

# **IMSU Journal of Communication Studies**

Volume 9, Issue 1, 2025 ISSN: 2682-6321, E-ISSN: 2705-2240 www.imsujcs.com



# EFFECTIVENESS OF SOCIAL MEDIA USAGE BY PUBLIC RELATIONS UNITS OF SELECT BANKS IN SOUTHWEST, NIGERIA

# **ODUENYI, Chuddy Christian**

School of Media and Communication, Pan Atlantic University, Lagos

Corresponding Author: Oduenyi, Chuddy Christian, leadergest@yahoo.com

# ABSTRACT

This study investigated the effectiveness of social media usage by Public Relations units of select Banks in Southwest, Nigeria. The rationale for the study is that while there is an awareness of the spread of social media adoption in the Nigerian banking sector, little is known about its adoption and the effectiveness of its usage by Public Relations units of Nigerian Banks. The study was anchored on The Technological Determinism Theory. The survey method was used to gather data from managers and PR staff of 6 banks in Lags and Ogun States. Ten (10) managers and the public relations in-house staff of each bank were selected, summing up to 60 total respondents. Data was gathered from the respondents using LinkedIn and analysed using descriptive statistics. It was found that, among others, there is a universal adoption of social media and associated technologies in banking operations, the core use of social media in banks is customer relations/communications (100%); followed by organising business events (98%), strategic communication (87%) and community relations (51.9%) and social media platforms are very effective in executing public relations activities. Based on the findings, it is recommended that banks should cash in on the popularity of Facebook and use it more for their public relations activities.

Keywords: Social media, public relations units, banks, southwest

# Introduction

One of the ways that the ICTs have changed the structure of human society is through social media. According to Bennett et al. (2009), social media are internet-based platforms that connect people, provide an opportunity to produce and share content with others, extract and process community knowledge and share it back. They enable rapid exchange of knowledge, high levels of dialogue and collaborative communication through text, audio and video. In this digital age, social media has become an integral part of our lives, transforming the way we communicate, interact, and even conduct business.

Social media has been called a hot topic, and a new spirit (Levy, 2007; Obayi et al., 2024) and one of the most significant social and technological developments of the 21st century. It has even been argued that social media will impact almost every interpersonal role, in every kind of relationship, in all parts of the world. According to McAfee (2006, p. 22), social media "facilitates exposure to information and knowledge in diverse areas of life which was previously not possible."

Social media networks have created a phenomenon on the internet that has gained popularity over the last decade (Etumnu & Williams-Etumnu, 2023). People use social media sites such as Facebook, X (formerly known as Twitter), YouTube, Instagram, Thread and Myspace to create and sustain relationships with others and make certain life and behavioural decisions (Boyd & Ellison, 2007, p. 37). These social media sites let those who use them create personal profiles while connecting with other users of the sites. Users can upload photographs, post what they are doing at any given time, and send individual or public messages to whomever they choose. In this information age, social media sites seem to be growing in

popularity rapidly, especially among young adults, and consequently, they seem to be influencing their worldview a lot.

There is a widespread use of social media in various works of life, leading to the transformation of multiple businesses and occupations. Businesses have used social media to enhance engagement with the relevant target audience in such a way that it positively promotes both corporate and personal brands as much as possible. One industry that has significantly adjusted to the digital revolution is the banking sector.

Social media has emerged as a powerful communication platform and digital tool that has been used for operations in the global banking sector. Banks use social media to among other things, share informative posts, create infographics, include links to your bank's website, post content from trusted industry leaders, offer customer service, and hold contests. Most recently, a Nigerian court has ruled that banks have the right to obtain the social media accounts of their customers for a *know-your-customer* (KYC) purpose.

Meanwhile, the Nigerian banking system has proven to be a very important component of the country's economy. There are currently 62 banks in Nigeria consisting of commercial banks with international authorisation, commercial banks with national authorisation, commercial banks with regional authorisation, non-interest banks, microfinance banks: online-only microfinance banks, merchant banks in Nigeria, and non-interest window banks (Central Bank of Nigeria, 2021).

Over the past two decades, Nigeria's banking sector has undergone a remarkable transformation, with technological advancements reshaping customer interactions and touchpoints. Today, social media platforms have become more accessible and convenient channels for communication by banks. This situates the use of social media by the public relations unit of the banks. This digital era has made social media an integral part of public relations, presenting an opportunity for public relations units of Nigerian banking institutions to adapt to this paradigm shift.

Embracing personalized banking solutions on social media is crucial for maintaining relevance, enhancing productivity and establishing cordial relationships with the public. Social media platforms provide public relations units of banks with an opportunity to connect with their customers on a more personal level, through engaging content, informative posts, and timely responses to customer enquiries and complaints.

The role of the public relations unit of banks is to establish a two-way understanding between an organisation and its publics on the basis of truth, pure knowledge and complete information (Broom, 2009). This follows from the definition of public relations as a deliberate planned and sustained efforts to establish and maintain mutual understanding between an organisation and its publics (Institute of Public Relations, 1987).

However, while there is an awareness of the spread of social media adoption in the Nigerian banking sector, little is known about its adoption and the effectiveness of its usage by Public Relations units of Nigerian Banks. On that note, this study investigates the effectiveness of social media usage by Public Relations units of select Banks in Southwest, Nigeria.

#### **Research Objectives**

The specific objectives of this study include to:

- 1) Evaluate the extent of use of social media by Public Relations Units of select Banks in Southwest, Nigeria;
- 2) Find out a range of public relations activities that social media are used to execute;

- examine the effectiveness of using social media by Public Relations Units of select Banks in Southwest, Nigeria; and
- 4) identify factors that mediate the effectiveness of using social media by Public Relations Units of select Banks in Southwest, Nigeria.

#### Literature Review

#### The Social Media

There is no widely agreed definition of social media, but some common aspects can be pointed out among the various definitions given. According to Tuten (2023), social media are channels that enable a collection of individuals linked together by a set of relations. They enable rapid exchange of knowledge, high levels of dialogue and collaborative communication through text, audio and video.

According to Safko and Brake (2009, p.7), social media are Internet tools such as blogs, YouTube, X (previously known as Twitter), MySpace, Instagram, WhatsApp, and Facebook which allow the average person to create content that can be shared with a worldwide audience. They are interactive tools used to facilitate dialogue among users on the internet. Alghamdi et al. (2023) notes that social media refers to activities, practices, and behaviours among communities of people who gather online to share information, knowledge, and opinions using conversational media.

The term, social media, is a 'buzzword' in the communication and marketing industry. It is the name given to digital technologies that allow people to connect, interact, produce and share content. Social media have been given many names, including; social networking, peer media, new media, digital media, NextGen PR, and Web 2.0. Scholars define social media by listing the different examples and categories of social media such as blogs, wikis and tagging (Belozerov & Klimov, 2023). In social media, individuals take an essential role in producing the content. Social media on the contrary emphasizes the principle of social networking.

Budz (2023) suggests that social media represents an umbrella term that covers various and different user-based practices. Thus, social media refers to the different tools and applications that all embody its main characteristics. Social media are the creation of platforms that connect people, provide an opportunity to produce and share content with others, extract and process community knowledge and share it back. There are more than 150 social networking websites. Among the most popular social network services include the ones that were listed above such as blogs, YouTube, X (previously known as Twitter), MySpace, Instagram, WhatsApp, and Facebook.

According to Alkhudari (2023), social media are used for personal use to connect with old and new friends, build on existing relationships, and gather information and community knowledge. In addition to personal interaction and entertainment value, social media has become a powerful tool in the arsenal of marketers, entrepreneurs, advertisers and public relations professionals.

Online social networking sites allow individuals to create their unique web presence commonly called a social networking profile. Individuals use their social networking sites to self-express and communicate with others, and social networking websites use member profiles to cache, sort, and catalogue data to share with third parties including marketers and advertisers.

Social media are a dynamic phenomenon; they have greatly become so popular and pervasive and will continue to grow in line with technological development. However, it is clear that social media has come a long way and has a long way to go. They have spread to virtually all parts of the world, and have changed the face of the traditional ways of doing business, even in Nigeria (Nsude et al., 2023).

# **Characteristics and Categories of Social Media**

Numerous articles presenting key characteristics and categories of social media can be identified. Cho et al (2023) mentioned five components of social media sites: 1) space for content sharing, 2) creation, sharing and evaluation of the content by the participants themselves, 3) social interaction, 4) all content has a URL to link it to the external networks, and 5) profile pages of the participants. According to Mayfield (2008, p. 5), the main characteristics of social media include participation, openness, conversation, community, and connectedness. Besides the main characteristics, social media has been divided into various categories in the literature. For instance, Tuten (2023) divides social media sites into social networks, blogs, wikis, podcasts, forums, content communities and microblogging.

Just as there is no universal definition for social media, different scholars list different categories of it. According to Chen et al. (2023), the major categories of social media include:

- i. Social networking: Used to bring together users with similar interests; to support communication and networking among users. They include Facebook, LinkedIn, etc.
- Blogs: Blogs represent online diaries created by an individual or a group of people. Blogs typically consist of blog posts in chronological order and blogs often allow other users to comment on the posts. Used to provide a platform for an online diary and comments; to support storytelling and knowledge sharing. They include Blogspot.com, Blog.com, etc.
- iii. Wikis: Wiki applications facilitate collaborative editing of items and storing of knowledge in one place. Wiki is often connected with the principle of "wisdom of the crowd", reflecting the idea of people collecting and aggregating enough data until there is a consistently reliable answer. Used to collect and edit knowledge in one place; to enable collaboration and knowledge sharing. They include Wikipedia, etc.
- iv. Content communities: The purpose of content communities is to enable the members to share content with other users. Used to share content among members with similar interests; to support content management and knowledge sharing. They include YouTube, SlideShare, etc.
- v. Tagging: Used to categorize and manage content. They include Delicious, etc.

# Social Media Use in Nigeria

World Development Indicators (2018) observes that social media use in Nigeria has been on a steady rise since 2002. The most popular social media networks in Nigeria include Facebook, X (formerly Twitter), WhatsApp, Instagram, YouTube, and Blogs. It is not inconceivable that the number of social media users has risen considerably in Nigeria between 2008 and now. Several factors may account for this. One is the falling cost of internet access. Especially with the introduction of internet facilities by mobile phone service providers, many phone users now browse.

Adegoke (2023) had earlier cited reasons for the increase in the usage of social media in Nigeria: national examination bodies have forced many Nigerians to learn to use the internet. This they did when they moved their operations including candidate registration and result collection online. Nearly all universities and polytechnics in Nigeria have moved the admission processes and result-checking processes online. All these accounts for the sharp rise in the number of internet users in Nigeria, and this has equally led to a rise in the use of social media.

Akinfeleye (2013, p. 23) cites that there is also a wind of change all over the world regarding the exodus from traditional media to the new media. Social media now prove to be alternative sources of information, aside the traditional media, such as newspapers, magazines, radio and television. Nigeria has been blown by that wind of change.

There is also another factor: Nigerians are very receptive to change. Nigerians are quick to copy the trend of events overseas. It was therefore not surprising when the growth of social media use in Western societies led to a spread in social media use in Nigeria. Social media have become a large part of student's lives both in secondary schools and in tertiary institutions in Nigeria. The Nigerian student in the 21<sup>st</sup> century is a social media freak. The Nigerian student in the 21<sup>st</sup> century uses so many social media platforms, ranging from Facebook, 2go, WhatsApp, Twitter, Badoo, Webo, YouTube, etc.

#### **The Banking Sector**

According to Murtala and Yahaya (2023), banks are financial institutions that are licensed to accept checking and saving deposits and give loans whose goal is to earn profits. They also provide related services such as currency exchange, safe deposit boxes, and individual retirement accounts.

Berger et al. (2008) suggest that there are various types of banking including retail banking, business banking, corporate banking, private banking, investment banking, and multiple banking. While the types of banks include commercial banks, community banks, community development banks, land development banks, cooperative banks, postal savings banks, private banks, offshore banks, savings banks, building societies and landbanks, ethical banks, and direct or internet-only banks.

#### The Nigerian Banking Sector

Historically, the Central Bank of Nigeria (CBN), which governs the banking sector in Nigeria, was established on July 1, 1959, whereas the African Financial Corporation, Nigeria's first bank, was founded in 1892. The Bank of British West Africa, currently known as the First Bank of Nigeria, was also set up in the same year. The Industrial and Commercial Bank, which was Nigeria's first domestic bank, was created in 1929.

Today, Nigeria currently has 8 commercial banks with international authorization, 12 with national authorization, and 5 with regional authorization. According to the same records, Nigeria has 3 non-interest banks, 12 microfinance banks, 13 online-only microfinance banks, 6 merchant banks, and 2 non-interest window banks. This adds up to 61 banks of various types in Nigeria. Today, online-only banks are in stiff competition with traditional banks in Nigeria.

The adoption of modern technologies and innovative products, development of Islamic banking, strict regulatory measures, availability of technical assistance and training, presence of investment infrastructure, collaboration with Fintech companies, and many other prospects have made tremendous impacts on the industry and have created many new opportunities (Idoko, 2023).

#### **A Peep at Public Relations**

International Public Relations Associations in a 1955 classical definition says that Public Relations is a management function of a continuing and planned character, through which public and private organizations seek to win and retain the understanding, sympathy and support of those with whom they may be concerned about evaluating public opinion about themselves, to correlate, as far as possible their policies and procedures, to achieve by planned and widespread information more productive cooperation and more efficient fulfilment of this common interest.

Similarly, the Public Relations Society of America (PRSA) defines Public Relations as being concerned with or dedicated to creating mutual understanding among groups and institutions. The implications are that it admits that entities which have interests must be protected. It also assumes streamlining of these benefits for mutual benefit. The concept of mutuality in this definition makes a Public

Relations man or woman a mediator between an organisation and its public. Public Relations attempts to put the broad interest of the public first before the special interest of the organisation. By doing this, the organisation is indirectly serving its interests.

As a social function that relates to communication, Public Relations is defined as the business, organizational, philanthropic, or social function of managing communication between an organization and its audiences. There are many goals to be achieved by the practice of public relations, including education, correcting a mistruth, or building or improving an image (Daramola, 2003). The definition provided by Cutlip and Center (2009) above also emphasizes communication. They had defined public relations as a planned effort to influence opinion through good character and responsible performance based upon mutually satisfactory two-way communication. Relatedly, public relations is the art and science of managing communication between an organization and its key constituents to build, manage, and sustain its positive reputation.

Oladele (2012) explains that Public Relations as a specialisation covers among others marketing communication, multicultural communications, community relations, issues management and trend analysis, corporate affairs as well as consumer relations among others, whereas Jefkins (1983) cited what he calls the six-point planning formula of public relations, namely: appreciation of the situation, the definition of objectives, definition of publics, choice of media techniques, budget and evaluation of results.

# The Opportunities in Social Media for Banks' PR Units

Social media platforms provide banks' PR Units with an opportunity to connect with their customers on a more personal level (Del Sarto et al., 2024; FirstBank, n.d). It means that through engaging content, informative posts, and timely responses to customer enquiries and complaints. Banks have a strong community built for their customers across various social media channels. Via these channels, they share up-to-date information on their products and services, showcase their commitment to excellent customer services while adhering to ethical practices and very importantly, share anti-scam updates to guide our customers against cyber-attacks.

#### **Real-Time Customer Feedback**

Social media platforms serve as a valuable feedback channel for their customers. These platforms allow individuals to share their experiences, both positive and negative, with the wider online community. As a Bank, they leverage this feedback to identify areas for improvement and address customers' concerns promptly. By actively monitoring and responding to customers' feedback on social media, Banks demonstrate commitment to customer-centricity, ensuring a positive customer experience thus, reinforcing credibility (FirstBank, n.d; Tuten, 2023).

#### **Influencer Marketing and Brand Advocacy**

Influencer marketing has gained significant traction in recent years, with social media influencers having the power to sway consumers' opinions and behaviour. Banks can now collaborate with influencers to promote their services and gain a more positive brand presence. Additionally, satisfied customers often become brand advocates, sharing positive experiences on their social media platforms, further bolstering the banks' credibility and attracting new customers (Dobrokhotov, 2023)

#### **Mitigating Reputation Risks**

While social media offers numerous benefits, it also poses risks to banking credibility. False information, rumours, and negative reviews can spread rapidly, potentially damaging reputation (Sun et al., 2023). Therefore, banks are usually proactive in monitoring their social media channels, addressing misinformation promptly, and communicating transparently to forestall any issues that could lead to crises.

## **Ensuring Data Privacy and Security**

A primary concern associated with social media is data privacy and security. Banks try to prioritise the protection of customers' data and information from unauthorised persons and ensure compliance with data protection regulations. By implementing robust security measures and educating customers on safe online banking practices, the Banks instill confidence in their customers, reinforcing credibility in an era where data breaches and cyber threats are prevalent.

Social media has revolutionized the way that the banking industry operates and interacts with its customers. While it presents opportunities for building trust, enhancing credibility, and engaging with customers, it also poses challenges that demand proactive management.

#### **Theoretical Framework**

The study was anchored on the technological determinism theory. Two persons have been credited with this theory – Thorstein Veblen and Marshall McLuhan. The former is said to have coined the phrase and the latter is credited with the theory. The theory states that media technologies shape how we as individuals in society think, feel and act; and how a society operates as we move from one technological age to another (from tribal age to literate, print and electronic ages).

Karl Marx has also been mentioned in the development of this theory due to his proposition that changes in technology, and particularly prolific technology are the primary impact on human social connections and organizational structure and that social relations and cultural practices ultimately revolve around the technological and economic base of a given society. That is, the idea that fast-changing technologies alter human lives is all-pervasive (Smith, Marx, Roe & Leo, 1994).

Griffin (2000) elaborates that the technological determinism theory assumes that we learn, feel and think the way we do because of the message we receive through the currently available technology. The theory posits that a society's technology stimulates the development of its social structure and cultural values (Kunz, 2006). Technological determinism has been explained as a proposition that recognises technology, or technological advances, as the central causal element in processes of social change and various operations in society.

One of those operations in society is the practice of public relations by business organisations. Social media technology has been adopted by business organisations to establish human connections and impact the organizations' structure. The theory implies that technology has become a fundamental governing force in businesses.

#### Methodology

The survey method was used to gather data from managers and PR staff of select banks in Lags and Ogun States to examine the impact of social media usage on the public relations of those banks. In terms of population, there are currently 62 banks in Nigeria consisting of commercial banks, non-interest banks,

microfinance banks: online-only microfinance banks, merchant banks in Nigeria, and non-interest window banks (Central Bank of Nigeria, 2021).

They all have a presence in Lagos and Ogun States. Six banks were purposively selected for this study because, according to Nairametrics (2024) and BusinessDay (2023), they are the 6 largest banks in Nigeria based on their asset value. They include First Bank, Access Bank, UBA, Guaranty Trust Bank, Zenith Bank and ECO Bank. Ten (10) managers and the public relations in-house staff of each bank were selected, summing up to 60 total respondents for this study.

Data was gathered from managers and public relations in-house staff of the 6 identified banks using LinkedIn. The target persons were searched and identified on LinkedIn and connection requests were sent to them, and the link to the research instruments was sent subsequently.

Statistical Packages for Social Sciences (SPSS) was used to analyse the data gathered from the survey. The SPSS was used to generate frequencies, percentages, and tables that were used to make inferences about the impact of social media usage on the public relations of those banks.

#### Results

The data collected from the various respondents were presented and analyzed and the various findings were discussed. Out of the 60 copies of the instrument administered on LinkedIn, only 54 (90%) were retrieved and valid for use. The remaining 6 (10%) copies were not responded to.

Responses	Frequency	Percentage	
Very often	54	100	
Reasonably often	0	0	
Rarely	0	0	
Never	0	0	
Total	54	100	

Table 1: Extent of use of social media by the banks for public relations activities

Source: Field survey, 2024

Table 1 above all respondents in the 6 banks admitted the use of social media by the banks for public relations activities. This indicates a universal adoption of social media and associated technologies in banking operations.

Table 2: Social media	platforms mostly	v used bv the	e banks for	public relations activities

Responses	Frequency	Percentage
Facebook	10	18.5
WhatsApp	5	9.3
X (formerly known as Twitter)	21	38.9

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Instagram	16	29.6
Others	2	3.7
Total	54	100

Source: Field survey, 2024

Interestingly, Table 2 above shows that X (formerly known as Twitter) (38.9%) and Instagram (29.6%) are the social media platforms mostly used by banks for public relations activities. This is without prejudice to the fact that Facebook is the most commonly used social media platform in Nigeria (Agbasi & Bebenimibo, 2023). However, Facebook (18.5%) is also widely used by banks for public relations activities

Responses	Frequency	Percentage	
Strategic communication	47	87	
Press/news release	32	59.3	
Community relations	28	51.9	
Employee relations	13	24.1	
Organising business events	53	98	
Customer relations/communications	54	100	
Investor relations	27	50	
Others	13	24.1	

# Table 3: Range of public relations activities that social media are used to execute

Source: Field survey, 2024

With the respondents were asked to choose a range of public relations activities that social media are used to execute, all 54 (100%) respondents chose customer relations/communications. However, it was also clear that banks significantly use social media for organising business events (98%), strategic communication (87%) and community relations (51.9%). That is to say, the existing and prospective customers are the most prominent targets of the public relations efforts of the banks in social media.

Table 4: Effectiveness of social	l media platforms	s used by the	banks in	executing	public 1	relations
activities						

Frequency	Percentage	
48	88.9	
6	11.1	
0	0	
54	100	
	48 6 0	48 88.9   6 11.1   0 0

Source: Field survey, 2024

There is a consensus in Table 4 that social media platforms are very effective in executing public relations activities. This is expected because of the transformational power of social media in all works of life, and the fact that technology profoundly shapes organisational structure and proficiency.

Table 5: A most prominent factor that facilitates the effectiveness of social media platforms used by
the banks in executing public relations activities

Responses	Frequency	Percentage
Digital literacy of the audience	21	38.9
Social media penetration in the country	20	37
Economic status of the audience	5	9.3
Stable electricity	6	11.1
Others	2	3.7
Total	54	100

# Source: Field survey, 2024

Table 5 above shows that all probable factors that could mediate the effectiveness of social media platforms used by the banks in executing public relations activities are capable of doing so, but they do that to various degrees. For instance, the biggest factors that facilitate the effectiveness of social media platforms used by banks in executing public relations activities are the digital literacy of the audience (38.9%) and social media penetration in the country (37%).

However, it is interesting to know that the economic status of the audience (9.3%) and the stability of electricity (11.1%) do not influence the effectiveness of social media platforms used by the banks in executing public relations activities as expected. This may be because people always find an alternative to public electricity and people who do not have money to meet basic needs still find ways to acquire Internet data and use social media.

# **Discussion of Findings**

There is a universal adoption of social media and associated technologies in banking operations. The finding is in line with the fact that Nigeria tops the list of countries with the highest social media (and internet) penetration in Africa, followed by Egypt and South Africa, which confirms why there is a universal adoption of social media and associated technologies in banking operations. This also aligns with the data from Business Day (2024) that Out of 103 million Internet users in Nigeria, 36.75 million used social media in January 2024. The data also revealed that Nigerians who used social media rose by 16 per cent to 36.7 million from 31.6 million reported in January 2023. All of these go to show the popularity of social media in Nigeria, among businesses and the people.

The social media platforms known as X (formerly known as Twitter) (38.9%) and Instagram (29.6%) are the social media platforms mostly used by banks for public relations activities. This is without prejudice to the fact that Facebook is the most commonly used social media platform in Nigeria. This corroborates with the position of the technological determinism theory which posits that some technologies are intrinsically more "flexible" than others and thus might be expected to have more determinate effects. This explains why, even when Facebook is the most popular social media platform in Nigeria, X (formerly

known as Twitter) (38.9%) and Instagram (29.6%) appear to be the social media platforms mostly used by banks for public relations activities.

Also, it was found that the core use of social media in banks is customer relations/communications (100%); followed by organising business events (98%), strategic communication (87%) and community relations (51.9%). This was supported by the thoughts in the literature that social media has enormously increased and expedited access to information of all sorts, increased awareness of myriad events, and facilitated commercial communication across national boundaries in the blink of an eye. Social media, since discovered as a powerful communication tool, has since become arguably the most powerful source of communication and resources.

More so, social media platforms are very effective in executing public relations activities. This is supported by the assumption of the technological determinism theory which assumes that a society's technology stimulates the development of its social structure and cultural values (Kunz, 2006), and positions that technology, or technological advances, as the central causal element in processes of social change and various operations in society. As expressed in the literature, one of those operations in society is the practice of public relations by business organisations and social media technology has been adopted by business organisations to establish human connections and impact the organizations' structure.

Exposure to social media PR messages does not always mean the adoption of new trends. There are other intervening social variables. Therefore, it was found that the biggest factors that facilitate the effectiveness of social media platforms used by the banks in executing public relations activities are the digital literacy of the audience (38.9%) and social media penetration in the country (37%). What is interesting about this finding is that the effectiveness of social media platforms used by the banks of the audience (9.3%) and the stability of electricity (11.1%) do not influence the effectiveness of social media platforms used by the banks in executing public relations activities as expected. This means that Nigerians – rich or poor, electricity or not – always find a way to use social media and that explains the effectiveness of social media in executing public relations activities.

It also implies that the adopters of innovation, even in the face of certain constraints, make conscious efforts to interact with social media technology because they are goal-oriented in their media use.

#### Conclusion

Social media and digital media have drastically changed how public relations and consumer communication are carried out, and evidence from banks shows that this has been prominently adopted in banks. However, what determines the choice of social media that banks use is the flexibility and nature of the platforms and not their popularity. Based on the findings, it is recommended that: Banks PR units should sustain their effort in the use of social media for PR activities.

Bank should endeavour to use virtually all the social media platforms especially those that are very popular and engaging for their PR activities. Bank PR unit should be encouraged to make good use of social media platforms for most of their PR activities. Banks PR units should not relent in their use of social media platforms because of how effective they are in using them for PR activities especially in this digital era.

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