

**SOCIAL MEDIA MARKETING TECHNIQUES AND BRAND AWARENESS OF
MICROFINANCE BANKS IN RIVERS STATE**

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ABSTRACT

This study examined the relationship between social media marketing techniques and brand awareness of micro finance banks in Rivers State. This study adopted and correlation research design. The population of this study comprised of Two Hundred and Fifty-Six (256) customers Nine (9) microfinance banks domiciled in Rivers State. A sample size of One Hundred and Fifty-Five (155) was derived using Krejcie and Morgan sample size determination table of 1970. A self-administered structured questionnaire was used to collect primary data and the data obtained were accordingly analyzed using Spearman Rank Order Correlation. The result revealed that there is significant and positive relationship between social media marketing techniques and brand awareness of micro finance banks in Rivers State. Based on the findings of this study, the paper concludes that a positive and significant relationship exists between social media marketing techniques and brand awareness. It therefore, recommends amongst others that Facebook orientation should equally be used by bank managers as a tracking system; traffic on organization pages can be monitored comparing the attention given to a particular product or campaign on the profile pages to the sales of that product or brand, auto reply system helps in this regard. Polls concerning the success of products and services can also be useful in this direction.

Keywords: Social Media Marketing Techniques, Brand Awareness, Facebook, Twitter, WhatsApp, Brand Recognition.

INTRODUCTION

According to Kozinets (2012), in today's world it is important for companies to have higher consumer awareness of their brand in order to be successful as there is bigger competition in the market than ever before. However, getting more attention from consumers, keeping them engaged, and creating awareness about their brand with the audience is becoming more challenging day by day. In order to know position and importance of a brand in the minds of target consumers, it is imperative for managers to understand how well the consumer is aware of the brand. Brand awareness is the extent to which the consumer is aware of the brand and plays an important role in the decision-making process (Gustafson & Chabot, 2007; Lin et al., 2014). The more the consumer is aware of the brand, the more likely it is that the brand is purchased. This awareness has two conceptual properties embedded in it; brand recall and brand recognition (Rossiter, 2014). Marketers always focus to regularly evoke brand recall and embed brand recognition associations in consumer's mind. The modern world is innovation-driven, and social media platforms have become a means for retailers to reach a broad audience and promote their efforts to attract new customers. According to Chi (2011), social media serves as a bridge between businesses and consumers. Organizations must figure out how social media may be used in a trustworthy way with their marketing plan in light of the phenomenal growth of social media in order to leverage new methods of customer interaction (Mangold & Faulds 2009). Every committed marketing enterprise should be proactive and concerned about their communication growth strategies if they are to remain competitive in the modern marketing space in light of recent advancements in the field of communication technology. This is true because a close examination of current marketing operations, particularly in the areas

of marketing communication and advertising, reveals a considerable paradigm shift in both customer service tactics and advertising modus operandi.

Jashari (2017) asserts that the use of the internet and social media has transformed consumer behavior patterns, means of patronage, access to information, and consumption. Social media advertising has significantly altered the communication equation among online users and other products consumers which ultimately influence their pattern of patronage (Ebitu, 2016).

There has been tremendous growth in the use of social media platforms such as WhatsApp, Instagram, and Facebook over the past decade (Chen & Qasim, 2021). People are using these platforms to communicate with one another, and popular brands use them to market their products. Social activities have been brought from the real world to the virtual world courtesy of social networking sites. Messages are sent in real time which now enable people to interact and share information. As a result, companies consider social media platforms as vital tools for succeeding in the online marketplace (Ebrahim, 2020). The use of social media to commercially promote processes or events to attract potential consumers online is referred to as social media marketing. With the immense rise in community websites, a lot of organizations have started to find the best ways to utilize these sites in creating strong relationships and communications with users to enable friendly and close relationships to create online brand communities (Ibrahim & Aljarah, 2018).

Social network marketing is the use of a social media platform to promote a product or service and increase its visibility on the Internet, and it can aid in the development of a social network for exchanging ideas and knowledge (Becker, Nobre, & Kanabar, 2013). On certain social media networks, different communication methods are perceived as more favourable than others. Facebook is known for its robust platform for customer relationship management (Popp et al., 2016); Twitter is known for its ability to communicate brand messages and quick consumer responses in real-time (Culotta & Cutler, 2016); Instagram is a platform for sharing image-based content (Muñoz & Towner, 2017) and YouTube is a platform for sharing videos (Indvik, 2011). According to Salem and Salem (2019), social media allows customers to find useful information about other brands, and if this information meets the customers' expectations for the competitor's product, strong customer satisfaction can develop, leading to the customer choosing or continuing to purchase the item.

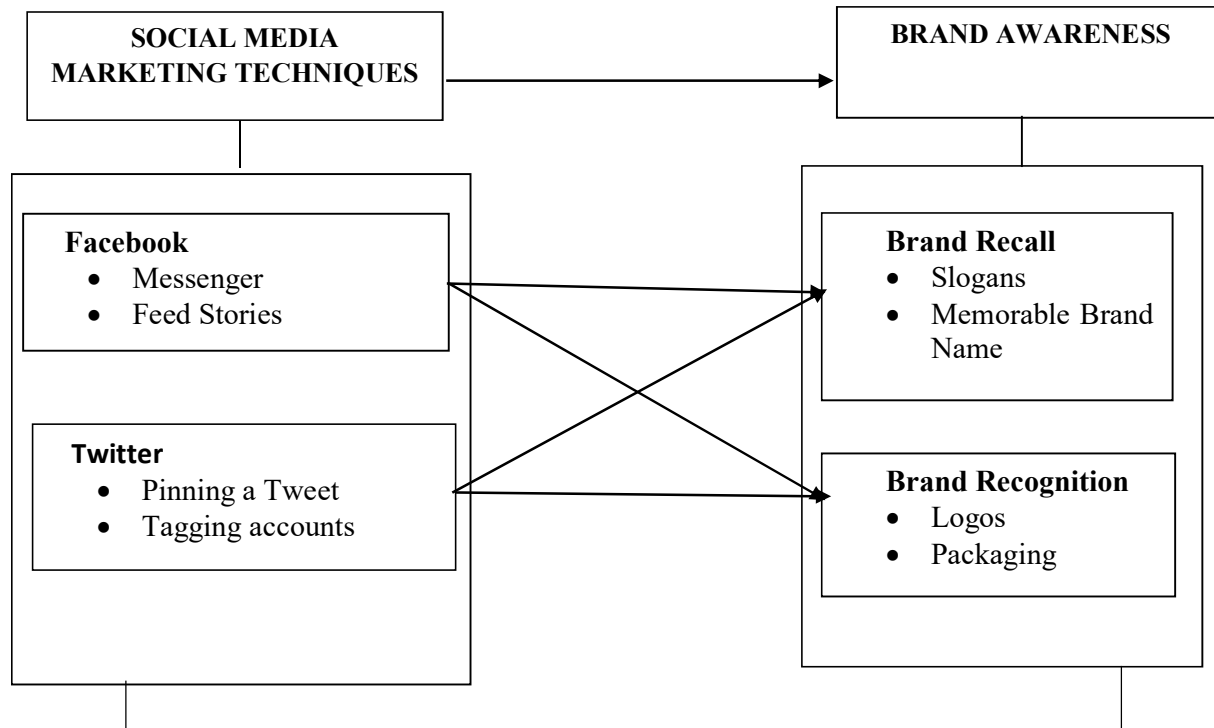
Social media offers businesses a great platform for improving their brand awareness, boosting their engagement, and getting more traffic, among other benefits (Enyioko & Okwandu, 2019). Facebook, Twitter, Instagram, and YouTube have provided microfinance banks with a large number of opportunities for both social and business interactions. The majority of microfinance banks now utilise social media marketing to create and manage their company's fan page, maintain public relations, manage promotions, and conduct marketing research.

Statement of Problem

Despite the benefits of using social media, microfinance are slower to adopt it than consumers. Over the years, it is noticeable that the microfinance banks in Nigeria and particularly Rivers State rarely use the social media platforms for creating awareness of the service offerings to their customers. What people see and read on the social media is most of the time related with bet companies, superstores, etc. The social media is currently viewed as a 21st century means of reaching a wider range of consumer base and therefore, the microfinance banks in Rivers State are encouraged to tap in as soon as possible.

It is based on the foregoing that this current study sought to empirically the relationships that exist between social media marketing techniques and brand awareness of microfinance banks in Rivers State.

Conceptual/Operational Framework



Source:

Objectives of the Study

The objectives of the study was to examine the relationship between social media marketing techniques and brand awareness of microfinance banks in Rivers State. However, the specific objectives of the study was to:

1. examine the relationship between Facebook and brand recall of microfinance banks in Rivers State
2. determine the relationship between Facebook and brand recognition of microfinance banks in Rivers State
3. ascertain the relationship between Twitter and brand recall of microfinance banks in Rivers State
4. determine the relationship between Twitter and brand recognition of microfinance banks in Rivers State.

Research Question

The following research questions were raised to guide the study

1. What is the relationship between Facebook and brand recall of microfinance banks in Rivers State?
2. What is the relationship between Facebook and brand recognition of microfinance banks in Rivers State?
3. What is the relationship between Twitter and brand recall of microfinance banks in Rivers State?
4. What is the relationship between Twitter and brand recognition of microfinance banks in Rivers State?

Research Hypotheses

The following hypotheses were formulated and tested.

- H0₁:** There is no significant relationship between Facebook and brand recall of microfinance banks in Rivers State
- H0₂:** There is no significant relationship between Facebook and brand recognition of microfinance banks in Rivers State
- H0₃:** There is no significant relationship between Twitter and brand recall of microfinance banks in Rivers State
- H0₄:** There is no significant relationship between Twitter and brand recognition of microfinance banks in Rivers State

REVIEW OF RELATED LITERATURE

The Concept of Social Media Techniques

Social media is now an integral part of many peoples' lifestyles, and numerous academic fields are analyzing its data. In their 2018 study on the difficulties encountered in social media analytics, Stefan Stieglitz et al. discovered that the volume of the data posed the greatest difficulty to the researchers. According to (Afira, Putu & Qorib, 2017), one's motive to share information on social media is consistent regardless of the sort of topic to be communicated, whether it sensational, political, or personal information, which is to share the users' reactions. The primary driver of information sharing on social media is socialization.

Social media is a website or application that allows its users to create and share content while engaging with other users (Hudson, 2020). Kotler and Armstrong (2018) defined the concept of "social media" as, independent and commercial online social networks where individuals gather to interact and share messages, ideas, images, videos, and other content.

According to (Nur Syakirah Ahmad et al., 2015), businesses have recently included social media into their marketing strategies with the purpose of increasing brand awareness and customer engagement. In branding methods that aid businesses in raising their brand health scores, social media content marketing plays a significant part. Additionally, it has been crucial in recent years for businesses to establish an online presence and monitor social media activity. The internet and social media have removed all linguistic, cultural, and economic barriers, making the globe more convenient for all players.

Most businesses use online marketing strategies such as blogger endorsements, advertising on social media sites, and managing content generated by users to build brand awareness among consumers (Wang & Kim, 2017). Social media is made up of internet-associated applications anchored on technological and ideological Web 2.0 principles, which enables the production and sharing of the content generated by users. Due to its interactive characteristics that enable knowledge sharing, collaborative, and participatory activities available to a larger community than in media formats such as radio, TV, and print, social media is considered the most vital communication channel for spreading brand information. Social media comprises blogs, internet forums, consumer's review sites, social networking websites (Twitter, Blogger, LinkedIn, and Facebook), and Wikis (Arrigo, 2018).

Social media facilitates content sharing, collaborations, and interactions. These social media platforms and applications exist in various forms such as social bookmarking, rating, video, pictures, podcasts, wikis, microblogging, social blogs, and weblogs. Social networkers, governmental organizations, and business firms are using social media to communicate, with its use increasing tremendously (Cheung et al., 2021). Governmental organizations and business firms use social media for marketing and advertising. Integrated marketing activities can be performed with less cost and effort due to the seamless interactions and communication among consumer partners, events, media, digital services, and retailers *via* social media (Tafesse & Wien, 2018).

Social media marketing is incorporating social media into all phases and components of the marketing mix through social media platforms. It aids in the promotion of the organization's goods

and services as well as the brand (Olabanji et al., 2014) One of the unique advantages of social media marketing is that it allows firms to adequately teach and illustrate not only the benefits of their products, but also how to efficiently use them through an online platform with the greatest target audience. Traditional media marketing is being phased out in favour of social media marketing by businesses (Omotayo et al., 2015). In recent years, companies that advertise their products through traditional marketing channels such as television and radio have been urging their clients to visit their social media platforms for more information. This is done to further engage the intended market in a dialogue about the company, its product, price, and location. Customers can follow the organization's activities and further engage with the brand by advertising on social media sites such as Facebook, Twitter, and Instagram, Whatsapp, which will affect their purchase intention and advocacy to their network of friends.

Facebook

Facebook is a digital communication network developed by Mark Zuckerberg in 2004 at Harvard University (Paquette, 2013). It gave large corporations and small businesses with a variety of options for directly marketing their products to their target market. It is especially beneficial to businesses since it enables them to grow their operations by selling their products at a low cost, facilitating communication, and expanding their market reach (Paquette, 2013)

Facebook is important for marketing and, more importantly, for building consumer relationships. It assists in connecting businesses with customers by better understanding their needs and working to address those needs, resulting in the development of a strong relationship. Facebook is also being used as a strategic marketing tool to unearth social injustices, which is important for market development (Zinnbauer & Honer, 2011). This is because Facebook takes into account people's concerns in society, such as moral standards, what is considered beautiful, and fundamental requirements.

Messenger: Messenger is Facebook's proprietary instant messaging service. As a customer service channel, Messenger is a fantastic way to stay on top of customer conversations and meet clients wherever they are. Businesses of any size can use Messenger for customer service. Facebook Messenger offers an array of rich features, including: Live and ongoing chat, Messenger greetings, Saved replies, Automated responses like Instant Replies and setting away messages etc. Facebook Messenger is compatible with numerous features that make it easy for companies to use and have rich, interactive customer conversations. Some features are native to Messenger while others require integrating Messenger with your customer support software. Over 1 billion people use Messenger to talk to friends, family, and businesses. With Messenger, companies of any size can use Facebook to offer quick, personal, convenient, and secure support, stay on top of [customer conversations](#), improve engagement by reaching customers where they already are and connect Messenger to [customer service platforms](#) and integrate conversational data for improved customer outcomes

Feed Stories: Across Facebook, Messenger, Instagram and WhatsApp, one billion stories are shared around the world every day. As people use stories and feed within Facebook apps to communicate with friends and family, advertisers have the opportunity to leverage these formats to more effectively optimise their campaigns. Media planners are using both Facebook feed and stories placements individually as part of their mobile brand marketing, but recent research from Facebook shows that combining the two by adding stories to feed advertising campaigns can have an even greater impact on customer awareness.

Twitter

Twitter is a microblogging and social networking website that allows Individuals and groups to communicate by sending short status messages with a character limit of 140 (Grewal & Levy, 2020). The Internet and the evolution of information technology has made it simpler for businesses to

communicate with their customers, and Twitter has emerged as the most useful (Kirtis & Karahan, 2011).

Launched on July 13, 2006, Twitter is a microblogging service where users send updates (a.k.a., tweets) to a network of associates (a.k.a., followers) from a variety of devices. Tweets are text-based posts of up to 140 characters in length. The default setting for tweets is public, which permits people to follow others and read each other's tweets without giving mutual permission. Each user has a Twitter page where all their updates are aggregated into a single list (hence the name microblogging).

Twitter is essential for customer relationship building and marketing. Twitter has a low barrier to entry, and as such, small businesses are starting to use it as a marketing tool. Businesses can use Twitter to communicate with customers in order to build relationships and obtain a better understanding of their needs. A company must have a presence where customers congregate in order to optimise their reach. They are increasingly using social media platforms such as Twitter to communicate (Halligan & Shah, 2010).

Businesses can connect with clients on Twitter in a more timely and direct manner, at a lesser cost and with higher efficiency, than they can with more traditional communication techniques. As a result, both large and small firms can benefit from social media (Kaplan & Haenlein, 2010). As a kind of engagement with the brand, Twitter allows customers to leave comments or make inquiries. Managers can use Twitter to also find out what others are saying about their business and communicate with customers (Reyneke, Pitt, & Berthon, 2011). Tweeting allows firms to develop new business, promote, and assist brands. Twitter also play a unique role in Buzz marketing, which is essentially an extension of traditional word-of-mouth communication by allowing customers to chat to one another (Mangold & Faulds, 2009).

Pinning a Tweet:

Tagging Account: The practice of tagging someone through social media posts has gained popularity in recent years as part of our global digital culture and the rise of the social network. Tagging customers on Twitter is a terrific method to catch their attention about a particular brand. Additionally, it could be a method to strike up a dialogue or inform them of anything you believe they might find interesting. You can utilize tagging options to broaden the audience for your messages or business inquiries and to reach more individuals through social media.

Brand awareness

Brand awareness is a broad term that encompasses brand recognition, the ability to be recalled, as well as facts and opinions about the product (Bilgili & Ozkul 2015). According to Ekhveh and Darvishi (2015), brand awareness is linked to the information node in the memory; customers' capacity to recognize a brand in a range of situations represents their brand awareness. Brand awareness is defined by Jamil and Wong (2010) as a brand's recognition and recall. Brand awareness develops a strong memory link with a certain brand (Malik, et al., 2013). Brand awareness is one of the most important variables in generating brand added value, as well as one of the most important factors influencing customer understanding of the brand (Ekhveh & Darvishi 2015). Raising brand awareness, according to Jung and Seock (2016), Kumar and Gupta (2016), and Siali et al. (2019), will increase the possibility of considering brands while making purchasing decisions. Simply said, the greater the amount of awareness of a certain brand, the more likely that brand will be purchased. Brand awareness is the ability of consumers to be able to identify and remember a brand (Firend & Alvandi, 2015). Brand awareness can drive consumer decisions when they choose products among competing brands (Maanda et al., 2020). When consumers know a brand, then that brand will be more likely to be chosen than other brands with lower awareness (Foroudi et al., 2018).

Brand awareness also refers to how easily potential customers recognize and recall products or services. Brand awareness is a key marketing concept and a primary goal of brand marketing.

Marketers often use brand awareness and brand recognition interchangeably. However, Brand awareness is important so that buyers can make the right decision and make the right choice. Consumers have the right to information, the right to choose, and the right to safety. Brand awareness is critical to the success of the business. When people are aware of the brand and its logo and other marketing aspects, the business will likely sell more. People are more likely to buy from a brand they know or click a website from a brand they are aware of. In fact, brand awareness and brand affinity increase click-through and conversion rates in online advertising by as much as three times. It takes time to build brand awareness, but once people know the brand well, it increases their trust, and that will lead to increased sales and loyalty from the customers.

Aaker (2014) states that brand awareness has four levels, namely unaware of brand, namely consumers are not aware of a brand, brand recognition, namely brand recognition after being reminded, brand recall, namely the ability of consumers to retrieve brands from their memories when associated with certain product categories or usage situation, and top of mind, namely the brand that is first remembered when consumers are asked about a certain product category directly without assistance.

Brand Recall

Brand recall refers to how well a consumer recalls a brand when given a certain situation (Prashar et al., 2012). Brand recall is the reproduction of some targeted item/brand for which consumer has pre-knowledge or experience (Bagozzi & Saik, 1983). Recall can be aided or unaided. When a consumer is given a brand name, and in the form of advertisement, it indicates to aided recall, when an unbranded advertisement is given to the consumer to know the name of the brand, it refers to unaided recall. The dual-process theory claims that brand recognition is a sub process of brand recall (Anderson & Bower, 1972).

Brand recall is the mental reproduction of some target item experienced or learned earlier (Bagozzi & Saik 1983). It is defined by Prashar et al., (2012) as —the extent to which consumers remember advertising and other messages that have been sent about a brand. It is a type of brand awareness where the consumer recognizes or identifies a brand, using information from memory.|| Brand recall is the customer's ability to recall a brand when some cues related to the brand is given, requiring that consumers correctly generate the brand from memory (Baumann, Hamin & Chong, 2015). The importance of memory cannot be ignored when we think about recalling a brand as memory factors help in retrieving the brand and also the other competing brands and thus making a consideration set for the consumer to make the final purchase (Nedungadi, 1990). For well-known brands, Aaker (2000) proposed that brand recall and top-of-mind awareness can be more significant and meaningful. Operationally, when a cue is provided, and the respondent retrieves the target item from the memory that is a brand recall.

Slogans: These are short phrases that describe and offer persuasive information about the brand (Keller, 2003).

Brand Names: These have been the initial signal of identity for all of us (Mishra & Datta, 2011). The brand name is a basically significant choice because it often captures the main theme or key associations of a product (Bourbab & Boukili, 2008). Brand name provides recognition and distinguishes a product from the competitors (Kayaman & Arasli, 2007).

Brand recognition

Brand recognition is how quickly a consumer recognizes and discriminates the brand when any of its elements is shown, e.g., logo, slogan (Keller, 1993). Recognition is when the consumer is given a full concept of the actual advertisement to see if it is viewed before by the consumer. People choose mostly the things that are familiar to them (Behe, et al., 2017).

Keller (1993) defines brand recognition as consumer's ability to discriminate the brand as having seen or heard before. Brand recognition is to confirm prior exposure to the brand when the brand

is given a cue. According to the —strength theory|| or —threshold theory|| (Kintsch, 1970), the recognition requires a lower level of strength of memory than it does for the recall. Different studies have shown that people usually choose things that are familiar to them (Coates et al., 2006) also in the cases where they have only seen the things but are not aware of them (Bornstein, 1989). As per the recognition heuristic (Goldstein & Gigerenzer, 2002), choosing an answer in a situation where the correct answer is not known people will choose the option that they recognize from a previous experience over the unrecognized option (Barreda, et al., 2015). The people believe that the recognized option is more secure. Brand image, an equally important component of building brand equity, is explained by Lin (2014) as the consumer's perception of the brand through the prior product experience plus the information, i.e., through recognition of the brand. According to Aaker (1996) recognition is believed to be more important for the new or niche brands.

Logos and Symbols: Logos are visual icons providing two basic functions for brands: identification and differentiation (Farhana, 2012). There are several types of logos, ranging from corporate names or trademarks written in a distinctive form, to entirely abstract logos completely unrelated to the word mark, corporate name, or corporate activities (Murphy, 1990).

Packaging: This is the container for a product which environs the physical form of the container including the design, labeling, color, shape and materials used (Arens, 199).

Social Media Marketing Technique and Brand awareness

Businesses should choose social media sites that fit their marketing goals and strategies (Kotler, 2006). Social media sites like Facebook, Twitter, and Youtube enable businesses to run more interactive advertising campaigns with a wide audience at a reasonable price. They serve as a quick method of getting information from businesses to their target clients, and because they have no territorial restrictions, they can reach a large market. According to Gay et al. (2007), communication across national boundaries is hampered by disparate cultures and languages. Additionally, it might be challenging to confirm that respondents represent the company's intended market (Healey, 2008).

The customer's perception of a brand or a product is defined by its brand image. (Management Study Guide, 2019). The mentioned study also emphasizes that this involves associations such as reputation, benefits, and qualities. To make brands more visible, online networking activities or building relationships are being associated with brand awareness, which is perceived as a business or personal brand. (Coles, 2015) Keller (2001) assumed the brand awareness is the ability of a consumer to recognize and recall a brand under related elements. Customers can, for example, identify the brand name, image, style, and logo with distinct memories, indicating that the brand has obtained customer awareness. (Management Study Guide, 2019) Packaging, advertising, and public relations are examples of ways to enhance a brand's image. In general, consumers are likely to consider a brand when making a purchase if it has a positive image. (Management Study Guide, 2019).

Targeted ads on Facebook and Instagram account for a large majority of brand awareness tactics used, especially among Millennial and Gen Z audiences. Inevitably, consumers also share unfavourable experiences, and marketers are adapting to that reality. It has become crucial for a company to respond to negative reviews and offer a solution to the customer's problem, in real-time. But as consumers view and interact with social media posts and updates, brand awareness will increase. For brand awareness to be most productive, consumers should be able to connect to the company's website seamlessly from the social media platform.

Theoretical Review

Social Network Theory

The social network theory originated from several concepts brought forward by sociological thinker Jacob Moreno (Scott, 2003). Social Network theory was largely based on understanding the structure and relational networks of social associations between living things. The assumption of social network theory is concerned with the study of how people, groups and organizations interact and relate with each other. It analyses all sorts of relationships, between animals, things or people. The theory suggests that the largest element is the network that comprises many individual elements as a whole. The smallest element is the individual as an actor. The theory portrays social relationships as nodes and ties, whereby nodes are the individuals within the networks and ties signify the relationships existing and linking the players. Several types of ties exist between the nodes, and this explains the interdependence existing in the entity of the social network. Social media marketing is relevant to the present study since it initiates formation of relationships between the consumers and the producers. Marketers are usually in constant contact with the customers; hence they listen and understand what is said by them. This theory is the basis behind which content on social media platforms can go viral in relatively short period of time.

Empirical Studies

Opuene and Ademe (2022) examined a study on social media platforms and customer patronage of insurance firms in Port Harcourt using brand awareness as the moderating effect. Data were collected from four hundred and thirty three (433) customers from eighteen (18) insurance companies in Port Harcourt where 421 of the questionnaires were found valid and useful for analysis using Spearman Rank Correlation Coefficient with the aid of SPSS version 23.0 to test four (4) formulated hypotheses. Findings show that dimensions of social media platforms: media credibility, interactive media and media accessibility have positive and significant relationship with customer patronage of insurance firms in Port Harcourt, while brand awareness moderates the relation between social media platforms and customer patronage significantly. The study concludes that users' loyalty will be increased through increasing the usage of multi-media to share their experiences. The study therefore recommends that marketers and managers should use social media marketing activities on Facebook properly, by having a full understanding of how social media functions businesses should establish and maintain regular and direct contact with present and potential customers in order to build effective brand relationships.

Isreal and Oguche (2018) conducted a research titled "Knowledge and perception of social media advertising among students of Kogi State University, Anyigba." Survey research design was adopted for the study. Structured questionnaire was used for data collection and correlation was the data analysis tool employed. 158 respondents from Departments of Mass Communication and Arts were selected for the study. The results indicate that there is a relationship among perception, knowledge and advertising based on social media message by students of Kogi State University Anyigba.

Sufian, et al. (2020), studied the impact of social media marketing on sales performance of small online business in Malacca. Primary data was collected through descriptive surveys. The sample consists of 150 online small business owners from Malacca who employed social media marketing for their firm and gave feedback on its efficacy. Hypothesis tests, multiple regression analyses, Pearson's correlation analyses, reliability analyses, validity analyses, descriptive statistical analyses, and pilot test analyses are all examples of the types of analytical tests that may be employed. The data analysis method use software known as Statistical Package for the Social Sciences (SPSS) Version 25.0. Customer feedback, content sharing, customer connections, and communication were found to have a substantial impact on the sales performance of online small enterprises. According to the results, customer ratings and content sharing are two examples of social media marketing indicators that do not have an obvious impact on revenue growth.

Jimada (2018) in a study titled "The Role of Social Media in Marketing of Consumer Products In Kano State: A Case of Fast Food Industry. The researcher was concerned about finding out the

relationship between social media marketing and consumption of fast food. The study employed survey research design where first hand data was collected. This was accomplished using questionnaire which was personally administered to the respondents. The researcher was interested in the entire fast food industry, however, the study was restricted to Kano metropolis. Random sampling technique was used and ultimately 47 respondents were given the questions and response rate was 80%. The used sample is therefore 40. Analysis was done using simple percentage and ANOVA. The result shows that there are significant difference in the perception of consumers towards online fast food shopping.

Okolo, et al. (2018) carried out an investigation titled "The Influence of Online Advertising on Consumer Brand Awareness and Patronage of Financial Institution in Enugu: A Study Of United Bank For Africa (UBA)". The population of the study included all customers of 5 branches of UBA who are educated and are connected to internet. Purposive sampling technique was adopted and survey method was used to assemble primary data using question as research instrument. The sample size was 291 and simple percentage was used as the analytical tool. The findings revealed that online advertising significantly influence customers brand awareness. Again, it was discovered that online advertising has no significant influence on consumer brand recall.

ElAydi, (2018), investigated the impact of social media marketing activities on facebook on brand awareness keeping into consideration the moderating effect of demographics, namely; age and gender. The research showed that social media marketing firms use mainly about six dimensions as an instrument for their marketing activities: Online Communities, Interaction, Sharing of Content, Accessibility, and credibility. Also, this research is testing the demographics moderation role in the relationship between social media marketing activities on Facebook and consumer based brand awareness. Moreover, practical importance of this research is described in the fact that managers may use the results to improve their marketing activities related to social networks specially their Facebook fan pages to have better brand awareness of their brands. Besides, firms may start to integrate social media marketing into their marketing strategies, improving communication and interaction with their customers and increase their brand awareness circle. A sample of the study totaled 402 customers; the researcher tested the hypothesis using the correlation analysis, regression analysis using SPSS and structure equation model using AMOS. This research provides an evidence of the relationship between social media marketing activities on Facebook and brand awareness of mobile service providers in Egypt.

Srinivasan, Bajaj, and Bhanot (2016) conducted research examining the effect of social media strategies utilized by SMEs on client acquisition and retention. The study found that social media marketing had a significant effect on consumers' trust in a company's brand, which in turn influenced revenue and new client acquisition. Web-based social networking advertising methods were also found to affect customer retention, growth, and industry expansion, further supporting the hypothesis that there is a connection between social media use and sales. Silvano and Mbogo, in 2022 Impact of Social Media Marketing on Small Businesses' Sales Performance: A Case of Women Clothing Stores in the Nyamagana District of Tanzania. Primary Data was adopted through administration of questionnaires, and quantitative techniques were analysed with the help of the statistical package for the social sciences (SPSS) version 22 software. Small businesses selling women's clothes on Facebook, Instagram, and Twitter had their marketing efforts predicted using analysis of variance. Conclusions from the study indicated that successful social media marketing (on platforms like Facebook and Instagram) correlates positively with increased revenue. However, it was shown that SMEs' sales growth was not significantly affected by their use of Twitter. The study concluded that, in comparison to Twitter, small businesses might get better sales outcomes by advertising on Facebook.

METHODOLOGY

Research Design: The cross sectional survey research design was adopted for the study.

Population for the Study: The population of the study consists of Two Hundred and Fifty-Six (256) employees from nine (9) microfinance banks in Rivers State.

Method of Data Analysis: The study variables were analyzed using the mean and standard deviations. Descriptive statistics will be used to analyze the answers rating on a 4-likert scale. It was decided to accept the study question items with a mean rating of 2.5. Utilizing Spearman Rank Order Correlation, hypotheses were evaluated at 0.05 degree of significance.

Descriptive Statistics

Table 1.1: Descriptive Statistics of Facebook

		N	Min	Max.	Mean	Std. Deviation
FB1	In our firm, Facebook has increased the number of consumers	145	1.00	4.00	3.2276	1.467085
FB2	Facebook facilitates interaction and collaboration with our customers	145	1.00	4.00	3.2483	1.476489
FB3	Facebook helps the customer identify with our product brand	145	1.00	4.00	3.2621	1.482759
FB4	I feel disconnected from friends when I have not logged into Facebook	145	1.00	4.00	3.2138	1.530378
Valid N (likewise)		145				

Source: Survey Data, 2025

The Table above reveals grand mean score of 3.23965. Respondents agreed that In our firm, Facebook has increased the number of consumers have a mean score of 3.2, Facebook facilitates interaction and collaboration with our customers have score of 3.3, Facebook helps the customer identify with our product brand have a mean score of 3.3, I feel disconnected from friends when I have not logged into Facebook have a mean score of 3.2, the responses implies that respondents agreed on the items of Facebook as it manifest in microfinance banks in Rivers state.

Table 1.2: Descriptive Statistics of Twitter

		N	Min	Max.	Mean	Std. Deviation
TW1	Twitter has enabled us to send samples, adverts, and other items to my customer	145	1.00	4.00	3.1862	1.448276
TW2	Twitter enables our business to connect deeper with my customer	145	1.00	4.00	3.3379	1.517241
TW3	Twitter has influenced our customer buying decision and increased more of my sales	145	1.00	4.00	3.2552	1.479624
TW4	Most of our customer uses Twitter to reach me compared to other social media	145	1.00	4.00	3.2759	1.559934
Valid N (likewise)		145				

Source: Survey Data, 2025

The Table above reveals grand mean score of 3.3379. Respondents agreed Twitter has enabled us to send samples, adverts, and other items to my customer have a mean score of 3.2, Twitter enables our business to connect deeper with my customer have score of 3.3, Twitter has influenced our customer buying decision and increased more of my sales have a mean score of 3.3, Most of our customer uses Twitter to reach me compared to other social media have a mean score of 3.3, the responses implies that respondents agreed on the items of Twitter as it manifest in microfinance banks in Rivers state.

Table 1.3: Descriptive Statistics of Brand Recall

	Items	N	Min.	Max.	Mean	Std. Deviation
BR1	Our brand is always on the minds of our customers	145	1.00	4.00	3.2069	1.45768
BR2	Our brands comes to the minds our clients each time they have issues	145	1.00	4.00	3.3448	1.520376
BR3	Our customers can recall each time they use our brand	145	1.00	4.00	3.1724	1.442006
BR4	Our clients refers our brands to their friends and families	145	1.00	4.00	3.2621	1.553366
Valid N (likewise)		145				

Source: Survey Data, 2025

The Table above reveals grand mean score of 3.3448. Respondents agreed that our brand is always on the minds of our customers have a mean score of 3.2, Our brands comes to the minds our clients each time they have issues 3.4, Our customers can recall each time they use our brand have a mean score of 3.2, Our clients refers our brands to their friends and families have a mean score of 3.2, the responses implies that respondents agreed on the items of brand recall as it manifest in microfinance banks in Rivers state.

Table 1.4: Descriptive Statistics of Brand Recognition

		N	Min.	Max.	Mean	Std. Deviation
BR 1	Our brand is the most recognizable to our clients	145	1.00	4.00	3.4483	1.567398
BR 2	Our logo is the selling point	145	1.00	4.00	3.5448	1.611285
BR 3	Our products are well packaged	145	1.00	4.00	3.6000	1.636364
BR 4	Our customers are very familiar with our brands	145	1.00	4.00	3.5517	1.691297
Valid N (likewise)		145				

Source: Survey Data, 2025

The Table above reveals grand mean score of 3.6000. Respondents agreed that our brand is the most recognizable to our clients have a mean score of 3.5, Our logo is the selling point have issues 3.6, Our products are well packaged have a mean score of 3.6, Our customers are very familiar with our brands have a mean score of 3.6, the responses implies that respondents agreed on the items of brand recall as it manifest in microfinance banks in Rivers state.

Research Question 1: what is the relationship between facebook and brand recall?

Test of Hypotheses

Facebook and Brand Recall

Ho₁: There is no significant relationship between Facebook and brand recall of microfinance banks in Rivers State

Table 1.5: Correlations of Facebook and Brand Recall

	Facebook	Brand Recall
Spearman's rho	Correlation Coefficient	1.000
		.698**

	Sig. (2-tailed)	.	.000
	N	145	145
	Correlation Coefficient	.698**	1.000
Brand Recall	Sig. (2-tailed)	.000	.
	N	145	145

****.** Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data, 2025

Table 4.19 above reveals r value of 0.698 at a $P=0.00 < 0.05$ for the hypothesis relating Facebook and brand recall. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{01}) which states that there is no significant relationship between Facebook and brand recall of microfinance banks in Rivers State was rejected and the alternate (H_{a1}) was accepted. This implies that there is a high positive relationship between Facebook and brand recall of microfinance banks in Rivers State.

H_{02} : There is no significant relationship between Facebook and brand recognition of microfinance banks in Rivers State.

Research Question 2: what is the relationship between facebook and brand recognition?

Table 1.6: Correlations of Facebook and Brand Recognition

		Facebook	Brand Recognition
Spearman's rho	Facebook	Correlation Coefficient	1.000
		Sig. (2-tailed)	.
		N	145
	Brand Recognition	Correlation Coefficient	.888**
		Sig. (2-tailed)	.000
		N	145

****.** Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data, 2025

Table 4.20 above reveals r value of 0.888 at a $P=0.00 < 0.05$ for the hypothesis relating Facebook and brand recognition. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{02}) which states that there is no significant relationship between Facebook and brand recognition of microfinance banks in Rivers State was rejected and the alternate (H_{a2}) was accepted. This implies that there is a very high positive relationship between Facebook and brand recognition of microfinance banks in Rivers State.

Research Question 3: what is the relationship between twitter and brand recall?

H_{03} : There is no significant relationship between Twitter and brand recall of microfinance banks in Rivers State.

Table 1.7: Correlations of Twitter and Recall

		Twitter	Recall
Spearman's rho	Twitter	Correlation Coefficient	1.000
		Sig. (2-tailed)	.
		N	145
	Recall	Correlation Coefficient	.545**
		Sig. (2-tailed)	.000
		N	145

	N	145	145
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****.** Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data, 2025

Table 4.21 above reveals r value of 0.545 at a $P=0.00 < 0.05$ for the hypothesis relating Twitter and brand recall. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{03}) which states that there is no significant relationship between Twitter and brand recall of microfinance banks in Rivers State was rejected and the alternate (H_{a3}) was accepted. Nevertheless, considering our decision rule with a calculated correlation coefficient of 0.545, the result implies that there is a moderate positive relationship between Twitter and brand recall of microfinance banks in Rivers State.

Research Question 1: what is the relationship between twitter and brand recognition?

H_{04} : There is no significant relationship between Twitter and brand recognition of microfinance banks in Rivers State

Table 1.8: Correlation of Twitter and Brand Recognition

		Twitter	Recognition
Spearman's rho	Twitter	1.000	.842**
		.	.000
		145	145
Recognition		.842**	1.000
		.000	.
		145	145

****.** Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data, 2025

Table 1. above reveals r value of 0.842 at a $P=0.00 < 0.05$ for the hypothesis relating Twitter and brand recognition. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{04}) which states that there is no significant relationship between Twitter and brand recognition companies of microfinance banks in Rivers State was rejected and the alternate (H_{a4}) was accepted. This implies that there is a very high relationship between of microfinance banks in Rivers State

Discussion of Findings

The association between social media marketing techniques and brand awareness of microfinance banks in Rivers State was investigated in this study. The study discovered a link between social media marketing techniques dimensions such as Facebook, Twitter, and WhatsApp and the measures of brand awareness which are brand recall and brand of microfinance banks in Rivers State. The test of hypotheses one to six revealed that all items tested has a significant positive relationship between dimensions of social media marketing techniques and measures of brand awareness of microfinance banks in Rivers State. This finding is consistent with Tan and Phan (2016), who concluded that when financial services find it difficult to assess creditworthiness for borrowers with no finance background; online social networks might provide an efficient data source and offer useful information about the borrowers. These findings are also complementary to the literature and confirm that; fully implementing social media is expected to enhance collaboration, increase efficiency, and reduce the costs (Blanchard, 2011). More so, the finding of this study is consistent with the findings of Coon (2010), that social media marketing helps companies create brand loyalty through networking, conversation and socializing. The findings further stated that an economical way to increase brand awareness, brand recognition and brand loyalty is through social media marketing.

CONCLUSION

This study reestablished that there exists relationship between social media marketing techniques and brand awareness of microfinance banks in rivers state.

RECOMMENDATIONS

1. Facebook orientation should equally be used by bank managers as a tracking system; traffic on organization pages can be monitored comparing the attention given to a particular product or campaign on the profile pages to the sales of that product or brand, auto reply system helps in this regard. Polls concerning the success of products and services can also be useful in this direction.
2. Micro finance bank managers can engage consumers in friendly competitions, hosted on their Twitter pages and also take part in self-promotion by uploading photos of events i.e., charity events, products and services. This act not only help in creating awareness but also aid to create lasting impression on the minds of consumers.
3. Bank managers should use WhatsApp to their advantage by encouraging bank staff and not just the marketing department to participate in social media marketing which in turn covers more ground for creation of brand awareness and customer engagement leading to overall sales performance.
4. Employees of microfinance banks should be given training and flexibility to provide service on social media channels.

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APPENDIX I QUESTIONNAIRE

INSTRUCTION: Please tick(✓) appropriately and fill the space provided where necessary.

Section A: BIODATA

- (1) Gender: Male [] Female []
- (2) Age group: 18-29 [] 30-45 [] 46 and above []
- (3) Marital status: Single [] Married [] Others []
- (4) Education qualification
WASC/GCE [] OND/NCE [] BSc [] MSc [] PhD/Others []
- (5) How long have you worked at your organisation
Less than 5 year [] 6-10 years [] 11-15 years [] 16-Above years []

Section B

Instructions: Tick the most appropriate response that appeals to you. Strongly Agreed (4), Agreed (3), Strongly Disagreed (2) and Disagreed (1).

S/N	FACEBOOK	SA 4	A 3	SD 2	D 1
1.	In our firm, Facebook has increased the number of consumers				
2.	Facebook facilitates interaction and collaboration with our customers				
3.	Facebook helps the customer identify with our product brand				
4.	I feel disconnected from friends when I have not logged into Facebook				
TWITTER					
5.	Twitter has enabled us to send samples, adverts, and other items to my customer				
6.	Twitter enables our business to connect deeper with my customer				

7.	Twitter has influenced our customer buying decision and increased more of my sales				
8.	Most of our customer uses Twitter to reach me compared to other social media				
	Brand Recall				
9.	Our brand is always on the minds of our customers				
10.	Our brands comes to the minds our clients each time they have issues				
11.	Our customers can recall each time they use our brand				
12.	Our clients refers our brands to their friends and families				
	Brand Recognition				
13.	Our brand is the most recognizable to our clients				
14.	Our logo is the selling point				
15.	Our products are well packaged				
16.	Our customers are very familiar with our brands				