

Social Media Tools and Customer Relations Practices in the Banking Industry in Nigeria

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Article History	Abstract
Original Research Article	<p><i>This study examined the application of social media tools in customer relations practices among selected banks – First Bank Plc and Polaris Bank Limited, Uyo, Nigeria. Specifically, the study investigated the social platforms used by these banks and the nature of customer relations activities conducted through such platforms. A survey research design was adopted, with 394 respondents selected from a population of 104, 138. Data were collected using a structured questionnaire and analysed using descriptive and inferential statistics. The study found that both banks actively utilized social media platforms for customer relations, fostering interaction and engagement with their publics. Although respondents perceived these interactions as mutually beneficial, statistical analysis indicated no significant relationship between the social media platforms used and the effectiveness of customer relations outcomes. Finding further revealed that social media tools are employed for customer care, complaint handling, customer relationship management, and corporate communication. The study concludes that social media serve as important facilitators of communication and engagement in banking customer relations. It recommends among others, that banks intensify and strategically optimize their use of social media in response to evolving digital communication landscape driven by globalisation and technological advancement.</i></p> <p>Keywords: social media, customer relations, banking sector, customer engagement, digital communication.</p>
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Introduction

The contemporary communication environment has undergone profound transformation, driven by the rapid evolution of digital technologies. Today, communication transcends traditional boundaries, blending interpersonal and mass communication in ways that were previously unimaginable. The emergence of new media has significantly increased the speed, volume, and interactivity of communication, enabling individuals and organisations to connect seamlessly across distances (Croteau & Hoynes, 2003 in Oke, Udoudo & Iwok, 2018).

The technology shift has fundamentally altered organisational operations, particularly in how information is stored, retrieved, processed, transmitted, and utilized. Organisations that have embraced these innovations now experience more dynamic, efficient, and integrated communication systems (Okoyi & Eteng-Martins, 2014;

Oke, Udoudo & Iwok 2018). As Philip (2015) observes, the Internet has tremendously revolutionized communication to such an extent that managing its pace of change has become increasingly challenging, especially within media and communication-based functions. Not surprising, the rapidity of the changes has become more impactful in the practice of customer relations.

With the emergence of Web 2.0, communication has evolved from a one-way dissemination model to an interactive, two-way engagement process. Social media enabled platforms now enable organisations to establish direct relationships with their publics, fostering dialogue, feedback, and participation (Martens, 2020). Consequently, businesses – including banks, have increasingly adopted these platforms as strategic tools for customer relations.

Customer relations, at its core, involves building and sustaining mutually beneficial relationships between organisations and their customers. It encompasses trust, satisfaction, and continuous engagement (Ekundayo 1997 cited in Oke, 2001). In the digital age, achieving this requires leveraging multiple communication channels such as the Internet, websites, social networks - Facebook, YouTube, X (formerly Twitter), WhatsApp, telegram, Instagram, TikTok, among others (Elison, Steinfield & Lampe, 2007).

In Nigeria's highly competitive banking sector, the adoption of social media has become both a necessity and a strategic advantage. Banks that do not embrace digital communication tools risk losing relevance in an environment where customers demand speed, accessibility, and responsiveness. This study, therefore, examines how selected banks in Uyo use social media for customer relations and the extent to which these tools foster meaningful engagement.

Statement of the Problem

Social media platforms have emerged as powerful tools for business growth, enabling organisations, including banks, to initiate and sustain relationships with customers in real time (Chen, Beaudoin & Hong, 2016; Parusheva, 2019). These platforms have reshaped the communication patterns, shifting interactions from traditional face-to-face exchanges to digital engagements characterized by likes, comments, tweets, shares, tags, posts, and instant feedback (Saxena & Khenna, 2013).

Despite the growing adoption of social media globally, there remains limited empirical research focusing specifically on how Nigerian banks – particularly at the state level – use these tools for customer relations. Previous studies tend to emphasize marketing functions rather than relational engagement between banks and their customers (Parusheva, 2017; Bohlin, Shaikh & Hanafizadeh, 2018). This gap underscores the necessity for a focused investigation into the role of social media in enhancing customer relations within the banking sector. Accordingly, this study seeks to determine the social media platforms used by banks in their customer relations practices, customer relations activities performed by both banks using the social media tools, and the extent to which social media foster mutually beneficial relationships between the banks and their customers.

These hypotheses have also been developed for the Study:

H₁: There is no significant relationship between the social media platforms used by First Bank Plc and Polaris Bank Limited, Uyo for customer relations practice and the mutually beneficial relationship between the banks and their publics.

H₂: The successes of the customer relations activities of First Bank Plc and Polaris Bank Limited, Uyo is not significantly related to the social media platforms used for the activities.

Theoretical Perspective

This study relied on Uses and Gratifications Theory (UGT), introduced by Elihu Katz in the early 1970s (Asemah, Nwammuo & Nkwam-Uwaoma, 2017). The theory explains how individuals actively select media channels to satisfy specific social and psychological needs. The theory has received considerable attention in social media research, especially in the satisfaction of customer's needs (Porter & Donthu, 2008; Chen, 2010).

Uses and Gratification Theory is particularly relevant in the context of social media, where users consciously engage with platforms to seek information, interaction, and satisfaction (Ruggiero, 2000). Studies have shown that social media usage can influence both individual behaviour and organizational performance (Porter & Donthu, 2008; Chen, 2010).

Furthermore, research indicates that social and cognitive uses of digital technologies positively impact productivity and engagement, while hedonic use may reduce mixed outcomes (Ali-Hassan, Nevo, & Wade, 2015). In organisational contexts, social media enhance performance and customer engagement (Odoom, Anning-Dorson, & Acheampong, 2017).

In this study, UGT provides a useful lens for understanding how customers interact with banks via social media and how these interactions translate into mutual understanding and relationship.

Conceptual Clarifications

The Social Media

Social media refer to web-based and mobile technologies that facilitates interaction, communication, and content sharing among users (Dollarhide, 2020). These platforms - Facebook, Twitter (X), Instagram, WhatsApp, Telegram, LinkedIn, including chat rooms, websites, bulletin boards, blogs, e-mail list servers, among others, have transformed communication into a participatory and interactive process (Danladi & Malam, 2020; Idris, 2021).

These systems are referred to as social, because they allow communication with buddies and or co-workers easily and effectively as well as strengthens ties between people united by the systems (Idris, 2021). The user generated contents include: conversation, articles, images, pictures, recipes and anything that an individual might share with others in their daily lives and are great platforms for mobilisation and relationship (Akpan & Targema, 2022).

Globally, over 5.66 billion people use social media (Statista, 2026). For organisations, social media offer cost-effective, accessible, and interactive channels for engaging customers and promoting brand visibility (Marshall, 2013; Dollarhide, 2020; Bassey & Akarika, 2022); have positive impacts on the management of information with regards to multi-directional flow of information” in comparison with “unidirectional flow” which is a characteristic of traditional media (Princewell, Chima & Charles, 2015; Poushter, 2016).

Customer Relations

Customer relations involves building trust, respect, satisfaction, and long-term engagement with customers. It goes beyond transactions to include emotional connection, responsiveness, and service quality (LeBoeuf, 2020). It has to do with marketing activities other than personal selling, advertising and publicity which stimulate consumer purchasing and dealer effectiveness such as displays, shows, exhibitions, demonstrations and various non-recurrent selling efforts not in ordinary routine - incentive marketing (Amahian 1994 in Oke, 2001).

No company activity, infrastructure, employee can be a substitute for an army of satisfied customers. Satisfied customers are invaluable assets, serving as advocates and promoters of an organisation. Thus, effective customer relations require consistent communication, prompt service, and a customer-centred approach (LeBoeuf, 2020). The Scandinavian Airlines termed every encounter a customer has with a business firm as a “moment of Truth.” These are moments of contact with the firm. What the customers know and feel about a firm comes from such encounters. Accordingly, there are some rules of customer contact: eye contact (sign of confidence and trust), smile, greeting, using customer’s name, positive attitude, and saying of ‘thank you, dealing with customer complaints, etc., (Ukpong, 2019; Suwarno, 2020).

Banks, Social Media Networks and Customer Relations

Social networking provides users the opportunity to connect to one another, which could prove favourable to positive customer relationship (Oke, Meribe & Iwok, 2020). Social media networks possess great potentials for increase in business and have become the new means of expression and interaction that allow individuals and companies to establish and maintain relationships with either new or existing customers (Parusheva, 2019). Study has shown that globally many bank customers claim to have a social network account (Suvarna & Banerjee, 2014), making it imperative for the industry to intensify integration of social media with bank services.

Existing literatures have reported the use of social media by banks to support several processes, such as: improving

corporate reputation (Rokka, Karlsson & Tienari, 2014); promotion, brand awareness, self-services, publicity, relationship marketing (Mitic & Kapoulas, 2012; He et al., 2013; Murray, Durkin, Worthington & Clark, 2014); brand management (Farshid, Plangger & Nel, 2011); providing current views of the market (Chikandiwa, Contogiannis & Jembere, 2013); and adding value as well as generating business with small companies (Durkin, McGowan & Murray, 2014); increase market share, sales, promotional campaigns and goodwill (He et al., 2013); help to ensure brand loyalty is retained, especially with their digitally savvy customers (Accenture, 2014); help customers to open account, provide financial advice, get feedback, learn about competitors, and encourage customers to participate in surveys and give real-time response to complaints/inquiries (Afolabi, Ezenwoke, & Ayo, 2017).

The Financial Brand (2020) second quarter review of social media trends indicate that eleven (11) Nigeria banks: Zenith, Guarantee Trust Plc., Access, First Bank, Stanbic, United Bank for Africa (UBA), FCMB, Sterling, Union, Fidelity and Skye Bank, are among the world top one hundred (100) banks that effectively utilised social media tools (Instagram, Twitter, Facebook, YouTube, etc.) for their businesses, among English speaking countries.

Banks have become keen on the usage of social media to identify gaps, enhance customer service and deliver better services to avoid being pushed aside by competitors (Kaworski et al., 2002). It is evident in the literature that banks have accomplished major strides via social media. 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 a 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 photo clicks on social media) (Suvarna & Banerjee, 2014). In Nigeria, GTBank, 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. The bank has a Facebook account that allows customers to purchase airtime, pay bills, transfer money and check their account balance. Other banks on social media adoption and use are Zenith Bank, First Bank, Stanbic, United Bank for Africa (UBA), FCMB, Sterling, Union, Fidelity, etc.

Methodology

The descriptive survey research design was used for this study with a structured questionnaire as the data gathering instrument. The questionnaire items were closed-ended, using variations of the Likert scale. Two sets of respondents

formed the population of the study. One category comprised managers, Customer Service Departments of the selected Banks in Uyo, Akwa Ibom State - First Bank Plc and Polaris Bank Limited. The other set of respondents was drawn from among the customers of three branches of the select banks in Uyo, namely: First Bank Plc Aka road, Oron road and Udoudoma Avenue with 57, 122 customers. Polaris Bank Limited Uyo 1, Uyo 2, and Uyo Plaza with a customer population of 47, 016. Therefore, the population of the study was 104, 138. The Cohen, Manion and Morrison's (2007) model for sample size determination at 95% confidence level was used to draw a sample size of 400 for the study. The model shows that for a population of over 100,000 (One hundred thousand) and above at 95% confidence level and +5% error margins, the sample size should be 400.

The sample size of 400 were drawn using the proportionate sampling technique to randomly select respondents (customers of the select banks) from the three branches each of the banks in Uyo. The proportionate subsets were represented based on their proportions in the population. Using this technique, if 20% of the population were from a subset or strata, then 20% of the sample would be drawn from that subset or sample. First Bank constitute 51% while Polaris Bank constitute 49% of the total population. The sample size drawn from each of the banks were as follows:

First Bank Plc - 51% of 400 = 205
Polaris Bank Limited - 49% of 400 = 195

Table 1: Social media platforms used by the selected banks in Uyo to engage with customers

Platforms	SA	A	SD	D	WMS	Remarks
Internet	135	87	93	71	2.74	Accepted
Website blogs (web blogs)	120	130	40	96	2.70	Accepted
Vlogs (video blogs)	56	67	83	180	1.98	Rejected
RSS news feeds	110	100	79	97	2.57	Accepted
Facebook	125	110	44	107	2.65	Accepted
Twitter	130	102	48	106	2.66	Accepted
You Tube	109	87	99	91	2.55	Accepted
Instagram	77	118	99	92	2.46	Rejected
WhatsApp	120	126	71	69	2.77	Accepted
Email	90	190	16	90	2.72	Accepted
GSM/Phone	116	102	132	36	2.77	Accepted
Total mean score					2.59	Positive

Table 1 analysis shows that a number of social media platforms of communication were used by the selected banks in Uyo, for customer relations practice including WhatsApp (2.77) and GSM/Phone (2.77).

(ii) The customer relations activities which the selected banks in Uyo used social media.

The respondents in questionnaire item 5 were asked to indicate the customer relations activities which First Bank Plc and Polaris Bank Limited use social media platforms to carry out. The data obtained from respondents are presented in Table 2 below:

The accidental sampling technique (Asemah, Gujbawu, Ekharefo, & Okpanachi, 2012) was used in the administration of the questionnaire to individual respondent. This implies that copies of the questionnaire were administered (through the help of three trained research assistants) on the availability of respondents at the point of administration. The Managers, Customer Service Departments at the three branches each of the banks in Uyo, were selected for interview on the basis of being in charge of relating with the respective customers of the bank. The exercise lasted for four months.

The completely filled questionnaire used for analysis were 394 - a return rate of 96%. The data were analysed using descriptive statistical tools such as tables, frequencies, and score ratings/weighted mean with 2.50 as the criterion.

Results and Discussion

The data obtained from the study are presented below

Data Analysis

The data obtained in response to the items on the questionnaire were presented in tables as follows:

(i) First Bank Plc and Polaris Bank Limited, Uyo used the following social media platforms to communicate with customers

The following data were obtained in response to the social media platforms used by First selected banks in Uyo to practice customer relations.

Table 2: Customer relations activities which the selected banks use social media

Activities	SA	A	SD	D	WMS	Remarks
Corporate Reputation	118	120	78	70	2.74	Accepted
Customers Care and Support	123	125	71	67	2.78	Accepted
Handling Complaints	116	114	59	97	2.65	Accepted
Media Relationship	114	113	60	99	2.62	Accepted
Crisis Communication	57	69	170	90	2.68	Accepted
Customer Relationship Management	120	119	72	75	2.74	Accepted
Customer Education and Awareness	115	138	48	85	2.73	Accepted
Total mean score					2.71	Positive

The positive weighted mean score of 2.71 indicated generally that, the respondents attested to the use of social media platforms by First Bank Plc and Polaris Bank Limited, Uyo, for the customer relations activities listed in the table.

(iii) The belief that the use of social media has engendered mutually beneficial relationship between the banks and their customers

The respondents in questionnaire item 7 were required to indicate in what way the use of social media has engendered mutually beneficial relationship between the banks and their publics. The data are presented as follows:

Table 3: Use of social media platforms engendered mutually beneficial relationship between the selected banks and their customers in the following ways

Channels	SA	A	SD	D	WMS	Remarks
Its help to have a better understanding of what the banks are thinking, saying and information about the bank's offering	115	117	63	91	2.66	Accepted
Its provide faster and more convenient communication between the banks and customers	114	113	70	89	2.65	Accepted
Its help to build cordial and lasting relationships with the banks' customers which is necessary for continuous patronage and trust	112	120	54	100	2.63	Accepted
Its enable surveillance – a closed watch or continual observation of the banks' customers	111	98	97	80	2.62	Accepted
Its help to provide effective complaint resolution between the banks and customers	113	120	57	96	2.65	Accepted
It has reduced marketing cost on the part of the banks and encouraged instant feedback on the side of the customers	115	110	71	90	2.65	Accepted
Total mean score					2.64	Positive

Table 3 shows respondents' opinion regarding the way social media has engendered mutually beneficial relationship between the banks and their customers. The total weighted mean score of 2.64 implies that using social

media for customer relations practice engendered mutually beneficial relationship between the banks and their customers.

Hypotheses Testing

H₁: To test this hypothesis, Pearson's Product-Moment Correlation Coefficient (PPMC) statistics at 0.05% level of significance with 4 degrees of freedom was used. The hypothesis predicted that there is a significant relationship between the social media platforms used by the selected banks for customer relations practices and mutually beneficial relationship between the banks and their publics. The result largely rejected this assertion; the calculated Pearson's correlation analysis ($r = 0.473$, $p = 2.776$) indicate no significant relationship between the social media platforms used by the select banks in Uyo, Akwa Ibom State, for customer relations practices and mutually beneficial relationship between the banks and their customers.

H₂: The second hypothesis predicted that the successes of the customer relations activities of the selected banks are significantly influenced by the social media platforms used by the banks for customer relations practices. The result rejected this prediction as the calculated Pearson's correlation analysis ($r = 1.171$, $p = 2.776$) showed that the successes of the customer relations activities of the selected banks – First Bank Plc and Polaris Bank Limited, Uyo were not significantly influenced by the social media channels use for the activities.

Discussion of Findings

Social media channels used by the banks for customer relations practice.

The study found that First Bank Plc and Polaris Bank Limited, Uyo used a number of social media channels in their customer relations practices. This finding is based on the statistical analysis of the data in Table 1, which indicated the banks social media platforms of communication for customer relations practice include the Internet (2.74), Website blog (2.70), Twitter (2.65), WhatsApp (2.77), Email (2.72), GSM/Phone (2.77), among others. The overall weighted mean score of 2.59, suggest a positive result regarding the use of social media for customer relations practice of both banks. From this result, it could be inferred that the banks, from the array of social media platforms available, deployed a reasonable number of them for their customer relations practices.

Result from the interviews conducted on the Customer Service Managers of the three branches each of the selected banks in Uyo also attested to this fact. All the Managers stated that the social media platforms were used and they went further to identify the commonly used social media

channels to include email, GSM/phone, Internet and WhatsApp. The Nwaniba Road Branch Customer Service Manager of Polaris Bank Limited stated, "we sent customers' bank statements, transaction status, and other necessary information via email addresses of the customers; use the Internet to announce our services, dividends, board meetings and resolutions, etc. Customers get their transactions alerts through phones and also email. We sometimes privately send messages to our customers via their WhatsApp platforms as well as use our Facebook page to give information about our services and activities to customers."

This result from the study corroborates Parusheva's (2017), Bohlin, Shaikh and Hanafizadeh's (2018) studies which considered the interaction of banks with their customers via a number of social media platforms. The social media have become great potentials for business growth; evolved as the new means of expression and interaction that allow individuals and companies (including banks) to initiate and maintain relationships with customers (Chen, Beaudoin & Hong, 2016; Parusheva, 2019); allow users to connect with networks of individuals via online platforms such as Twitter, WhatsApp, Instagram, Facebook, etc., (Oke, Meribe & Iwok, 2020). Previous studies have also shown that majority of bank customers across the globe have social network accounts (Suvarna and Banerjee, 2014), making it imperative for the industry to intensify the integration of social media platforms with bank services. This result conforms with the Financial Brand's (2020) report which identified some Nigerian banks namely; Zenith, Guarantee Trust PLC, First Bank PLC, Skye Bank, etc., in the list of top one hundred banks that effectively utilised social media tools for their businesses, among English speaking countries.

In line with the result of the study is Barnes' (2002) report that mobile media are supportive of customer acquisition as a result of its instantaneous ability; have expanded corporate product portfolios and contribute to the creation of new markets and turnover growth. Customer discover new opportunities to be informed and can be reached wherever they are; create new wishes and encourage consumers to fulfil them inconsiderately on the go or simply to bridge waiting time (Dickinger, Haghirian, Murphy, & Scharl, 2004).

Customer relations activities which the selected banks in Uyo use social media platforms

The result of the statistical analysis that sought to identify customer relations activities which First Bank Plc and Polaris Bank Limited, Uyo use social media platforms captured in Table 2, showed positive weighted mean scores for all the activities listed with the overall positive weighted mean score being 2.71 indicating that, the respondents

attested to the social media platforms used by both banks in Uyo, for the customer relations activities stated.

Respondents to the study were asked to indicate whether the success of the identified customer relations activities could be attributed to the social media used by the selected banks in Uyo. The data indicated that the success of the customer relations activities in First Bank Plc and Polaris Bank Limited, Uyo could be attributed to social media platforms used by the banks. As indicated in the Table, customer care and support, corporate reputation and customer relationship management received higher weighted mean scores of 2.78, 2.74 and 2.74 respectively. The total positive weighted mean score of 2.71 confirmed respondents' attestation that the successes of the customer relations activities in the banks were linked to social media platforms used. This, however, is in contrast with the result of the hypothesis tested which showed no significant relationship between the successes of the customer relations activities and the social media platforms used by the selected banks for customer relations practices.

The interview responses by the customer service branch managers of the selected banks also confirm the data generated from the questionnaire. The managers stated that social media channels were utilised in their various customer relations activities. Responding to the question on the customer relations activities which the bank used the social media, the Aka road Branch Customer Service Manager of First Bank Plc, stated thus: "I can say we use the social media for all the practices listed here. Any time we have crisis, it is the social media that we mostly deploy to communicate with those considered relevant to that crisis. We rely so much on social media to pass information to our customers and react swiftly to any customer complaint via the platforms."

The Udoudoma Avenue Banking Layout Branch Customer Service Manager, stated that, "we use the social media platforms in all our customer relations practices and most importantly, customer relationship management. We treasure our customers so much because they are the reason we are in business. You know that customer relationship is all encompassing involving customer acquisition, expansion, maintenance, and orientation. So, we focus so much in the management of these relationships and the social media have been the veritable tools to achieve that."

The findings confirm Marketing Charts' (2011) report that social media technologies have features to comply with these four functions of customer relationship management: web-based data management systems that support the storage and retrieval of customer data; websites, search engines, and emails are ideal marketing and advertising tools; blogs and forums support the communication between suppliers and customers, while mobile media

technologies encourage continuous customer contact. Social media actually facilitate and serve as a catalyst for customer relations activities (Philip, 2015).

Existing studies have also reported bank use of social media to support several processes, such as: improving corporate reputation (Rokka, Karlsson & Tienari, 2014); relationship marketing (Mitic & Kapoulas, 2012; Murray *et al.*, 2014); a tool for brand management (Farshid, Plangger & Nel, 2011); providing current views of the market (Chikandiwa, Contogiannis & Jembere, 2013); and adding value and generating business with small companies (Durkin, McGowan & Murray, 2014); providing extensive opportunities for market research, in-depth information of product quality, variations and latest developments, engage customers and avoid their drift to competitive offers (DuPlessis & Boon, 2004; Bucklin & Sismeiro, 2009).

Other studies have equally shown that by building a network of followers on social media, firms can improve their corporate image and extend their marketing reach, support the customer servicing and accordingly reinforce the commitment of existing customers, permit a low-cost access to customers and - due to their popularity and user friendliness - encourage customers to participate (Habul & Pilav-Velic, 2010). Mobile media are effective and cost-efficient (Leppaniemi & Karjaluo, 2005); meet customers' need for entertainment, spontaneity, efficiency and timing of consumption opportunities to a greater extent than conventional web technologies (Anckar & D'Incau, 2002); the most personal communication tools that marketers can use to reach customers and communicate directly; keep customers involved in a product or service all day long and cause a high level of identification (Hennig-Thurau *et al.*, 2010); continuously engage customers in brand-related issues (Bughin *et al.*, 2010); ensure customers retrieve advertising information on time and personally; ideal location for collaboration between companies and their customers (Haenlein & Kaplan, 2010).

The results equally underscore the notion that communication in social networks helps providers to identify new trends and customer needs that are hitherto not established in the market and help providers to obtain a first-mover position and realise excess profits (Runia, 2007); enables firms to reactivate customer contacts even after a long time (Haenlein & Kaplan, 2010).

How the use of social media engendered mutually beneficial relationship between the select banks in Uyo and their customers.

The statistical analysis that sought to determine respondents' opinion on how the use of social media in the practice of customer relations by First Bank Plc and Polaris Bank Limited, Uyo foster mutually beneficial relationship

between the banks and their customers were anchored on responses to items 7 on the questionnaire and analysed in Table 3. The results indicated that respondents with a weighted mean score of 2.66 attested to the statement that, "social media helped them to have a better understanding of what the banks are thinking, saying and feedback about the bank's offering." Those with weighted mean score of 2.65 agreed that, "social media helped the banks to have faster and more convenient communication." "social media helped to build cordial and lasting relationships with the banks' customers which is necessary for continuous patronage and trust," and "enabled surveillance – a closed watch or continual observation of customers," had weighted mean score of 2.63 and 2.62, respectively. Respondents with a weighted mean score of 2.65 claimed that "social media have provided effective complaint resolution between the banks and their customers." Those who attested to the fact that social media have "reduced marketing cost on the part of the banks and encouraged instant feedback on the side of the customers," had weighted mean score of 2.65. The overall positive weighted mean score of 2.64 suggest that there was mutually beneficial relationship between the banks and their customers via the social media platforms used for customer relations.

The customer service managers in the three branches of the bank in Uyo stated unanimously that the bank derived gratifications from using the social media to communicate with the customers. According to them, this was evident in the convenience, in time and effort in relating with customers, speed in service delivery, interaction and immediate feedback, reduce crowding in the banking hall, and cost of purchasing some office stencils, and the bank enjoys some unpaid-for publicity and advertising.

However, the result of the hypothesis tested to ascertain significant correlation between social media channels used for customer relations practices by the banks in Uyo and mutually beneficial relationship between them and their customers showed no significance. The result of this hypothesis contrasted respondents held opinion that there were mutually beneficial relationships between the banks and their customers via the use of social media platforms for customer relations practices. This finding puts to question the postulation of the Uses and Gratifications Theory which suggests that the use of social media positively influenced the performance gains that companies receive, helps to explain why people choose and respond to different types of media and information when faced with numerous media and messaging options (Odoom, Anning-Dorson & Acheampong 2017; Xu, Yang, MacLeod & Zhu, 2019). Scholars apply the UGT to explain individuals' social media use and satisfaction of customers' needs

(Porter & Donthu, 2008; Chen, 2010; Ali-Hassan, Nevo & Wade, 2015).

The finding equally aligns with Waddel's (2010) position that social media help organisations build and maintain ongoing, quality relationships with influencers, media, customers and partners regardless of where they are. Banks are now meeting customer demands in a better way; customers are now able to converse with one another through more different and effective channels to harness and leverage information from the business and other customers (Finsights, 2011). Accenture (2014) had reported that social media helped to ensure brand loyalty is retained, especially with digitally savvy customers; helped both the banks and customers to get feedback, learn about competitors, and encouraged customers to participate in surveys and give real-time response to complaints/inquiries (Ezenwoke, Ibukun & Ayo, 2017); great potentials for business growth and a new means of engagement that allow companies (including banks) to initiate and maintain long lasting relationships with their customers (Chen, Beaudoin & Hong, 2016; Parusheva, 2019).

Conclusion/ Recommendations

The study demonstrates that social media has become an integral tool in customer relations practices within the Nigerian banking sector. First Bank Plc and Polaris Bank Limited utilize various platforms to engage customers, enhance service delivery, and maintain communication

Although respondents perceive these interactions as beneficial, statistical findings reveal no significant relationship between social media usage and measurable customer relations outcomes. This suggests that while social media enhances engagement, other factors may influence relationship effectiveness.

It is therefore recommended that banks should adopt a more strategic and data-driven approach to social media usage. Integration of traditional and digital communication channels should be prioritized. Banks should explore additional platforms and tools to enhance customer experience. They should be continuous training of customer relations executives/personnel in digital engagement for effective delivery. Further research should examine other variables influencing customer relations outcomes.

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