issues.

3.2 Research Design

This study would employ a mixed methodology (quantitative and qualitative) because a qualitative research gets results without quantification or statistical procedures (Strauss and Corbin, 1998); it can be "nonreducible text, including words and visuals delivered in

static (e.g., paper) or dynamic form (e.g., theatre) (Bansal et al, 2018, p1189). Qualitative research allows researchers generate "*new ways of seeing existing data*" (Antenio, 2009, p16) and it allows researchers to "*understand phenomena deeply and in detail*" (Antenio, 2009, p16); the qualitative research methods used in this study are based engagement analysis from social media audit report of social media profiles of the banks to be investigated cutting across the different social media platforms) and conducting one on one interviews with PR practitioners in the banking industry. Quantitative research methods allow a researcher gather "*numerical and statistical data on preference trends, differences between groups and data on demographics*" (Madrigal and McClain, 2012); the quantitative research methods used in this study are descriptive analysis from social media audit report of social media profiles of the banks to be investigated and through distribution of questionnaires to PR practitioners in the Nigerian banking industry. This research will shed more light on how social media is used by Nigerian Banks for PR.

3.3   Research Sample and Setting

A social media audit report was carried out on the five Nigerian banks to be investigated Guaranty Trust Bank, Zenith Bank and Access Bank, United Bank for Africa and First Bank of Nigeria across their Facebook, Instagram and Twitter Profiles between 14 Jun 2020 - 14 Jul 2020 sourced with the aid of a social media analytics tool called Socialinsider, a social media competitive analysis tool which gives quantitative insights into a brand's digital strategy. A multiple-choice questionnaire was also distributed online to 70 PR practitioners based in the Nigerian banking Industry with the aid of survey monkey, an online survey development cloud-based software. Finally, a face to face interview was also conducted online with four prominent PR practitioners in the banking Industry with the aid of zoom, a video conferencing and online chat service.

These three research settings were carried out to determine what role, how and to what extent social media use as influenced PR in the Nigerian banking industry.

3.4   Data collection

Data was collected for this research through a social media audit report, distribution of questionnaires and scheduling Interviews.

3.4.1 Social Media Audit Report

The social audit report is aimed at giving an insight into the bank's reach as well as effectiveness of its PR campaigns on social media. A social media audit report for the Nigerian Banks investigated focusing on Facebook, Instagram and Twitter was carried out for a 30 day period sourced with the aid of a social media analytics tool called Socialinsider; it is a social media competitive analysis tool which gives quantitative insights into a brand's digital strategy for Facebook, Instagram and Twitter and it offers the following services: Facebook Analytics, Facebook competitor analysis, Instagram competitor analysis, Instagram analytics, Facebook Insights, social media competitive analysis, social media analytics, digital tools, and social media analytics and reporting (Socialinsider, 2017). Detailed info such as user demographics, channel traffic, Return on Investment (ROI) for each social media campaign etc. would require administrative access into social media platforms of the banks investigated which is not a possibility.

3.4.2 Questionnaire Distribution

A self-completion questionnaire was administered online to PR experts based in the Nigerian banking industry via SurveyMonkey, an online survey development cloud-based software; this was shared across different social media platforms to the respondents to answer and on completion, their response was automatically sent via email for analysis and interpretation. A series of clear self-explanatory questions was designed in both open and closed ended questions such that the respondents could easily respond and relate to. According to Leary (1995), there are different advantages in using a questionnaire for a study; questionnaires are way cheaper and easier to disseminate than interviews and they lend themselves to group administration as well as guaranteeing anonymity and confidentiality.

3.4.3 Interview Schedules

Four prominent PR practitioners based in the Nigerian banking industry were interviewed online through live video streaming on the zoom app. Purposive sampling was used for the selection of the interviewees in this study and this required the choice of sample to be based on certain criteria (Tashakkori and Teddlie, 2003). The criterion to be met for this study was that the respondents were required to be either public relations practitioners or social media experts working in the banking industry so that their rich expertise would give detailed and more specific insight on this research topic beyond the limited scope of questionnaires. "*Interview is the most widely employed method in qualitative research because allows a thorough examination of experiences, feelings or opinions*" (Gorry and Westbrook 2009). The interview questions used for the purpose of this study were constructed in a semi structured format; one of the advantages of semi structured interviews is that they allow for flexibility and convenience for both the interviewer and the interviewees (Bell and Emory, 2011). Feedbacks gotten from the interviewees on the subject matter were recorded, transcribed, coded and analyzed in relation to the research questions and objectives; the interviews included a one-on-one, up close and personal interaction via phone call and zoom app because it would create a level of closeness; subsequently encouraging the interviewees to be more open and give more details on the subject matter.

3.5   Ethical Considerations

In carrying out this research, the following ethical considerations were addressed:

Participant Consent: Participants for both the questionnaire and interview were given prior notice about the research contents to give an insight on the scope of the research as well as what to expect as it requires voluntary participants; these participants had the right to opt out at any point during the study process as they all signed consent forms a shown in Appendix IV.

Storage of non-anonymized and personalized data: All data collected particularly personalized data as well as recorded interview sessions were kept in total anonymity as all information provided were handled confidentially and not for public viewing. All such data collected would be destroyed on completion of this research.

3.6 Limitations

The first limitation was that detailed info from social media audit report with Socialinsider such as user demographics, channel traffic, Return on Investment (ROI) for each social media campaign etc. requires a paid subscription of about $349 per month and this limited the study period to just 30 days; such detailed info also requires administrative access into social media platforms of the banks investigated which is not a possibility. The second limitation was that some PR practitioners refused to take the survey as they believed they would reveal company secrets which limited the number of interviewers. Finally, the duration of the interview was limited as no interview could be conducted in person because of distance and interviewees were time conscious as interviews were conducted during working hours

3.7 Summary

This research uses a mixed methods approach consisting of both qualitative and quantitative methods to achieve the research objective of determining what role, how and to what extent social media use as influenced PR in the Nigerian banking industry; it was carried out in three research settings: a social media audit report for top five Nigerian banks, Guaranty Trust Bank, Zenith Bank and Access Bank, United Bank for Africa and First Bank of Nigeria across their Facebook, Instagram and Twitter Profiles between 14 Jun 2020 - 14 Jul 2020 sourced with the aid of Socialinsider, a social media analytics tool; a questionnaire was distributed to 70 PR practitioners in the Nigerian banking Industry with the aid of SurveyMonkey, an online survey development cloud-based software after which their responses were automatically sent on completion via email for analysis; an interview was also conducted with 4 prominent PR practitioners in the Nigeria banking industry online via online phone calls and zoom app. Larger study period is recommended but was limited to 30 days because of the expensive nature of paid

subscriptions for social media analytics tool; a larger number of interviewees is also recommended to give a broader scope of the PR scenario in the Nigerian banking industry but was limited to 4 due to some PR practitioners claims of leaking public secrets.

Chapter Four: Analysis of Results

In this chapter, the key findings of the research would be analyzed, outlined and discussed in relation to the research questions which are:

1. How can the use of social media build a positive and sustainable relationship between a bank and its public?
2. How can social media tools be used by Nigerian banks?

To discuss these questions, the results of the quantitative and qualitative data collection methods gotten from social media audit report, questionnaire distribution and scheduled interviews would be analyzed in this chapter.

4.1   Social Media Audit Report

Social media audit report was carried out for the Facebook, Instagram and Twitter Profiles of Guaranty Trust Bank, Zenith Bank and Access Bank, United Bank for Africa and First Bank of Nigeria between 14 Jun 2020 - 14 Jul 2020 with Socialinsider, a social media analytics tool. The key findings for the report are presented and analyzed as follows (See Appendix I).

Total Posts/Tweets: Zenith Bank had the highest number of total Posts/Tweets (3,200) across all three social media platforms with Access bank having the least (195) within the study period. Twitter had the highest number of Posts/Tweets for each of the banks investigated with Instagram having the least; Nigerian banks post more on Twitter with Zenith bank having the highest number of tweets (2,961) and Access bank having the least (43) within the study period (See Table 4.1 below).

Table 4. 1: Total Posts/Tweets between 14 Jun 2020 - 14 Jul 2020

	Facebook	Instagram	Twitter	Total
UBA	77	60	481	618
ZNB	122	117	2,961	3,200
FBN	95	91	1,031	1,217
GTB	34	41	866	941
ACB	104	48	43	195
Total	432	357	5,382	

(**Source:** Field study, 2020)

Total Engagements: Access Bank had the highest number of total engagements (399,071) across all three social media platforms with First bank having the least (46,790) within the study period. Facebook had the highest number of engagements for each of the banks investigated with Twitter having the least; Irrespective of the fact that twitter has the highest number of Posts/Tweets (Table 4.1), it had the least number of engagements (57,923) compared to Facebook which had the least number of Posts/Tweets (Table 4.1) but had the highest number of engagements (682,900) across all three social media platforms. The bank's audience engages the bank more on Facebook than Instagram and Twitter (See Table 4.2 below).

Table 4. 2: Total Engagements between 14 Jun 2020 - 14 Jul 2020

	Facebook	Instagram	Twitter	Total
UBA	149,700	34,200	11,458	195,358
ZNB	139,300	32,800	9,823	181,923
FBN	22,000	18,300	6,490	46,790
GTB	58,400	22,000	5,181	85,581
ACB	313,500	60,600	24,971	399,071
Total	682,900	167,900	57,923	

(**Source:** Field study, 2020)

Engagement per Post/Tweet : Access Bank had the highest number of Engagements per Post/Tweet (4857.72) across all three social media platforms with First bank having the least (439.6) within the study period. Facebook had the highest number of Engagements per Post/Tweet for each of the banks investigated with Twitter having

the least; this is an extension and in correlation with data on "*Total Engagements*" above with Facebook having the highest number of Engagements per Post/Tweet across all banks social media profiles investigated with Twitter having the least. The bank's audience has higher Engagements per Post/Tweet on Facebook than Instagram and Twitter.

Average Engagement Rate per Post/Tweet: Access Bank had the highest number of Average Engagement Rate per Post/Tweet (0.50%) across all three social media platforms with First bank having the least (0.04%) within the study period. Instagram had the highest number of Average Engagement Rate per Post/Tweet for each of the banks investigated with Twitter having the least; The bank's audience has higher Average Engagement Rate per Post/Tweet on Instagram than Facebook and Twitter though the observed values are relatively low with none greater than 0.3% for each of the banks investigated.

Average Engagement Rate per Page/Profile: Access Bank had the highest number of Average Engagement Rate per Page/Profile (29.97%) across all three social media platforms with GTBank having the least (4.36%) within the study period. Instagram had the highest number of Average Engagement Rate per Page/Profile for each of the banks investigated with Twitter having the least; The bank's audience engages more with the bank's social media Page/Profile on Instagram than Facebook and Twitter (See Table 4.3 below).

Table 4. 3: Average Engagement Rate per Page/Profile between 14 Jun 2020 - 14 Jul 2020

	Facebook	Instagram	Twitter	Total
UBA	0.07%	11.88%	1.65%	**13.60%**
ZNB	2.33%	7.45%	0.80%	**10.58%**
FBN	0.94%	2.77%	1.31%	**5.02%**
GTB	0.94%	3.10%	0.32%	**4.36%**
ACB	12.00%	13.69%	4.28%	**29.97%**
Total	**16.28%**	**38.89%**	**8.36%**	

Source: Field study, 2020

Page/Profile Growth: United Bank for Africa (UBA) had the highest number of Page/Profile growth (52,264) across all three social media platforms with First Bank having a loss (-2,941) within the study period. United Bank for Africa (UBA) gained more followers across all three platforms while First Bank lost the most followers across all three platforms with losses in Facebook (-6,667) and Instagram (-274) but GTBank had the greatest loss on a single platform, Facebook (-14,888) though it gained followers on both Instagram (7,216) and Twitter (16,542) (See Figure 4.1 below).

Page Growth (FB and IG); Profile Growth (TWT)
14 Jun 2020 - 14 Jul 2020

	UBA	ZNB	FBN	GTB	ACB
■ Facebook	22,000	24,500	-6,667	-14,888	-704
■ Instagram	8,120	13,600	-274	7,216	7,860
■ Twitter	22,144	9,629	4,000	8,999	16,542

■ Facebook   ■ Instagram   ■ Twitter
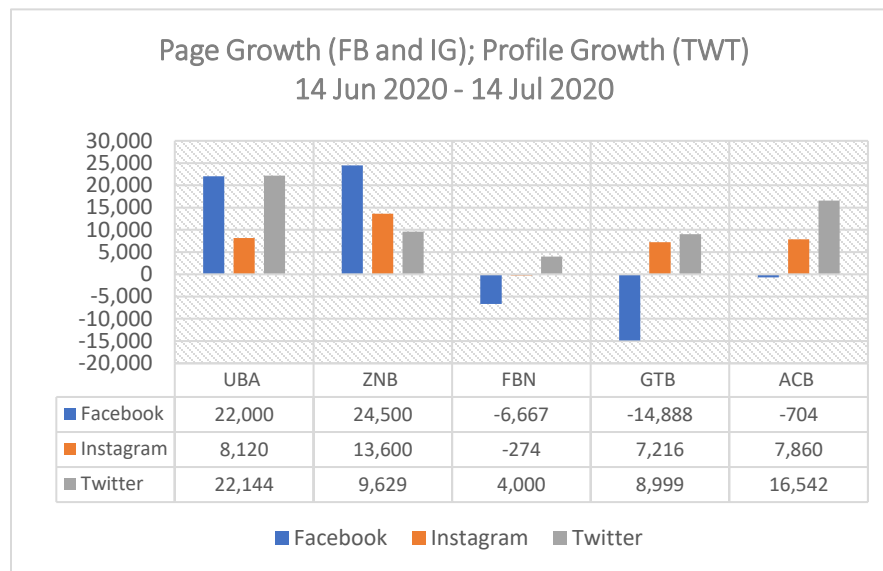
Figure 4. 1: Chart of Page/Profile Growth between 14 Jun 2020 - 14 Jul 2020
Source: Field study, 2020

Total Fans/Followers: GTBank has the highest number of Total Fans/Followers (8,510,380) across all three social media platforms with First bank having the least (3,455,492) within the study period. Facebook has the highest number of followers for each of the Bank's respective profiles with Instagram having the least; Facebook has a significantly higher audience reach for the Nigerian banks investigated compared Instagram and Facebook (See Figure 4.2 below).
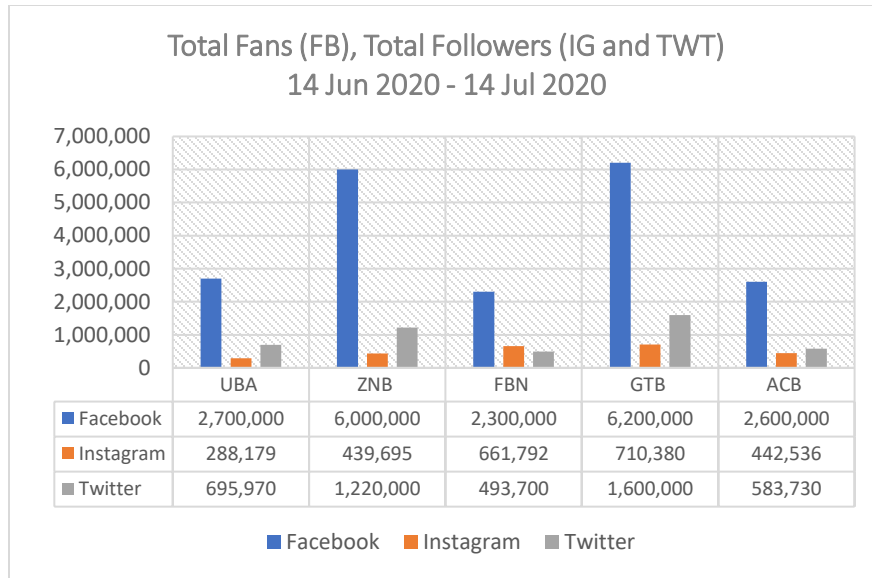
Figure 4. 2: Chart of Total Fans/Followers between 14 Jun 2020 - 14 Jul 2020
Source: Field study, 2020

Average Post/Tweet per Day: Zenith Bank has the highest number of Average Post/Tweet per Day (106.7) across all three social media platforms with Access bank having the least (6.5) within the study period. Twitter had the highest number of Average Post/Tweet per Day for each of the banks investigated with Instagram having the least; this is an extension and in correlation with data from "*Total Posts/Tweets*" above with Nigerian banks posting more on Twitter daily than Instagram and Facebook with Zenith bank having the highest number of Average Post/Tweet per Day on Twitter (98.7) and Access bank having the least (1.4) within the study period.

Total Photos: Zenith Bank has the highest number of photos posted (189) across all three social media platforms with GTBank having the least (30) within the study period. Banks tend to use photos more on Facebook compared to Instagram to reach out to its audience with Zenith Bank having the highest number of photos posted on Facebook (95) and GTBank having the least (17) within the study period. Data was unavailable for Twitter as it also has this feature but all media and text posted on Twitter are regarded as tweets which has resulted to it having the highest number of Total Posts/Tweets.

Total Videos: Zenith Bank has the highest number of videos posted (50) across both Facebook and Instagram with Access Bank having the least (17) within the study period.

Banks tend to post videos more on Facebook compared to Instagram to reach out to its audience with Zenith Bank having the highest number of videos posted on Facebook (27) and GTBank and First Bank having the least (10) within the study period. Data was unavailable for Twitter as it also has this feature but all media and text posted on Twitter are regarded as tweets which has resulted to it having the highest number of Total Posts/Tweets.

Average Photo Engagements: Access Bank has the highest number of Average Photo Engagements (4,670.65) across both Facebook and Instagram with First Bank having the least (430.69) within the study period. The bank's audience tend to significantly engage more with the posted Pictures more on Facebook compared to Instagram with Access Bank having the highest number of Average Photo Engagements on Facebook (4,030.65) and First Bank having the least (214.69) within the study period. Data was unavailable for Twitter as all media and text posted on Twitter are regarded as tweets and its Engagements per Post/Tweet encompasses this too.

Average Video Engagements: United Bank for Africa has the highest number of Average video Engagements (88,642.0) across both Facebook and Instagram with First Bank having the least (534.9) within the study period. The bank's audience tend to significantly engage more with the posted Videos more on Facebook compared to Instagram with United Bank for Africa having the highest number of Average Video Engagements on Facebook (8,8436) and First Bank having the least (425.9) within the study period. Data was unavailable for Twitter as all media and text posted on Twitter are regarded as tweets and its Engagements per Post/Tweet encompasses this too. Regardless of the fact that United Bank for Africa had way more Video Engagements on Facebook (8,8436) with the next highest value from GTBank (996.5) within the study period, the banks audience tend to engage more with Photos than with videos.

Average Engagements/Day: Access Bank has the highest number of Average Engagements/Day (13,352.4) across all three social media platforms with First Bank having the least (1,561.3) within the study period. On a daily basis, the bank's audience tend to engage more with the banks on Facebook than on Instagram and Twitter with

Access Bank having the highest number of Average Engagements/Day on Facebook (10,500) and First Bank having the least (734) within the study period which is in an extension and in correlation with data from "*Total Engagements*".

Total Comments: Access Bank has the highest number of Total Comments on all posts (52,000) across both Facebook and Instagram with First Bank having the least (6,459) within the study period. The bank's audience tend to comment more with the all the banks posts on Facebook than on Instagram and Twitter with Access Bank having the highest number of Total Comments on all posts on Facebook (38,400) and First Bank having the least (4,203) within the study period. Data was unavailable for Twitter as all comments on Twitter are regarded as tweets.

Total Shares: Access Bank has the highest number of Total Shares/Retweets (8,691) across both Facebook and Twitter with First Bank having the least (959) within the study period. The bank's audience tend to share/retweet all the banks posts on Facebook with other potential audiences than on Twitter with Access Bank having the highest number of Total Shares/Retweets Facebook (3,000) although it had much higher Shares/Retweets on Twitter (5,691); First Bank had the least on both Facebook (364) and Twitter (595) within the study period. Data was unavailable for Instagram as it doesn't have this feature.

Total Likes: Access Bank has the highest number of Total Likes (42,100) across both Instagram and Twitter with First Bank having the least (21,995) within the study period. The bank's audience tend to like the banks posts on Instagram than on Twitter with Access Bank having the highest number of likes on Instagram (47,000) and First Bank having the least (16,100). Data was unavailable for Facebook as it doesn't have this feature.

4.2   Questionnaire Distribution

A questionnaire was distributed online to 70 PR practitioners based in the banking sector using SurveyMonkey, an online survey development cloud-based software; the analysis of all responses to the questions asked in the questionnaire are presented as follows.

4.2.1 Section A: Background Information of Respondents.

This section of the questionnaire is aimed at determining the demographics of the respondents. The analysis of responses to the questions asked are presented as follows (See Appendix II).

a. **Age of the respondents;** 2.86% of the total respondents are less than 20 years of age, 88.57% between the ages of 21-30 years, 5.71% between the ages of 31-40 years of age and 2.86% aged 41 and above; majority of respondents are between the ages of 21-30 years of age (young adults).

b. **Sex of the respondents;** 40% of the total respondents are male PR practitioners while 60% are female PR practitioners in the Nigerian banking Industry; majority of the respondents are female.

c. *Academic qualification of the respondents*; 2.86% of the total respondents are High school graduates (SSCE degree), 42.86% University graduates (HND/BSc.), 42.86% Master's degree holders and 11.43% with professional qualifications; majority respondents are University graduates and Master's degree holders.

d. **Number of years in PR practice by the respondents**; 48.39% of the total respondents have 1- 2 years of PR practice in the banking industry, 37.10% with 2-4 years of practice and 14.5% with 4-6 years of practice; majority of the respondents have 1- 2 years of PR practice in the banking industry.

e. **Job position of respondents,** 67.24% of the total respondents are Junior PR specialists in a banking firm, 13.79% Senior PR practitioners in a banking firm and 18.97% in PR agencies; majority of the respondents are Junior PR specialists in a banking firm.

4.2.2 Section B: Social Media Use by PR Practitioners in the Nigerian Banking Industry.

This section of the questionnaire is aimed at determining how PR practitioners in the Nigerian banking industry use social media for PR campaigns. The analysis of responses to the questions asked are presented as follows (See Appendix II).

a. In response to question 6 **"*Do you use social media in PR practice?"*,** 98.39% of the total respondents use social media in PR practice and 1.61% do not use social media in PR practice; majority of the respondents use social media in PR practice.

b. In response to question 7 a multiple-choice question **"*Which of the following mediums of social media are used in your department?"*** 62.90% of the total respondents use LinkedIn in the PR department, 70.97% use Facebook, 54.84% use WhatsApp, 75.81% use Instagram, 62.90% use Twitter and 6.45% use other mediums; majority of the respondents use Facebook and Instagram for PR.

c. In response to question 8 **"*Which of the following will you most likely use Social media mediums for?*"** 31.25% of the total respondents are more likely to use social media for social adverts, 29.69% for information dissemination, 35.94% for product awareness and 0% for Advocacies; majority of the respondents are more likely to use social media for social adverts and creating product awareness.

d. In response to question 9 **"*Do you think social media usage has improved the quality of service delivery in your bank?"*** 95.16% of the total respondents agree that use social media has improved the quality of service while 4.84% did not agree; majority of the respondents agree that use social media has improved the quality of service.

4.2.3 Section C: How social media has helped build a positive and sustainable relationship between banks and its public.

This section of the questionnaire is aimed at determining if the use of social media has helped in the achievement of a positive and sustainable relationship between banks and its public. The analysis of responses to the questions asked are presented as follows (See Appendix II).

a. In response to question 10 a multiple choice question **"*How would you rate your social media public relations activity on a scale of 1-5*"** where 1, is the lowest and 5, the highest, 35.09% of the total respondents noted that "*there is an effective social media management team"* in the PR department, 30.36% noted that "*Press releases and statements are effective tools*", 38.60% noted that "*Public complaints*

are promptly attended to on social media" and 44.64% noted that "*Social media is used to promote events such as press conferences, open days, exhibitions, tours and visits*" (See Table 4.4 below); majority of the respondents noted that social media is used for attending to public complaints and the promotion of events.

Table 4. 4: Analyses of Answers of Respondents to Question 10 of the Questionnaire

Scale (1-5)	1	2	3	4	5	Total Response
There is an effective social media management team	8.77% 5	10.53% 6	22.81% 13	22.81% 13	35.09% 20	**57**
Press releases and statements are effective tools	7.14% 4	12.50% 7	26.79% 15	30.36% 17	23.21% 13	**56**
Public complaints are promptly attended to on social media	10.53% 6	14.04% 8	15.79% 9	38.60% 22	21.05% 12	**57**
Social media is used to promote events such as press conferences, open days, exhibitions, tours and visits.	8.93% 5	14.29% 8	44.64% 25	19.64% 11	12.50% 7	**56**

Source: Field study, 2020

b. In response to question 11 **"Social media helps to publicize, inform and educates its publics on the services and products offered"** 57.89% of the total respondents strongly agreed to the question posed, 36.84% agree and 3.51% had no view; majority of the respondents strongly agree that social media helps to publicize, inform and educates its publics on the services and products offered.

c. In response to question 12 **"Social media promotes good mutual understanding through conversation and interactive sessions"** 50.88% of the total respondents strongly agreed to the question posed, 33.33% agreed, 12.28% had no view and 1.75% sampled disagreed; majority of the respondents strongly agree that social media promotes good mutual understanding through conversation and interactive sessions.

d. In response to question 13 **"*Social media facilitates corporate communication through two-way communication to enhance understanding by its publics*"** 42.11% of the total respondents strongly agreed to the question posed, 45.61% agreed, 7.02% had no view and 3.51% of the total respondents disagreed; majority of the respondents agree that social media facilitates corporate communication through two-way communication to enhance understanding by its publics.

e. In response to question 14 **"*Social media is instrumental in countering bad publicity and threats to its goodwill*"** 39.29% of the total respondents strongly agreed to the question posed, 42.86% agreed, 12.50% of the total respondents had no view and 3.52% disagreed; majority of the respondents strongly agree that social media is instrumental in countering bad publicity and threats to its goodwill.

f. In response to question 15 **"*Social media enables transparency, accountability and timely response*"** 33.33% of the total respondents strongly agreed to the question posed, 36.84% agreed, 19.30% and 8.77% disagreed; majority of the respondents strongly agree that social media enables transparency, accountability and timely response.

g. In response to question 16 **"*Social media improves the role of a public relations officer through experience and research*"** 43.86% of the total respondents strongly agreed to the question posed, 33.33% agreed, 12.28% had no view and 7.02% disagreed; majority of the respondents strongly agree that social media improves the role of a public relations officer through experience and research.

h. In response to question 17 a multiple choice question **"*Which of the following activities are done on daily basis by the public relations officers in the department?*"** 46.43% of the total respondents noted that timely response to customer inquiry is done daily, 58.93% noted that posting of content is done daily and 30.36% noted that customer review is done daily; majority of the respondents noted that posting of content on social media is done daily.

4.3 Scheduled Interviews

4.3.1 Daily use of social media

Social media is unarguably an integral part of cooperate communications tool that is employed in the daily operations of businesses. The survey showed 98.39% of the total respondents stated they use social media in PR for banks. Interviewee 1 commented they utilize social media "*as a daily routine. In fact, social media team uses Instagram, Facebook, Twitter and WhatsApp with the support of AI bots to operate all day*". Interviewee 1 also commented: "*Yes, we use social media for official upload of documents and loan processing in our department*". Interviewee 2 similarly said: "*we use social media every day, particularly, Twitter, Facebook (Leo AI), Instagram, WhatsApp (Leo AI)*" and also stated: "*customer engagement on Instagram is a major reason why we have many activities like promos, bonuses, product awareness and live self-services like dialling codes, getting account statements, unfreezing account, etc.*". Interviewee 3 stated: "*we mostly use Facebook, Instagram and Twitter for social media reach*" and "*Complaints and feedback especially on Facebook and Instagram influences the medium we often use in the PR department*". Interviewee 4 commented: "*…we utilize all social media platforms such as Facebook, Twitter and Instagram*" and "*We get more feedback, complaints and customer inquiries on Twitter which influences our decision to use the platform often*".

4.3.2 Brand awareness

In response to brand awareness activities carried out by banks, the survey showed that 57.89% of the total respondents strongly agreed that banks utilize social media creating brand awareness. To substantiate the findings from the survey, Interviewee 1 said: "*we share messages about new product and service through post updates. For instance, the* **one bank product**". Interviewee 2 made similar comments stating they pass information on "*product and service awareness, sales adverts, and self-service*" to their audience on social media. In line with the results from the survey, Interview 3 commented: "*Information are disseminated on new product and service awareness, customer orientation, sensitization and reputation building*". Interview 4 also mentioned: "*We distribute information on new product (service offering) through press statement, press release,*

announcement, etc. and this helps to improve customer relationship management, reputation, brand perception, etc".

4.3.3 Relationship Management

Social media creates a platform that permits individuals and organizations to engage with one another via a two- way communication as previously stated in the literature review; social media occupies a significant position in controlling and managing public perception and crisis management by fostering instant two-way communication.

The survey showed that 84% of the total respondents agreed that social media resolves crisis and builds goodwill through interactive sessions. Interviewee 1 mentioned: "*Yes, we engage in delighting our customers through social media post and real time response to inquiries*", and in support, Interviewee 3 mentioned: "*our public tends to make inquiries via social media that we handle promptly especially Twitter and Facebook*". Interview 4 stated: "*we station our agency PR teams with the bank's customer service so they can work side by side. The team handles the management of content, monitoring of engagement and so on with the publics*".

4.3.4 Two-Way Communication

The two-way communication that social media enables between banks and their publics has increased its relevance to PR practitioners. Interviewee 3 stated they often use social media to "*engage customers, attend to inquiries, and provide real time responses to complaints".* Interviewee 1 commented: "*a leading platform for relationship building and sustenance through regular interaction between the bank and its customers*". As previously stated in the literature review, market survey in form of focus groups or polls are used to assess customer feedback on service delivery and business to consumer (B2C) relationship. Interviewee 4 stated: *"…interaction with their audience helps to gain better insight to the thoughts and opinions of the public*". Interviewee 2 also mentioned: "*encourages freedom of expression that allows more people to voice out and give feedback about their experience and dissatisfaction with a brand*". Knowledge of what is important to the public is relevant to PR practitioners as more information will help address

negative perceptions about the bank. Interviewee 2 mentioned to effectively monitor the use of social media, "*we track our engagement across different social media platforms using Hootsuite or brand 24*". Interviewee 4 also said: "*there is a dedicated social media team that manage, produce, monitor and report progress on all activities for improvement. They work to meet the various objectives set by the PR department on Social media; either to increase publicity, engagement, following, sales or brand awareness*".

4.3.5 Measuring the effective use of social media in PR

The main aim of this study is to investigate the effective use of social media for PR in Nigerian businesses. Following the research from the survey, 95.6% of total respondents agree that social media usage has improved the quality of service delivery in banks. Some of the platforms mostly used are Twitter, Instagram, WhatsApp and Facebook. Interviewee 1 noted mentioned the effective use of social media is measured by "*…reviewing customer engagement*" and "*we often do so by checking the comments, likes and inquiries made by customers on our social media accounts. We also review the number of sales made through social media, complaints attended to and services subscribed to through social media.*". Interviewee 2 also mentioned social media team "*looks at the ongoing campaigns and compare the engagements on the platform to check the type of comments that are made, reactions and engagement outcome. We work on negative outcomes and positive outcomes. The PR does a monthly review on the comments, inquiries and to project.*". Interviewee 3 commented: "*weekly or monthly surveys (polls, focus groups, live sessions) are conducted to fulfil different purposes depending on what the objectives are. For example, brand perception, satisfaction level with services, etc*". Lastly, Interviewee 4 stated: "*there is a dedicated team that is in charge of measuring the effectiveness of all social media content. We use Hootsuite, sprout social and brand 24 to measure the effectiveness of all social media engagement, post, mentions, comments, etc.*"

These findings indicate that there is an effective use of social media platforms and tools among Nigerian banks. However, the tools used for the measuring effective use of social

media by various banks differ; the PR objectives are achieved by a dedicated social media team/ PR department within the bank.

4.3.6 Content control

Social media has provided public relations practitioners with more control over the content that gets shared as they no longer have to wait for an editor to approve a story before it is published on traditional media. Interviewee 1 commented before you get a press release or statement out to consumers or the audience "*you do it via the traditional media you send a press release and you hope that they print it, you send it to the stations and you hope that it's read on the news bulletins*" Interviewee 3 mentioned "y*ou can get your message out to your audience in a much faster more controlled manner*" and also mentioned it is important to put "*the groundwork into building the bank's audience and its engagements*". Interviewee 4 stated: "*you can distribute that message in real time and actually monitor the responses and get back from there*". Interviewee 2 also stated social media gave PR practitioners content control "*to a certain extent*". Interviewee 2 commented: "*You know you can make all the contact in the world and only a handful of people will see it*" so it's important to have "*good visuals and back it up with really good content and be directed or its just shooting out into the stratosphere with no plan or no aim*". One of the questionnaire respondents said social media "*allows brands to control their own message*"; another stated social media "*by passes the press men and reaches audiences unfiltered. But, in doing that, the risk is that the message loses depth and dodges third-party or independent validation. Social is good in an era of instant communication. But it reduces people's capacity to critically analyse those which have profoundly negative implications*".

Chapter Five: Discussion

The main objective of this research is to determine the effective use of social media for PR by Nigerian banks through a mixed methods approach combining both qualitative and quantitative data, the analysis led to different findings which are discussed as follows.

5.1   Social media platforms used

The Findings of social media audit report, questionnaire and Interview show that Nigerian PR practitioners majorly use Facebook, Instagram and Twitter for PR campaigns on social media as well as a variety of purposes such as publicize, inform and educates the publics on the services and products being offered by the banks, facilitates corporate communication through two-way communication that is instrumental in countering wrong publicity and threat to goodwill, attending to public complaints and promotion of events that helps in creating and building important relationships with customers etc., the interview further pointed out that PR practitioners in the banking sector also use LinkedIn but for a with content specific PR campaigns for a very specific target audience such as professionals/working class people for limited banking services such as consultancy, corporate banking, investment banking etc.; it also pointed out the use of WhatsApp which has recently been adopted coupled with AI (Artificial Intelligence) bots specifically for the purpose of customer's bank related issues.

Findings from this study revealed that Facebook had the highest reach in terms of Total followers/fans as well as the highest user engagements by the Nigerian bank's audience and subsequently Instagram then Twitter but findings from the interview and questionnaire was able to show that social media PR campaigns use a combination of these social media platforms to establish a strong online presence as they are the most used social media platforms in Nigeria. In relation to the Nigerian banks studied, The results of social media audit report though limited in study period (30 days) showed that Access bank's audience interact more with the bank across social media platforms investigated compared to the other banks studied as it had the highest engagement per post/tweet, engagement rate per profile/page, Total comments, Total Shares and Total

Likes though it had the Lowest Total Fans/Followers just ahead of First bank which was the least performing in terms of the metrics used for social media audit report.

5.2   Role of Social Media

As it can be seen from the findings of the study, social media has played various roles not just for PR but for the Nigerian banking sector in general and it has become a vital tool for both PR and the Nigerian banking industry. The various roles of social media have played for PR in the Nigerian is discussed as follows:

a. **Customer relations:** The findings of the study show that Nigerian banks use social media to attend to customer complaints about their bank accounts on social media assisted with the aid of AI bots linked to direct messaging of the various social media platforms used and of recent adopting WhatsApp business particularly for these purpose where customers can easily forward complaints as well as fill, scan and upload required documents similar to the way its done in banks creating a virtual banking platform for banks towards this function.

b. **Brand Building and Awareness:** The findings of the study also show that Nigerian banks usually have a dedicated social media/PR to attend to the bank's PR needs on social media. Social media has been used by these PR practitioners to build, maintain and create awareness of the bank's business to sustain a positive image of the bank; this is achieved by reviewing negative comments as well as complaints made by the banks audience on services rendered by the bank social media and taking prompt actions to such issues particularly trending issues to prevent bad publicity for the bank; this area is one of the key areas played by PR professionals. . It is also important to note that banks also utilise the use of ads on all the listed social media platforms to reach out its audience both existing and potential customers which is synonymous to bank advertisements on traditional media.

c. **Product/Service Marketing:** Here, Nigerian banks utilizes its social media/PR department to promote new or existing products and services as well as promos and events to its audience as well as potential customers creating awareness for such products and services; this is usually achieved with the aid of visuals (videos and photos) coupled with short texts which have all detailed information on the said product which are thoughtfully and carefully structured and at the same time made attractive to any one viewing it to capture the attention of the intended audience by using specific PR strategies which are carefully selected and structured by the entire social media/PR team.

d. **Two-way communications:** Social media has established a direct two-way communication between the bank and its customers as well as potential customers which are facilitated by the PR department of the bank. Here, the PR department are able to give instant feedback on complaints and issues about the bank on behalf of the bank, basically the PR professional is the middle man in a two-way relationship between a business and its audience. This two-way communication system facilitates a relationship between a bank and its audience managed by the PR professional/agency and as such it would build long standing relationships between banks and their audience even when issues arise because they are able to communicate and get instant feedback from the bank on whatever issue.

5.3   Content Control

Social media has provided PR practitioners with total control over what content gets shared as they no longer have to wait for an editor to vet and approve these contents before it is published on social media as with the case of traditional media; social media also has the advantage of monitoring and reviewing feedbacks by its audience on the contents of it PR campaigns. The banks are able to post whenever they want and the information is sent out immediately without having to go through a prolonged waiting process; the content before being posted also goes through a vetting process but it is done inhouse by the bank on its own terms rather than that of media outlets companies like with the case of traditional media before being approved for release.

5.4   Measuring the Effectiveness of PR campaigns

In order to measure the success and effectiveness of a PR campaign on social media platforms, banks use comments, likes (Facebook and Instagram) and number of retweets (Twitter) on content posted which in some cases this is achieved by the bank's specialized PR team in the bank or an external PR agency to measure these statistics with the aid of analytic tools such as Hootsuite, sprout social and brand 24. This is done on a regular basis to effective monitor user engagements on its social media PR campaigns.

Chapter Six: Conclusion

The use of social media has opened opportunities for businesses to leverage on and engage with its audience. Banks can now use different social media platforms to reach its audience as it is becoming rather odd for any business not to utilize social media in this present day and age. The advancement of digital technology has made competition fiercer, leaving banks that do not embrace this technological transformation to be at a disadvantage in the highly competitive banking industry.

This research set out to determine the effective use of social media in the Nigerian banking industry by using a mixed methods approach involving both quantitative techniques and this was achieved by; carrying out a social media audit report with the aid of an analytics tool called Socialinsider across social media profiles on Facebook, Instagram and Twitter of top five Nigerian banks, Guaranty Trust Bank, Zenith Bank and Access Bank, United Bank for Africa and First Bank of Nigeria within a 30 day period; distribution of questionnaire to 70 PR professionals in the Nigerian banking Industry online with the aid of cloud-based online survey tool SurveyMonkey; and conducting a one-on-one interview also online with the aid of a video conferencing and online chat service known as zoom.

The findings from this mixed method approach was able to show that the modern-day PR practice not just in the banking sector utilize social media as vital tool for PR. It was also able to show that Nigerian banks majorly use Facebook, Instagram and Twitter for a wide range of uses such as social media is effectively used to publicize, inform and educate the publics on services and products being offered by the banks, facilitates corporate communication through two-way communication that is instrumental in countering wrong publicity and threat to goodwill, attending to public complaints and promotion of events that helps in creating and building important relationships with customers; the success or effectiveness of PR campaigns on these social media platforms are measured with metrics such as total likes and comments (Facebook and Instagram) or total retweets (Twitter) which is carried out on a regular basis. Nigerian banks also use LinkedIn for this purpose but for content specific PR to a targeted group of audience such as such as

professionals and business owners for specific products/services such as consultancy, corporate banking, investment banking, etc. Of recent, Nigerian banks also use the direct messaging features of social media platforms studied as well as WhatsApp business with the aid of AI bots to serve as a virtual banking platform to attend to customer related bank issues through keywords from Frequently Asked Questions (FAQs) where they can also fill and upload required documents as they would in the bank. Nigerian banks have a dedicated social media/PR team to attend to the bank's PR needs.

This study had some limitations; the social media audit report was limited by the study period (30 days) attributed primarily to the expensive nature of social media analytic tools available for a longer study period and it requires administrative access to the bank's social media platforms to get more detailed information such as demographics of the audiences interacting with the bank's social media page or content posted, Return on Investment (ROI) on each social media PR campaign on social media, web traffic on the social media profiles of the banks etc.; the questionnaire was limited by the number of respondents attributed to the difficulty in streamlining down PR professional to those involved in the Nigerian banking industry and the scheduled interviews were limited to just 4 interviewees as a significant number of PR practitioners in the banking industry outrightly refused to partake in the questionnaire or Interview as they believed they would be revealing company secrets in spite of provisions being made for a consent form to be signed but regardless of all these limitations, this study was able to make significant findings to draw up conclusions on the effective use of social media in the Nigerian banking industry. It would It would be of interest also to expand this research into different industries to carry out comparative analysis and establish a trend with the way different industries use social media for PR as well as expanding this research into different forms of banking such as commercial banking, investment banking, retail banking, credit unions etc. as they all have different target audiences and it expected that PR strategies used would vary for these different forms of banking.

The findings of this result are particularly useful as a contribution to existing literature as well as PR professionals as it has established a direct link between social media use and the PR for the banking sector. Further research would be required into social media use

in other industries to establish a trend with the way businesses use social media for PR. Also, an in-depth analysis of different PR strategies used to identify different PR strategies use on social media to determine what constitutes a good or bad PR campaign based on user engagement metrics on each of these PR campaigns.

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Appendix I: Metrics of Social Media Audit Report Between 14 June 2020 - 14 July 2020

Table 1: Total Posts/Tweets

	Facebook	Instagram	Twitter	Total
UBA	77	60	481	**618**
ZNB	122	117	2,961	**3,200**
FBN	95	91	1,031	**1,217**
GTB	34	41	866	**941**
ACB	104	48	43	**195**
Total	**432**	**357**	**5,382**	

Table 2: Total Engagements

	Facebook	Instagram	Twitter	Total
UBA	149,700	34,200	11,458	**195,358**
ZNB	139,300	32,800	9,823	**181,923**
FBN	22,000	18,300	6,490	**46,790**
GTB	58,400	22,000	5,181	**85,581**
ACB	313,500	60,600	24,971	**399,071**
Total	**682,900**	**167,900**	**57,923**	

Table 3: Engagements per Post/Tweet

	Facebook	Instagram	Twitter	Total
UBA	1,944.00	570.50	23.82	**2538.32**
ZNB	1,142.00	279.91	3.32	**1425.23**
FBN	231.79	201.52	6.29	**439.6**
GTB	1,718.00	537.24	5.98	**2261.22**
ACB	3,015.00	1,262.00	580.72	**4857.72**
Total	**8,050.79**	**2,851.17**	**620.13**	

Table 4: Engagement Rate per Post/Tweet

	Facebook	Instagram	Twitter	Total
UBA	0.12%	0.20%	0.00%	**0.31%**
ZNB	0.07%	0.06%	0.00%	**0.14%**
FBN	0.01%	0.03%	0.00%	**0.04%**
GTB	0.03%	0.08%	0.00%	**0.10%**
ACB	0.12%	0.29%	0.10%	**0.50%**
Total	**0.34%**	**0.65%**	**0.10%**	

Table 5: Engagement Rate per Page/Profile

	Facebook	Instagram	Twitter	Total
UBA	0.07%	11.88%	1.65%	**13.60%**
ZNB	2.33%	7.45%	0.80%	**10.58%**
FBN	0.94%	2.77%	1.31%	**5.02%**
GTB	0.94%	3.10%	0.32%	**4.36%**
ACB	12.00%	13.69%	4.28%	**29.97%**
Total	**16.28%**	**38.89%**	**8.36%**	

Table 6: Page/Profile Growth

	Facebook	Instagram	Twitter	Total
UBA	22,000	8,120	22,144	**52,264**
ZNB	24,500	13,600	9,629	**47,729**
FBN	-6,667	-274	4,000	**-2,941**
GTB	-14,888	7,216	8,999	**1,327**
ACB	-704	7,860	16,542	**23,698**
Total	**24,241**	**36,522**	**61,314**	

Table 7: Total Fans/Followers

	Facebook	Instagram	Twitter	Total
UBA	2,700,000	288,179	695,970	**3,684,149**
ZNB	6,000,000	439,695	1,220,000	**7,659,695**
FBN	2,300,000	661,792	493,700	**3,455,492**
GTB	6,200,000	710,380	1,600,000	**8,510,380**
ACB	2,600,000	442,536	583,730	**3,626,266**
Total	**19,800,000**	**2,542,582**	**4,593,400**	

Table 8: Average Post/Tweet per Day

	Facebook	Instagram	Twitter	Total
UBA	2.6	2.0	16.0	**20.6**
ZNB	4.1	3.9	98.7	**106.7**
FBN	3.2	3.0	34.4	**40.6**
GTB	1.1	1.4	28.9	**31.4**
ACB	3.5	1.6	1.4	**6.5**
Total	**14.5**	**11.9**	**179.4**	

Table 9: Total Photos

	Facebook	Instagram	Total
UBA	44	30	**74**
ZNB	95	94	**189**
FBN	70	65	**135**
GTB	17	13	**30**
ACB	72	31	**103**
Total	**298**	**233**	

Table 13: Average Engagements/Day

	Facebook	Instagram	Twitter	Total
UBA	4,990	1,141	381.9	**6,512.9**
ZNB	4,644	1,092	327.4	**6,063.4**
FBN	734	611	216.3	**1,561.3**
GTB	1,947	734	172.7	**2,853.7**
ACB	10,500	2,020	832.4	**13,352.4**
Total	**22,815**	**5,598**	**1,930.7**	

Table 10: Total Videos

	Facebook	Instagram	Total
UBA	14	9	**23**
ZNB	27	23	**50**
FBN	10	17	**27**
GTB	10	9	**19**
ACB	15	2	**17**
Total	**76**	**60**	

Table 14: Total Comments

	Facebook	Instagram	Total
UBA	17,300	2,222	**19,522**
ZNB	18,800	3,691	**22,491**
FBN	4,203	2,256	**6,459**
GTB	14,200	1,824	**16,024**
ACB	38,400	13,600	**52,000**
Total	**92,903**	**23,593**	

Table 11: Average Photo Engagements

	Facebook	Instagram	Total
UBA	2,426.77	634	**3,060.77**
ZNB	1,225.29	324	**1,549.29**
FBN	214.69	216	**430.69**
GTB	1,915.59	682	**2,597.59**
ACB	4,030.65	640	**4,670.65**
Total	**9,812.99**	**2,496**	

Table 15: Total Shares/Retweets

	Facebook	Twitter	Total
UBA	2,004	1,356	**3,360**
ZNB	2,159	934	**3,093**
FBN	364	595	**959**
GTB	2,890	937	**3,827**
ACB	3,000	5,691	**8,691**
Total	**10,417**	**9,513**	

Table 12: Average Video Engagements

	Facebook	Instagram	Total
UBA	8,8436	206	**88,642.0**
ZNB	849.3	2,323	**3,172.3**
FBN	425.9	109	**534.9**
GTB	996.5	516	**1,512.5**
ACB	403.67	202	**605.7**
Total	**91,111.4**	**3,356**	

Table 16: Total Likes

	Instagram	Twitter	Total
UBA	32,000	10,100	**42,100**
ZNB	29,100	8,889	**37,989**
FBN	16,100	5,895	**21,995**
GTB	20,200	4,244	**24,444**
ACB	47,000	19,300	**66,300**
Total	**144,400**	**48,428**	

Appendix Ii: Questionnaire

SECTION A:

Instruction: Mark or tick √ in the box as appropriate [√]

1. Age category in years: under 20 years [   ] 21 – 30 years [   ] 31 – 40 years [   ] 51-60 years [   ] 61 and above [   ]

2. Sex: Male: [   ]   Female [   ]

3. What is your highest qualification at work? SSCE [   ] HND/first degree [   ] Master degrees   [   ] Professional qualification [   ]

4. How long have you been in public relations? <1 year [   ] 2-4 years [   ] 4-6 years [   ]

5. What is your position in the PR department? Junior Public Relations specialist [   ] Senior PR practitioner [   ] Public relations Agency [   ]

SECTION B:

Objective: To examine social media mediums mostly used by banks in Nigeria.

1. Do you use social media in PR practice?   Yes   [   ]   No   [ ]

2. Which of the following mediums of social media are installed in your department (if more than one tick)

      a. LinkedIn [   ]

      b. Facebook [   ]

      c. WhatsApp [ ]

      d. Instagram [ ]

      e. Twitter [ ]

      f. Others, specify……………………

3. Which of the following will you most likely use Social media mediums? Social adverts [   ] Information dissemination   [   ]   Product awareness [   ] Advocacies [   ]

4. What is the estimate of your total social media reach to the public?

   1500   [   ]   10000 [   ]   100000 [   ]   More than 100000 [   ]

5. Do you think social media usage has improved the quality of service delivery in your bank? Yes [   ] No [   ]

SECTION C

Objective: To determine whether the use of social media has helped in the achievement of a positive and sustainable relationship between banks and the public.

How would you rate your social media public relations activity on a scale of 1-5?

Where 1, is the lowest and 5, the highest.

6.	There is an effective social media management team	
7.	Press releases and statements are effective tools	
8.	Public complaints are promptly attended to on social media	
9.	Social media is used to promote events such as press conferences, open days, exhibitions, tours and visits	

Please tick the appropriate box in response on how you agree or disagree with the statement given below where: **A** - Strongly Agree **A –** Agree **UD –** Undecided **D –** Disagree

SD-Strongly disagree

		S	A	UD	D	SD
10.	Social media helps to publicize, inform and educates the publics on the services and products offered.					
11.	Social media promotes good mutual understanding through conversation and interactive sessions					
13.	Social media facilitates corporate communication through two-way communication to enhance understanding to the publics					
14.	Social media is instrumental in countering wrong publicity and threat to goodwill					
15	Social media enables transparency, accountability and timely response					
16.	Social media improves the role of a public relations officer through experience and research					

Objective: To ascertain the factors that influence the use of specific social media tools employed by public relations practitioners.

17. Which of the following activities are done on daily basis by the public relations officers in the department?

                Timely response to queries []

                Posting of content [   ]

                Customer review   [   ]

                None of the above [   ]

Appendix Iii: Metrics of Responses to the Questionnaire

Table 17: Metrics of Age Group of Respondents

ANSWER CHOICES	RESPONSES	
Under 20 years	2	**2.86%**
21-30 years	62	**88.57%**
31-40 years	4	**5.71%**
41 and above years	2	**2.86%**
TOTAL RESPONDENTS	70	

Table 18: Metrics of Sex of Respondents

ANSWER CHOICES	RESPONSES	
Male	20	**40%**
Female	50	**60%**
TOTAL RESPONDENTS	70	

Table 19: Metrics of Academic Qualification of Respondents

ANSWER CHOICES	RESPONSES	
SSCE	2	**2.86%**
HND/BSc.	30	**42.86%**
Master Degree	30	**42.86%**
Professional qualification	8	**11.43%**
TOTAL RESPONDENTS	70	

Table 20: Metrics of Number of Years in PR Practice by the Respondents

ANSWER CHOICES	RESPONSES	
1 – 2 years	30	**48.39%**
2-4 years	23	**37.10%**
4-6 years	9	**14.52%**
TOTAL RESPONDENTS	62	

Table 21: Metrics of Job Position in PR Practice of the Respondents

ANSWER CHOICES	RESPONSES	
Junior Public Relations specialist	39	**67.24%**
Senior PR practitioner	8	**13.79%**
Public relations Agency	11	**18.97%**
TOTAL RESPONDENTS	58	

Table 22: Metrics of Answers of Respondents to Question 6 of the Questionnaire

Do you use social media in PR practice?

ANSWER CHOICES	RESPONSES	
Yes	61	**98.39%**
No	1	**1.61%**
TOTAL RESPONDENTS	62	

Table 23: Metrics of Answers of Respondents to Question 7 of the Questionnaire

Which of the following mediums of social media are used in your department?

ANSWER CHOICES	RESPONSES	
LinkedIn	39	**62.90%**
Facebook	44	**70.97%**
WhatsApp	34	**54.84%**
Instagram	47	**75.81%**
Twitter	39	**62.90%**
Other (please specify)	4	**6.45%**
TOTAL RESPONDENTS	**62**	

Table 24: Metrics of Answers of Respondents to Question 8 of the Questionnaire

Which of the following will you most likely use Social media mediums for?

ANSWER CHOICES	RESPONSES	
Social adverts	20	**31.25%**
Information dissemination	19	**29.69%**
New Product awareness	23	**35.94%**
Advocacies	0	**0.00%**
Other (please specify)	2	**3.13%**
TOTAL RESPONDENTS	**64**	

Table 25: Metrics of Answers of Respondents to Question 9 of the Questionnaire

Do you think social media usage has improved the quality of service delivery in your bank?

ANSWER CHOICES	RESPONSES	
Yes	59	**95.16%**
No	3	**4.84%**
TOTAL RESPONDENTS	**62**	

Table 26: Metrics of Answers of Respondents to Question 11 of the Questionnaire

Social media helps to publicize, inform and educates the publics on the services and products offered

ANSWER CHOICES	RESPONSES	
Strongly agree	33	**57.89%**
Agree	21	**36.84%**
Neither agree nor disagree	2	**3.51%**
Disagree	0	**0.00%**
Strongly disagree	1	**1.75%**
TOTAL RESPONDENTS	**57**	

Table 27: Metrics of Answers of Respondents to Question 12 of the Questionnaire

Social media promotes good mutual understanding through conversation and interactive sessions

ANSWER CHOICES	RESPONSES	
Strongly agree	29	50.88%
Agree	19	33.33%
Neither agree nor disagree	7	12.28%
Disagree	1	1.75%
Strongly disagree	1	1.75%
TOTAL RESPONDENTS	57	

Table 28: Metrics of Answers of Respondents to Question 13 of the Questionnaire

Social media facilitates corporate communication through two-way communication to enhance understanding by its publics

ANSWER CHOICES	RESPONSES	
Strongly agree	24	42.11%
Agree	26	45.61%
Neither agree nor disagree	4	7.02%
Disagree	2	3.51%
Strongly disagree	1	1.75%
TOTAL RESPONDENTS	57	

Table 29: Metrics of Answers of Respondents to Question 14 of the Questionnaire

Social media is instrumental in countering bad publicity and threat to its goodwill

ANSWER CHOICES	RESPONSES	
Strongly agree	22	39.29%
Agree	24	42.86%
Neither agree nor disagree	7	12.50%
Disagree	2	3.57%
Strongly disagree	1	1.79%
TOTAL RESPONDENTS	56	

Table 30: Metrics of Answers of Respondents to Question 15 of the Questionnaire

Social media enables transparency, accountability and timely response

ANSWER CHOICES	RESPONSES	
Strongly agree	19	33.33%
Agree	21	36.84%
Neither agree nor disagree	11	19.30%
Disagree	5	8.77%
Strongly disagree	1	1.75%
TOTAL RESPONDENTS	57	

Table 31: Metrics of Answers of Respondents to Question 16 of the Questionnaire

Social media improves the role of a public relations officer through experience and research

ANSWER CHOICES	RESPONSES	
Strongly agree	25	**43.86%**
Agree	19	**33.33%**
Neither agree nor disagree	7	**12.28%**
Disagree	4	**7.02%**
Strongly disagree	2	**3.51%**
TOTAL RESPONDENTS	57	

Table 32: Metrics of Answers of Respondents to Question 17 of the Questionnaire

Which of the following activities are done on daily basis by the public relations officers in the department?

ANSWER CHOICES	RESPONSES	
Timely response	26	**46.43%**
Posting of content	33	**58.93%**
Customer review	17	**30.36%**
None of the above	1	**1.79%**
TOTAL RESPONDENTS	57	

Appendix Iv: Consent Form

Researcher: Ufuoma Precious Ughakpoteni

- This study aims to investigate the use of social media in Public relations in Nigerian businesses: A case study of the Nigerian banking sector.
- You will be asked 20 questions about your work as a public relations practitioner working in the banking sector who uses social media in the execution of PR campaigns. The interview should last around 45 minutes.
- This research will be of benefit as it draws on the experience of Public relations practitioner who is working at a time of change in the media industry (The introduction of the use of social media in PR and the COVID-19 pandemic). A lot of research up to this point has focused more on the role social media has played in Public relations since its inception. This research provides an opportunity to hear a group of working PR specialist perspectives on the use of social media in public relations in the banking sector during a time of great changes.
- All information will be anonymized with the key kept in a password protected computer.
- Personal participant information will not be used for any reason and participants will not be identifiable in any published material.
- Taking part in this research is voluntary and there will be no consequences for withdrawing.
- If you have any questions about this research, please contact:
- Ufuoma Precious Ughakpoteni: ufuomaprecious27@gmail.com (researcher)
- Aoife O'Donnell: aoife.odonnell@griffith.ie (research supervisor)
- This project has been approved by the Faculty Research Ethics Committee.

Participant Signature _____

Researcher Signature _____

Appendix V: Transcript of Interviews

Interviewee 1

Introduction

ANS: "*I am a banker in Nigeria, precisely Sterling bank*"

Department: Personal banking, we deal with loans, high servers, products and reactivations of accounts.

1. What social media mediums do you use?

Ans: "*We use Social media apps (Instagram, Facebook, Twitter and WhatsApp)*"

2. Does your bank promote its products or create awareness of new services through social media?

Ans: "*Yes, we use SM for cheque signing, official upload of documents, etc. Specter is used for loan processing in our department. Salary earners and business people. We use our social media platforms*"

3. What influences your choice of social media platform?

Ans: "*We use Instagram and Twitter because people respond to it faster. And it helps us give customers feedback in real time*"

4. What type of info does the bank disseminate through social media?

Ans: "*We share messages about new product and service through post update. For instance, the One bank product*"

5. Do you conduct product survey on social media? Yes, we do. We do that every quarter in the year.

Ans: "*Currently, we are doing survey on social media platforms. Both internally on externally.*
We use Instagram often"

6. Does your public make inquiry via SM?

Ans: "*Yes, they do. For instance, people make inquiry often on one of our service called double*"

7. Is there a social media team in the bank?

Ans: "*Yes, we have an in-house SM team that is in charge of social media*"

8. How do you measure how effective social media is in the bank?

Ans: "*The PR looks at the ongoing campaigns and compare the engagement on the platform to check the type of comments that are made, reactions and engagement outcome. We work on negative outcomes and positive outcomes. The PR does a monthly review on the comments, inquires and to project*"

Interviewee 2

Introduction

1. Who are you?

Ans: "*I am a Customer experience expert working with the PR department at UBA Bank*"

2. What social media mediums do you use in PR practice?

Ans: Twitter, Facebook (LEO AI), Instagram, WhatsApp (Leo AI)

3. What influences the use of certain social media platforms over others?

Ans: "*Customer engagement on Instagram is the major reason why we have many activities like promo, bonuses, product awareness and live services (self-services like dialing codes, getting account statements, freezing account, etc.). We also use twitter for coverage but Instagram is used mostly*"

4. What type of information do you distribute to the following publics on social media?

Ans: "*We pass info on product and service awareness, sales adverts, and self-service info*"

5. Do you conduct product survey on through social media? If yes, how often do you carry out survey with the help of social media?

Ans: "*Yes, we do monthly survey*"

6. Do your public (stakeholders) make inquiries via social media? If yes, which mediums do they use often?

Ans: "*Yes, customers. All our social media platforms like Instagram and WhatsApp*"

7. Is there a dedicated social media team in the PR department?

Ans: "*Yes. We engage in delighting our customers through social media post and real time response to inquiries*"

8. Do you measure the effectiveness of social media in PR?

Ans: "*Yes, we do so by reviewing customer engagement*"

9. What tools do you use to measure the effectiveness of social media platforms?

"*Engagement analysis. We often do so by checking the comments, likes and inquiries made by customers on our social media accounts. We also review the number of sales made through social media, complaints attended to and services subscribed to through social media*"

Interviewee 3

Introduction

Ans: "*I am a PR staff at GT BANK*"

1. What social media mediums do you use in PR practice?

Ans: "*Facebook, Instagram and Twitter*"

2. What influences the use of certain social media platforms over others?

Ans: "*Complaints and feedback especially on Facebook and Instagram*"

3. What type of information do you distribute to the following publics on social media?

Ans: "*New product and service awareness. Customer orientation, sensitization and reputation building*"

4. Do you conduct product survey on through social media? If yes, how often do you carry out survey with the help of social media?

Ans: "*Yes, we do review on our SM every day and carry out both internal and external survey on a monthly basis*"

5. Do your public (stakeholders) make inquiries via social media? If yes, which mediums do they use often?

Ans: "*Yes. Instagram and Facebook*"

6. Is there a dedicated social media team in the PR department?

Ans: "*Yes*"

7. Do you measure the effectiveness of social media in PR?

Ans: "*Yes*"

8. What tools do you use to measure the effectiveness of social media platforms?

Interviewee 4

Introduction

Ans: "*Public Relations Agency*"

1. What social media mediums do you use in PR practice?

Ans: "*Okay, basically we utilize all social media handles such as Facebook, Twitter and Instagram*"

2. What influences the use of certain social media platforms over others?

Ans: "*We get feedback, complaints and customer inquiries on Twitter which influences our decision to use the platform*"

3. What type of information do you distribute to the following publics on social media?

Ans: "*We distribute information on new product awareness (service offering), press statements, press releases, announcements*"

4. Do you conduct product survey on through social media? If yes, how often do you carry out survey with the help of social media?

Ans: "*Yes, we conduct surveys (polls, focus groups, live sessions) to fulfill different purposes depending on what the objectives are. For example, brand perception, satisfaction level with services*"

5. Do your public (stakeholders) make inquiries via social media? If yes, which mediums do they use often?

Ans: "*Yes, our public tends to make inquiries via social media that we handle promptly especially Twitter and Facebook*"

6. Is there a dedicated social media team in the PR department?

Ans: "*Yes, we station our agency PR teams with the bank's customer service so they can work side by side. The team handles the management of content, monitoring of engagements and so on*"

7. Do you measure the effectiveness of social media in PR?

Ans: "*Yes, we do. There is a dedicated team that is in charge of measuring the effectiveness of all social media content*"

8. What tools do you use to measure the effectiveness of social media platforms?

Ans: "*We use Hootsuite, sprout social, and brand 24 to measure the effectiveness of all social media engagements, posts, mentions, comments*"