FACTORS INFLUENCING CUSTOMERS’ USE OF BANKS’ FACEBOOK PAGES FOR COMMUNICATION: A CASE OF USE BY UNITED NATIONS STAFF IN NAIROBI

By

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A Thesis submitted to the School of Communication, Cinematic and Creative Arts in Fulfilment of the Requirement for the Degree of Master of Arts in Communication Studies

UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

Summer 2019
STUDENT’S DECLARATION

I, the undersigned, declare that this thesis is my original work and has not been presented by any other person in any other institution of learning other than the United States International University – Africa in Nairobi.

Signature: ____________________ Date: ____________________

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I thank you all and may God richly bless you in all you do.
DEDICATION

I dedicate this project to my two children, Austin and Aden. It is never too late to do what you need to do to succeed. Remember you cannot change yesterday, but you can do something today that can change your tomorrow, helping you find your place in this world.
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<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA</td>
<td>American Banking Association</td>
</tr>
<tr>
<td>BAKE</td>
<td>Bloggers Association of Kenya</td>
</tr>
<tr>
<td>BI</td>
<td>Behavior Intention</td>
</tr>
<tr>
<td>CBK</td>
<td>Central Bank of Kenya</td>
</tr>
<tr>
<td>CTS</td>
<td>Concurrent Triangulation Strategy</td>
</tr>
<tr>
<td>DR</td>
<td>Distil Radar Analytics Tool</td>
</tr>
<tr>
<td>DV</td>
<td>Dependent Variable</td>
</tr>
<tr>
<td>EE</td>
<td>Effort Expectancy</td>
</tr>
<tr>
<td>FCs</td>
<td>Facilitating Conditions</td>
</tr>
<tr>
<td>ICT</td>
<td>Information Communication Technology</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>IV</td>
<td>Independent Variable</td>
</tr>
<tr>
<td>OS</td>
<td>Online Sentiments</td>
</tr>
<tr>
<td>PE</td>
<td>Performance Expectancy</td>
</tr>
<tr>
<td>SMU</td>
<td>Social Media Use</td>
</tr>
<tr>
<td>SNS</td>
<td>Social Networking sites</td>
</tr>
<tr>
<td>SI</td>
<td>Social Influence</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>UNGA</td>
<td>United Nations General Assembly</td>
</tr>
<tr>
<td>UNON</td>
<td>United Nations Office in Nairobi</td>
</tr>
<tr>
<td>UTAUT</td>
<td>Unified Theory of Acceptance of Use of Technology</td>
</tr>
</tbody>
</table>
OPERATIONAL DEFINITION OF TERMS

Behaviour Intention (BI): Behaviour Intention is defined as the measurement of an individual’s intent to do something (Venkatesh, Morris, Davis G. & Davis, F., 2003). This study used this definition to examine bank customers’ intent to use Facebook for online communication with banks.

Facebook Pages: Facebook refers to an online social networking site (SNS) which is used as a communication tool that allows users to create a public or private profile to interact with people in their networks via the Internet (Dekay, 2012). The platform requires a user’s personal details for creation of accounts and profiles and is open for use by those who are 18 years and above (Essongou, 2010). Information is posted on individual accounts referred to as Facebook pages, where account holders communicate with each other through the same. This study used this definition to investigate how Facebook users utilize the platform pages for communication with banks.

Facilitating Conditions (FCs): Facilitating Conditions refer to the degree to which one believes that an organizational and technical infrastructure exists to support the use of a system (Venkatesh et al., 2003). This study used this definition to assess conditions made available by banks that enable customers’ use of social media for online communication with banks. This is in terms of performance expectancy of the Facebook platform and effort expectancy on the users. FCs also refer to customers’ accessibility and maintaining social media accounts.

Social Influence (SI): Social influence happens when a person's emotions, opinions, or behaviours are affected by others (Shah & Tu, 2012). This is how others attend to social information and then use this information in their own lives (Booth & Matic, 2011). Venkatesh et al., (2003) opined that social influence is the degree to which one
perceives that important others believe he or she would use a new system and that it
would enhance pride and esteem. This study looked at what social factors influenced
bank customers’ communication with banks through social media.

**Online Sentiments:** These are defined as thoughts, views, feelings, and ideas that are
user-generated opinions on organization(s) products and services by users or
communities on online social media platforms (Hu, Bose, & Liu, 2012). Users also
express reviews and recommendations about a service they have experienced in
appreciation of what they liked, and warning others of an experience abhorred (Hu,
Koh, & Reddy, 2014). This study used these definitions to obtain information online
on what bank customers are saying about banks in Kenya on selected social media
platforms.

**Social Media Use:** Activities, practices, and behaviours among communities of
people who gather online to communicate, share information, knowledge, and
opinions using conversational media (Kreijns, Kirschner, & Jochems, 2008). The
Facebook platform allows users to like, dislike, comment, share, and post content on
friends’ platforms to communicate and maintain online relationships (Sileshie, 2014).
This study uses these activities to describe the use of Facebook pages as tools for
communication with banks among online communities through the Facebook
platform.

**Banks:** These are financial institutions licensed to accept cash deposits from
customers or organizations and makes the money available when needed (Betz,
Opică, Peltonen, & Sarlin, 2014). Banks are empowered by law to facilitate the
transmission of funds and safe storage for private and commercial enterprises as well
as manage withdrawals and receive deposits of their customers. They are regulated by
the government through the Central Bank. This study used this term to refer to these institutions and how customers interact with them via Facebook pages.
ABSTRACT

With Facebook pages boasting 65% of social interaction with brands, banks indicate that they have moved 70% of customer relations and formal communication globally to social platforms such as Facebook, but customer response has been poor. Guided by the unified theory of acceptancy of use of technology, the study examined factors that influence the choice to use Facebook pages for online communication by bank customers. A mixed methods research approach was used while adopting a concurrent triangulation strategy design to compare results, using surveys to obtain data from 377 United Nations staff in Nairobi in December 2018 and the Distil Radar Social Sentiment Analytics tool to analyse users’ online sentiments for selected banks’ Facebook pages. A one-way ANOVA test showed that there was a statistically-significant relationship between the three independent variables—facilitating conditions, social influence, and behaviour intention—at \( p = 0.000 \), and use of Facebook pages for communication. A Pearson correlation revealed facilitating conditions had the strongest influence at \( r = 0.324 \) in comparison to social influence and behaviour intention, both at \( r = 0.276 \). The sentiment analyses findings showed that there was noteworthy commentary about customer experiences (on average 125 mentions), indicating that bank customers are increasingly turning to social media to critique experiences with financial institutions, thus publicizing organizational inefficiencies. A t-test determined age, trust, and gender, and moderated the relationship between the variables—with trust having the highest level of moderation (\( t = 105.661 \)). One main limitation for this study was the focus on Facebook only, thus presenting use of other growing social media platforms for communication as possible areas for future research.

Keywords: social media use; Facebook; online communication; banks in Kenya; sentiment analyses; big data
CHAPTER 1
INTRODUCTION

1.1 Social Media Use in Organizations

The use of social media technologies for communication between organizations and their customers in the world is proliferating at an incredible pace and cannot be ignored (Treem & Leonardi, 2012). Up to 79% of Fortune 100 companies use some form of social media to communicate with customers and other stakeholders (Dekay, 2012). Therefore, organizations must learn to effectively shape online conversations with consumers in a manner that is satisfactory to them by considering factors that would influence their choice to communicate via social media (Mangold, 2009). In the banking industry, the 2017 American Bankers Association (ABA) Report observes that social media has become “too great a force to ignore” (p.4) for communication, noting that in 2017 alone, the active number of subscribers on social media surpassed 2 billion individuals and it was estimated that in 2018, the figure would reach 2.44 billion. In Kenya, it is estimated that at least 49% of the population (about 33.4 million people) are using social media—with Facebook and WhatsApp being the most popular platforms with 46% and 25% of users, respectively (Soko Directory Team, 2018). As customers are to be engaged where they are found, social media has become an important item in the digital marketing and communication strategies of most organizations. It is, therefore, not surprising that businesses and organizations have deliberately included social media in their digital marketing communications mix, in an effort to connect with their customers through available platforms (Miekle, 2016).

Recent findings contained in the annual Digital Banking Report, 2018, from a global survey done within the banking sector from 100 crowd-sourced financial and
banking services providers, indicate that the top three retail banking trends and predictions for 2018 were: That the banking industry would improve on customer experience by removing setbacks that create friction between banks and customers; that banks would improve on data use and analytics; and that banks would further refine the different channels for service delivery by relooking at their digital presence. This is inferred as websites and social media platforms. These trends were also reported to have been the same in 2017. The report, contained in an article written by Marous (2017) for the Financial Brand (2018), goes on to state that the fact that the trends identified remained consistent as in previous years, this was an indication or symptom of a greater problem—implying that banks were moving much too slowly to connect with customers. Further findings also indicated that customers opined that, traditionally, all banks were basically the same—which showed an inability of the said banks to differentiate themselves in the minds of customers online (Financial Brand, 2018).

The reports of banks’ use of social media are from both social metrics data and surveys data. The self-reported usage by users themselves helps to capture the motives of usage, while the software-based social listening tools and social metrics help to report actual network actions that indicate the users’ behaviours. Both ways of measuring constitute complementary data to report use of a social media platform by an organization.

It is opined that bank executives and teams need to find new ways to specialize and create value for their customers by finding new effective ways of encouraging them to use their social media platforms to communicate with banks and create a difference in the minds of customers. For banks to do this, there is a need for them to identify the factors influencing their customers’ choice of social media
platforms or needs for online communication, more specifically on social media use (SMU).

In an article written by Essongou (2010) for Africa Renewal Online, the author noted that Africans were now coupling their extensive use of cell phones with renewed massive interest in SMU. The same report suggests that studies now show that when Africans go online, they spend much of their time on social media platforms—with diminished interest in reading news, emails or posting research queries. Other studies focusing on the adoption of SMU by banks, such as one done by Chikandiwa, Contogiannis, and Jembere (2013), indicate that use of social media between banks and customers was still at infancy level, whereby banks use the various platforms—mainly Facebook and Twitter—for reactive customer service and advertising.

In Kenya, SMU has grown exponentially, as reported by the Bloggers Association of Kenya (BAKE) in their State of the Internet in Kenya (2017) report, which indicates the rise of monthly social media users in Kenya to the current estimate of 33.35 million across seven social media platforms, with WhatsApp taking the lion’s share at 12 million. It is followed by YouTube and Facebook at 8 million and 7.1 million, respectively. This number of users indicates that online activity and SMU between friends is high, and therefore businesses/organizations need to find strategic ways of interacting positively and effectively with this population by listening and monitoring what customers are saying online. To understand the market’s views on banks and customers’ online conversations, many organizations are now using brand sentiment analytical tools to comprehend the social sentiment of their products or services—which helps them collect, analyse, and manage conversations about the company.
This study sought to examine the factors influencing bank customers’ use of Facebook for communication with their respective banks in Nairobi. These self-reported factors are discussed in the context of the Facebook pages’ usage metrics so as to gain a correct perspective of the use of social media among the select population.

1.2 Background of the Problem

1.2.1 Banks use of social media platforms.

The media landscape for banks and other organizations has dramatically changed, with SMU replacing or supplementing traditional media for communication (Yu, Duan, & Cao, 2013). SMU has also become a significant method of building relationships between banks and their customers (E-consultancy, 2013). In the past, customers needed to visit the branch or speak to a customer service agent on phone to communicate with banks, but today, customers raise their complaints or issues through use of social media (Kirakosyan, 2014).

Ernst and Young (2012) also stated that banks had made progress in improving their communication channels. However, the power of the customers’ voice had overtaken the said channels through increased use of social media. Notwithstanding this, Kirakosyan (2014), in a study examining the use of social media by banks in Mexico, noted that SMU can enhance customer experience and service levels, in terms of assisting banks in addressing product or service issues with customers. In addition, Kietzmann, Hermkens, McCarthy, and Silvestre (2011) contended that customers were increasingly utilizing social media platforms to create, modify, share and discuss content on the Internet which can impact an organization’s reputation. However, many organizations are ignoring SMU as they do not understand how to engage with customers on it and learn.
An important question to ask is whether it is time to use social media as a growth engine for organizations, especially banking, where institutions can acquire, engage, and retain customers on social media platforms while improving operational efficiencies. To do so effectively, there is a need to understand what customers want online and their current use experience with those banks or financial institutions already using social media to engage in customer interactions (Chikandiwa et al., 2013). In addition, since banking is an area of service where personal communication is used densely, it is essential to determine the needs of customers well and provide the most suitable services to customers (Öztürk & Güven, 2014).

Significant business considerations are whether banks or financial institutions can leverage on the growing social media trends to grow revenues or convert profits, more than just listening to customer sentiments only when they have unresolved issues and when they do, what their customer perceptions of social media are, their expectations, and current experiences.

In their article on social media and customer relationship management, Heller and Parasnis (2011) contend that social media holds enormous potential for companies to connect better with organizations, if done right. The authors also state that consumers are interested in obtaining tangible value and there is need to establish their perceptions and motivations for using social media to communicate with organizations online. This information can inform banks how to get closer to customers, as in doing so they may increase revenue, reduce costs, and improve on efficiencies. Therefore, there is need to establish bank customers’ perceptions of SMU for online communication to help banks improve on any shortcomings and so as to acquire and retain customers through constant interactions on social media.
Of growing concern, however, is the lack of privacy occasioned by social media use, as platforms like Facebook have access to customer conversations and other data. Another example is WhatsApp, which, although it upheld anonymity in the past, now keeps a record of all user images and data exchanged between users—which may affect their privacy and in the long run make customers prefer using blockchain technology. The latter enables users to make transactions privately, as only the recipient and sender are aware of the transaction contents (Wilson, 2018). This would perhaps be the reason why customers may be shying away from using social media for private conversations as blockchain technology eliminates the lack of privacy issues. Wilson (2018) contends that ignorance of how SMU privacy and potential income from the various platforms is threatened can be dramatically improved for social media users by incorporating blockchain technology into social media platforms. In addition, in blockchain transactions, content producers get paid for creating and sharing their content, unlike social media content producers who lose money because of the social media’s middleman role between them and creators of content.

Notwithstanding the above, SMU has opened opportunities for bank customers to communicate frequently with their banks, as reported by Keough (2018) in a recent article on social media solutions for financial institutions. This therefore means that information shared on social media platforms cannot be ignored and requires strategic ways of interaction for mutual benefit.

1.2.2 State of Kenyan banks’ use of social media in communication.

Information obtained from the Central Bank of Kenya (CBK) website indicates there are 42 banks in Kenya categorized into three groups: Tier 1 (large banks), 2 (medium-sized), and 3 (small), based on a weighted index of all their net
assets—including customer deposits, number of loans, and deposit accounts. These banks control a 50% share of the Kenyan banking market. Three of these banks are public institutions—the National Bank of Kenya, Development Bank of Kenya, and Consolidated Bank of Kenya—while the rest are private institutions (CBK Bank Supervision Report, 2017). In addition, nine banks have subsidiaries operating in the East African Community partner states—including its latest member, South Sudan—showing growth in their regional presence.

The CBK report also indicated the growth of account holders as at 2017 to approximately 48 million, being served by approximately 31,000 bank staff members, giving an efficiency ratio that was considered low for one-on-one engagement. Therefore, there is need to supplement customer service delivery with platforms that account holders can use to interact with bank staff. The same report also indicates that there have been major information communication technology (ICT) innovative products launched in 2017 in Kenya. Notably, for the purpose of this study, was the introduction of chatbots for customer service delivery. Chatbots are now being used by banks to automate customer support of all repetitive customer questions, which are time-consuming and could have a huge impact on an institution’s performance (CBK, 2017). This study focused on how banks can use Facebook to communicate with customers to supplement the chatbots to cater for the huge online population in a more meaningful and humane way.

Another major innovation is the adoption of M-Pesa for banking in Kenya (CBK, 2017). This is a mobile money transfer service offered by mobile phone provider Safaricom. It allows for banking transactions, sending and receiving of money via mobile phone, which leverages on reaching every customer who has a cell phone. The M-Pesa app eliminates the need for customers to visit their banks for
traditional banking practices as was done in the past. By working with banks, Safaricom seeks to reach customers where they are at whatever time they want, which has been very successful in the Kenyan context, indicating a need to changing the way traditional banking is done (CBK Report, 2017). The M-Pesa app eliminates the limitation of banking hours, allowing for transactions to be done 24/7 at the customers’ convenience.

Preliminary online assessment was done to capture information on Kenyan banks’ social media presence together with their fans and followers.

**Table 1.1: Kenyan banks’ Facebook following as at September 8, 2018**

<table>
<thead>
<tr>
<th>Bank</th>
<th>Followers</th>
<th>Likes</th>
<th>Active</th>
<th>Average FB Bank Followers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Large</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Kenya Commercial Bank</td>
<td>1,177,067</td>
<td>1,177,669</td>
<td>✓</td>
<td>1,303,714</td>
</tr>
<tr>
<td>2 Co-operative Bank of Kenya</td>
<td>1,303,548</td>
<td>1,303,714</td>
<td>✓</td>
<td>717,250</td>
</tr>
<tr>
<td>3 Equity Bank Kenya Ltd (2014)</td>
<td>716,808</td>
<td>717,250</td>
<td>x</td>
<td>188,686</td>
</tr>
<tr>
<td>4 Standard Chartered Bank</td>
<td>188,686</td>
<td>189,597</td>
<td>x</td>
<td>11,319</td>
</tr>
<tr>
<td>5 Diamond Trust Bank (K) Ltd.</td>
<td>11,319</td>
<td>11,256</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td><strong>Medium</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 I &amp; M Bank Ltd.</td>
<td>234,883</td>
<td>235,006</td>
<td>x</td>
<td>182,068</td>
</tr>
<tr>
<td>2 NIC Bank Kenya PLC</td>
<td>182,066</td>
<td>182,010</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>3 Bank of Baroda (K) Ltd.</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>11</td>
</tr>
<tr>
<td>4 Citibank N.A. Kenya</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>105,056</td>
</tr>
<tr>
<td>5 National Bank of Kenya</td>
<td>105,083</td>
<td>105,056</td>
<td>x</td>
<td></td>
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<tr>
<td><strong>Small</strong></td>
<td></td>
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<td>1 Guaranty Trust Bank Kenya Ltd.</td>
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<td>213,175</td>
<td>x</td>
<td>16,277</td>
</tr>
<tr>
<td>2 Gulf African Bank Ltd.</td>
<td>16,277</td>
<td>16,189</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>3 Victoria Commercial Bank Ltd.</td>
<td>None</td>
<td>None</td>
<td>x</td>
<td>90,583</td>
</tr>
<tr>
<td>4 African Banking Corporation Ltd.</td>
<td>90,502</td>
<td>90,583</td>
<td>x</td>
<td>12,932</td>
</tr>
<tr>
<td>5 Sidian Bank Ltd.</td>
<td>12,932</td>
<td>12,817</td>
<td>x</td>
<td>4,148,679</td>
</tr>
</tbody>
</table>

Source: Author (2018)
Table 1.1 shows the Facebook following for selected banks. The selection for analysis was done on five banks of each tier category position as given in the CBK report as at December 2017. This assessment was useful for this study as it showed where customer following and bank communication activities were currently at among the large, medium, and small size categories as at 2017. The analyses drew a comparison on social media presence of the selected banks.

**Table 1.2: Kenyan banks’ other social media platforms following as at September 8, 2018**

<table>
<thead>
<tr>
<th>Bank</th>
<th>Instagram</th>
<th>Twitter</th>
<th>YouTube</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LARGE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Kenya Commercial Bank</td>
<td>12.2k</td>
<td>271k</td>
<td>5069</td>
</tr>
<tr>
<td>2. Co-operative Bank of Kenya</td>
<td>5,971</td>
<td>248k</td>
<td>979</td>
</tr>
<tr>
<td>3. Equity Bank Kenya Ltd (2014)</td>
<td>x</td>
<td>179k</td>
<td>598</td>
</tr>
<tr>
<td>4. Standard Chartered Bank</td>
<td>None</td>
<td>33.2k</td>
<td>None</td>
</tr>
<tr>
<td>5. Diamond Trust Bank (K) Ltd.</td>
<td>None</td>
<td>17k</td>
<td>206</td>
</tr>
<tr>
<td><strong>MEDIUM</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. I &amp; M Bank Ltd.</td>
<td>5,892</td>
<td>47k</td>
<td>319</td>
</tr>
<tr>
<td>2. NIC Bank Kenya PLC</td>
<td>7,138</td>
<td>37.8k</td>
<td>281</td>
</tr>
<tr>
<td>3. Bank of Baroda (K) Ltd.</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4. Citibank N.A. Kenya</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>5. National Bank of Kenya</td>
<td>None</td>
<td>27.1k</td>
<td>193</td>
</tr>
<tr>
<td><strong>SMALL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Guaranty Trust Bank Kenya Ltd.</td>
<td>None</td>
<td>4.2k</td>
<td>1078</td>
</tr>
<tr>
<td>2. Gulf African Bank Ltd.</td>
<td>None</td>
<td>6.9k</td>
<td>None</td>
</tr>
<tr>
<td>3. Victoria Commercial Bank Ltd.</td>
<td>None</td>
<td>2.5k</td>
<td>None</td>
</tr>
<tr>
<td>4. African Banking Corporation Ltd.</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>5. Sidian Bank Ltd.</td>
<td>290</td>
<td>2.5k</td>
<td>None</td>
</tr>
</tbody>
</table>

*Source: Author (2018)*

Table 1.2 shows other platforms used by the same banks to depict their social media following as at September 2018. These findings indicate that even though Kenyan banks have different platforms on social media platforms, customer preference for bank following is largely via Facebook, as they follow and like the
posts therein better as compared to other platforms, with approximately 4.3 million fans. However, after sampling Facebook posts of the 15 banks to examine their social media communication trends and patterns, it was noted that 90% of banks mainly use their platforms to advertise individual bank products and ongoing promotions, despite having a large following of fans and followers. Customers, therefore, do not comment on the ad posts. Some banks exclusively use them as advertising channels and have no meaningful interaction with their customers. A few banks do send goodwill messages to followers, but bank-to-customer interaction is low and responses to customer complaints are truncated. Some banks respond to queries, but when there is a complaint, this is taken either offline or not responded to at all.

In the past, bank customers who were dissatisfied with bank services or products addressed their complaints to the traditional customer service desk either via phone call or face-to-face visits to the bank or branch in question. Others did so in writing, and more recently through email, waiting for written responses back from the banks and which would take some time. There are a few banks that consistently provide motivational messages, while others have sporadic posts. In addition, Facebook followers and fans are continually giving reviews of the bank pages and performance, while giving as little as 2.0-star rating reviews, and others at 4.8 stars, information which is available to all worldwide. This study sought to investigate why this is so and what were the customer perceptions on current and future SMU for communication with their own respective banks.

1.2.3 Social media use and banking at the United Nations Nairobi

According to information obtained from the United Nations Information Centre (UNIC) website, the United Nations office in Nairobi (UNON) is one of the four major United Nations (UN) office sites in the world. Others are in New York,
Geneva and Vienna. UNON is domiciled in Gigiri area in Nairobi and the UN agencies are served largely by three banks with offices at the UN Complex—that is, Kenya Commercial Bank (KCB), Standard Chartered Bank of Kenya (SCB) and the United Nations Federal Credit Union (UNFCU), although staff members are free to open bank accounts with banks of their choice (UNON Administrative Note, 8/2017).

This population includes staff members of diverse nationalities working in the various agencies that includes international professionals, national officers, and general service staff. These staff are highly mobile and work or have worked in different countries during official missions and would best benefit from a platform such as Facebook for speedy and convenient communication with their respective banks, while visiting other countries away from office or home countries. They were also likely to give wide-ranging and balanced views of their choice to use Facebook, depending on their experience in other countries in comparison with Nairobi.

A quick analysis of the various UN agencies’ social media sites indicated that the respective agencies operate official social media accounts, but it was not easy to tell whether the posts or comments on the various platforms were from staff members within the UN system in Nairobi or around the world. No information was indicative of communication with banks, and therefore no conclusive information denoted whether the agencies and/or staff members had had any official or personal online conversations with the banks.

1.3 **Statement of the Problem**

Bank customers, viewing social media platforms or posts by banks in Kenya, are not using them to communicate with their respective banks (Jagongo & Kinyua, 2013). The authors use both qualitative and quantitative data to analyse and conclude findings that indicate the use of social media by businesses is an important but under-
researched area. Social metrics data also support this view. As a communications tool, Facebook allows users to react to content by either liking, disliking, commenting, sharing, and posting photographs on other friends’ platforms to communicate and maintain a relationship online (Sileshie, 2014). Of the 15 banks sampled above, with a total population of over 4 million fans and followers on Facebook, it was noted that their customers are not doing any of these activities with content posted on bank pages, other than posting occasional complaints that are largely not responded to. It was also noted from further content analysis that banks have been focusing on broadcasting advertisements or information on their social media platforms—which is speaking to their customers and not with their customers. It is opined that Kenyan banks cannot continue to ignore this issue if they choose to engage in the digital space or forums effectively as their posts or content on their social media platforms will bear no fruit.

According to an article found on the BusinessTech website (2018), a study conducted on five top South African banks showed that only a very small percentage of customers made use of banks’ social media platforms to communicate with banks, and the only form of interaction focused on the latter pushing their products for sale.

This would seem the case in other countries such as Bulgaria, where Parusheva (2017), in her study on Facebook use by the five largest Bulgarian banks using Facebook for social media banking, posited that the views of bank customers using Facebook regarding active social media communication with banks are overwhelmingly negative. This is caused mainly by doubts about security, and the customers therefore do not use the platforms to communicate with their banks.

However, in the United States, the Financial Brand affords highlights of the Conversation Report, 2015, that provides information on a study undertaken on the
banking industry use of social media by customers, which showed top banks register up to 800,000 conversations on their social media pages, with the Bank of America dominating with a large portion of the same (Pilcher, 2015). This allows for banks in the U.S. to build communities around their brands, which is not the case in Kenya.

1.4 Purpose of the Study

The purpose of this study was to examine the factors that influence customer intentions and subsequent use of Facebook pages as communication tools with their respective banks, with reference to the United Nations staff in Nairobi.

1.5 Objectives of the Study

This study was guided by the following objectives:

(1) To explore whether facilitating condition factors have a significant relationship with the use of Facebook to communicate with banks by UN staff in Nairobi.

(2) To find out whether social influence factors have a significant relationship with the use of Facebook to communicate with banks online by UN staff in Nairobi.

(3) To investigate what perception and attitude factors inform behaviour intention by UN staff in Nairobi in their choice to use Facebook to communicate with banks.

(4) To examine whether age, gender and trust moderate facilitating conditions, social influence, and behaviour intention factors for using Facebook for online communication.

(5) To examine current online sentiments by users and customers of select banks’ Facebook pages in Kenya.
1.6 Research Questions

This study thus sought to determine the following:

(1) What is the relationship between Facebook’s **facilitating conditions factors** and the use of Facebook pages for communication by bank customers who are UN staff in Nairobi in relating with their banks?

(2) Is there a connection between **social influence factors** on Facebook pages and the use of Facebook pages for communication by bank customers who are UN staff in Nairobi in relating with their banks?

(3) What behaviour intention factors on **perceptions or attitudes** affect the use of Facebook pages for communication by bank customers who are UN staff in Nairobi in relating with their banks?

(4) What is the comparison of the strength of relationship between the factors, **facilitating conditions, social influence, and behaviour intention**, and the use of Facebook pages for communication by bank customers who are UN staff in Nairobi in relating with their banks?

(5) How do **age, trust, and gender** moderate the relationship between facilitating conditions, social influence, and behaviour intention towards the use of Facebook pages for communication by bank customers who are UN staff in Nairobi in relating with their banks?

(6) What are the current overall bank **users’ online sentiments** using Facebook pages?

1.7 Rationale of the Study

The key objective of being on social media is to interact with people and build an online community and therefore, customers need to use the provided platforms for communication (Pempek, Yermolayeva, & Calvert, 2009). The authors go on to state
that social media is about the customer, not the organizations. The implication here is that there is a need to evaluate how an organization’s online communication with customers is progressing, by assessing how their customers are using their social media platforms, for them to reap the benefit of having different online platforms. Dijkmans, Kerkhof, and Beukeboom (2015) contend that consumers’ SMU is positively related to online company engagement. Therefore, organizations opening social media accounts need to bear this in mind.

Ernst and Young (2012) posit that worldwide, almost one-third of customers who use social networking sites to interact with their banks also use them to comment on the service they have received and to pass on news about good offers. Given the vital role that advocacy plays in customer product and relationship decisions, the findings of this study will be important not only to the banking industry but also to other service industries.

Donner and Tellez (2008) in their study on acceptance of technology innovations in the banking industry, also discovered that a technology’s ability to mediate relationships did not always mean it would do so—and more and more consumers preferred to stick with face-to-face interactions. There was therefore a need to interrogate what factors were affecting consumer acceptance of communication via social media so that when their apprehensions are addressed, they may be encouraged to adopt this mode of communication. This makes this study worthwhile.

Kilgour, Sasser and Larke (2015) assert that social media is a fascinating area of research that is evolving rapidly and that it is now vital for companies to understand how users interact through this medium, which then implies organizations need to continually seek what factors are influencing their customers’ use of social
media platforms, what they need, how they perceive the provided organization’s social media platforms, and how they are currently interacting with existing accounts and hence the relevance of this study. Consequently, this study is essential, especially for banking institutions in Kenya—which is the scope of this study—as they work on building efficient and effective social media departments to cater for online communities with the customers’ perception at the core of planning future communication strategies.

1.7.1 Why study Facebook for banks’ online communication?

Amongst social media platforms selected, Facebook was preferred as out of the 15 banks reviewed in Kenya, all have Facebook accounts, indicating 100% preference and use compared to other social media platforms. Globally, according to the 2018 World Retail Banking Report by Capgemini and Efma (2018), banks that have leveraged on social media have also largely used Facebook in strategic ways. Examples of such banks, according to the report, include:

a. Deniz Bank (in Turkey) which was the first bank to open a Facebook branch allowing customers to not only access their accounts but also carry out banking transactions such as applying for loans and money transfers.

b. Commonwealth Bank of Australia, which provides an app on Facebook that enables access to accounts, payment platforms, and money transfers between banks.

c. Royal Bank of Canada, which was the first North American bank to provide a platform for payments between Facebook friends.

d. ICICI Bank in India has an app on Facebook that allows customers to pay friends while tracking expenses on the same platform. This app also allows
transfers of cash to prepaid accounts, which one can use to pay for services.

e. ASB Bank of New Zealand, which operates a virtual branch that allows t-bot chats between customers and staff members.

f. Moven Bank, which integrates the past financial history of customers with social timelines, providing insights into their spending habits and thus providing a platform for interaction.

These findings show that banks in other countries are leveraging on Facebook online communities to grow their brands. This trend, coupled with the rising number of Facebook users in Kenya, makes it an important social media platform to study so that Kenyan banks, and indeed those in other countries, can use this information in their communication strategies.

1.7.2 Why study social media communication in the banking industry?

According to the preliminary analysis done, it was noted that most banks in Kenya use social media rather modestly, focusing on pushing products or as an alternative means of outbound communication. Online customer interactions or communication appears rather lopsided compared to other retail markets. Vejačka (2017) states that posting content or comments on social media platforms does not end an organization’s social media activity, and that pushing those products to consumers may improve sales for a fleeting time, but this effect wears off in a little while. The author opines that it is better for an organization to understand the market, as comprehending customer choices would help modify conversations and result in more effectiveness and boosting of a customer’s response. Öztürk and Güven (2014) posit that by analysing interests, behaviours and demands of the customers through social media, products and services can be effectively targeted to the consumers and
the feedback of these activities can be obtained fast and transparently, thereby improving customer service.

1.7.3 Why study the United Nations staff use of Facebook?

The UN offices in Nairobi comprise a population of varied and diverse backgrounds, with staff from over 190 nationalities—which represents bank customers living in Nairobi, both visitors and citizens served by different banks. The UN cannot simply be called an international organization; it comprises a conglomeration of institutions, nations’ domestic priorities, and individual personalities (Goodrich, 2009) and continues to be an undeniable force in world affairs. Understanding the staff online requirements could therefore assist other organizations in understanding actual requirements for customers based in Nairobi and allow for better conversations when these are considered.

The UN staff in Nairobi come from countries all over the world, including national and general service staff, the majority of whom are Kenyans. This population is considered quite heterogeneous in nature and their composition has been a perennial discussion before the UN General Assembly (UNGA) as far as the geographical distribution of the staff in the UN Secretariat is concerned (Goodrich, 2009). According to Goodrich (2009), this discussion has brought about many working formulas over the years for appointments, which largely state that all member nations should have representation in the UN offices in the world without discrimination, in terms of grades or positions; more importantly, the staff complement needs to add value to the organization. This is largely informed by UN Resolution 1097 (XI) of 1957, where the General Assembly recommended that in all future appointments to the UN Secretariat, appropriate preference be given to nationalities which formed a disproportionate small part of the Secretariat at all levels
(UNGA, n.d.). The Resolution’s aim is that the Secretariat should be an efficient
element of international cooperation reflecting the diversity of cultures and
outlooks of its members (Goodrich, 2009).

The UN utilizes various social media platforms—which include Facebook,
Twitter, YouTube, Flickr, Google+, Pinterest, Tumblr, Instagram, LinkedIn, and
Snapchat—for various purposes as noted from the UN website. Their main focus area
however is Facebook and Twitter for posting news, photos, information about global
goals for sustainable development, economic and social affairs, peacebuilding efforts,
and welcome comments from all visitors around the world. The UN Staff comments
are largely to do with the organizational issues, including following up on vacancies
at UN offices around the world.

1.8 Significance of the Study

This study is important to different stakeholders and the banking industry in
different ways, as elucidated below:

i. Banks

This study is important to the banking industry in Kenya as it will inform
banks of current trends, customer preferences, and communication needs on social
media. The findings facilitate the understanding of factors affecting customer
communication with banks, including online activities on posts and comments found
therein. It also helps understand what content to improve on and what not to post as
they consider online conversations in future.

ii. Other corporate organizations and financial institutions

The study is important to other corporate and retail organizations currently
using Facebook as a communication channel with their business customers. It
provides information that these organizations can use to prescribe potentially effective
strategies, policies, and frameworks for addressing customer communication needs online. Furthermore, the information that this study provides can help these organizations to know how to better handle customer complaints or comments and other requests online.

iii. United Nations offices around the world

The findings of this study will assist other UN offices around the world when contracting for banking services as their staff needs for online communication will be factored in to ensure a seamless experience for UNON staff members wherever they work. Findings from this study pegged on the Nairobi office can be used to negotiate better contract performance with other banking institutions around the world.

iv. The government of Kenya and policymakers

This study adds to the existing knowledge of social media users’ requirement for online communication and interactions that government officials and policymakers can use when crafting policies. It provides current information concerning corporate social media engagement and as such, sensitizes policymakers and key government officials on preferred communication needs and trends. The findings of this study can positively influence policies and contribute to the improvements of existing ones.

iv. Epistemological Significance

The findings of this study are of high epistemological value as they contribute to the limited existing literature concerning factors affecting social media communication in Kenya, especially for financial institutions considering online engagement. In so doing, this study is of vital importance in its facilitation of the understanding of the link between customer expectations and bank communication for effective delivery of social banking services. Furthermore, while delving into an area
that is largely ignored by extant literature within the Kenyan context, this study forms an important source of information for future studies and scholars interested in the subject. It allows them to familiarize with the issues and attendant concepts.

1.9 Scope of the Study

The focus of this study was the factors influencing the use of Facebook as a medium for online communication between banks and their customers within Nairobi.

The study focussed on customers who had social media accounts and are bank account holders. Essentially, this involved people who are over 18 years, this being the age of majority in Kenya (Kenya Law Reports, 1977), from which an individual can operate their own bank account and communicate with the bank directly.

The study was conducted among the staff members of all agencies located within the United Nations offices in Nairobi (UNON), United Nations (UN) Complex, whose total population is 1,769 as given by the 2017 UN General Assembly Report to the Secretary General on composition of the secretariat staff in the Nairobi duty station. A sample was selected from this population.

The study survey was conducted over a period of two months, between November and December 2018, which was the tail-end of the fourth quarter of the banks’ fiscal year in Kenya; the findings can be used when drawing up budgets for engagement or for new social media strategies for subsequent years.

In addition, consumer data analytics for sentiment analyses for online users was undertaken between November and December 2018, which was the period of the study, to support findings for the same duration. The focus for this was for six banks, two from each tier, as follows: Tier 1 Large (KCB and Standard Chartered Bank), Tier 2 Medium (I&M Bank and NIC Bank) and Tier 3 Small (Guaranty Trust Bank
and Gulf African Bank). These were found representative of banks in all tiers in Kenya (big, medium, and small) and hence the reason for selecting them.

1.10 Limitations of the study

This study did not focus on online communication in all social media platforms as the emphasis was mainly Facebook pages. As was seen earlier, out of the 15 banks reviewed in Kenya, Facebook was the preferred social media platform and a majority of respondents (91%) had Facebook accounts, indicating preference and use compared to other platforms.

In interrogating Facebook use and intention to use, the study did not focus on all products or applications offered by Facebook and dwelt mainly with communication on Facebook pages. Those applications providing for live chats, such as Facebook Messenger and Facebook Live, are mentioned in the study but use of the same, though significant for online conversations, was not interrogated.

The scope and findings of this study did not consider the entire UNON population in Nairobi as some agencies’ offices are located outside of the UN Complex, but focus was on the 1,500 working there and their families who frequent the UN compound. This was considered representative of the entire population and hence the exclusion.

This study did also not examine all the constructs or factors initially proposed by Venkatesh et al. (2003) for the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The study considered two initial variables, i.e. Facilitating Conditions (FC) and Social Influence (SI) and treated Behaviour Intention (BI) as an IV. This was because the initial constructs have been studied variously between 2003 and 2014, and the researcher wanted to find out if the proposed three variables were relevant for today’s social media environment. The study incorporated
the initial constructs, i.e. Performance Expectancy and Effort Expectancy, as part of the FC.

Tufekci and Brashears (2014) opine that even though social media is increasingly becoming a key area for social interaction for organizations, some people are not readily accepting digitally-mediated sociality because they considered the same to be hollow and vacant as compared to physical interactions. Therefore, there was a need to establish what factors were affecting the use of Facebook in terms of whether these perceptions were informed by FC, or SI, or those affecting their intention to use and thus the choice of these three variables—which lends to further growth of the theory.

Although Forrester Research (n.d.) suggests three areas of social media metrics—namely, reach, engagement, and conversion—this study focused only on the “use” metrics of sentimentality and mentions. These are both part of the engagement metrics. The study did not focus on reach metrics as well as conversion metrics.

1.11 Assumptions of the Study

This study had the following assumptions:

a. That the questionnaire respondents’ study population all had Facebook accounts, which was the main platform of study, and that they use the platform for communication with others and have continued access to it.

b. That the respondents were resident in Nairobi for at least one year, and were bank account holders within this jurisdiction.

c. That the comments of the online users studied for the sentiment analyses were also resident in Nairobi and thus commented on those banks’ Facebook pages located here and its environs.
d. That the said online population’s comments were from customers of the respective banks and reflected reality of their sentiments.

e. That Facebook was the dominant platform for all demographics for online users, and therefore the study did not examine this in the analyses.

1.12 Chapter Summary

This chapter provided the introduction and background of the study and elucidated the current situation on the use of banks’ social media platforms in Kenya for online communication. It has provided information depicting the growth of account holders to approximately 48 million, served by 31,000 banking staff members, as per figures provided by the Central Bank of Kenya. The one-on-one engagement efficiency ratio of these customers is considered low. Justification for the need for social media platforms to supplement customer service delivery to bridge this gap and cater for a growing online population has also been provided.

However, previous analyses showed that despite banks indicating that they have moved a bulk of their customer relations and formal communication globally to social platforms, their customer response has been poor, and this formed the backbone of the study. The problem statement thus captures the fact succinctly by looking at what other scholars have reported on the same from previous studies. The purpose is thus drawn from this statement, which was to examine the relationship between the factors that influence customer intentions and subsequent use of Facebook pages as communication tools with their respective banks, with specific reference to the study population.

The objectives of the study, research questions, and significance and scope of the research are discussed. The key terms used in the study have also been
highlighted. The limitations encountered, and assumptions considered during the study, are also explicated.
CHAPTER 2
LITERATURE REVIEW

2.0 Introduction

This chapter examines extant literature on how social media has been used as a medium of communication between customers and banks, and factors affecting the same within the banking industry. Of interest is what scholars and previous studies have stated and found concerning the use of Facebook in the banking industry.

The review was aimed at achieving two principal goals: One, it was intended at creating a deeper understanding of social media, specifically how Facebook has been used by banks for online communication with customers. Two, it sought to identify whether there were inconsistencies in previous studies and scholarly arguments concerning the perception of customers’ use of Facebook as a social media platform for online communication with banks. This study centred on the unified theory of acceptance and use of technology (UTAUT) model as the theoretical framework for examining SMU for bank-customer or customer-bank communication. The review commenced with a conceptualization of the UTAUT model and an examination of how the UTAUT explains SMU.

2.1 Theoretical Framework

2.1.1 Unified theory of acceptance and use of technology (UTAUT).

The UTAUT model was developed by Venkatesh, Morris, Davis G. B., and Davis, F. D (2003) to provide a more comprehensive understanding of the degree or extent of acceptance and use of information and communication technology (IT). It is a comprehensive model based on at least eight theories of technology acceptance models or theories. Specifically, the UTAUT model draws from the technology acceptance model (TAM), the model of personal computer utilization, the
motivational model, the diffusion of innovation theory, the social cognitive theory, the theory of reasoned action, the theory of planned behaviour (TPB), and the combined TPB and TAM (Thomas, Singh, & Gaffar, 2013).

Venkatesh et al. (2003) had noted that acceptance of ICT had yielded many competing models with different sets of determinants for acceptance, and therefore sought to review the literature of the above eight models, empirically compare them and their extensions, and formulate an integrated or unified theory that considered all the constructs of the said models. Their findings from data collected over a six-month period from four organizations showed variance in user intentions to use IT, and therefore the need for a unified model. When first tested, UTAUT outperformed findings from data used with individual models, which then provided a new and practical tool for organizations to use to help understand the drivers of acceptance of IT. In addition, it would help organizations assess the probability of success for innovative technology introductions that would help design proactive interventions targeting users who are less inclined to adopt and use new systems (Venkatesh et al., 2003)

2.1.2 Theory constructs.

The UTAUT model focuses on whether the user of a technology, or a technological application, is willing to accept innovative technologies and their ability to deal with the technology’s salient features (Sarfaraz, 2017). This model has been applied in many communication fields, with the aim of answering the fundamental question: What influences users towards accepting information and communication technology (ICT) solutions (Al-Qudah, 2015)? To address this broad-based objective, the UTAUT model consists of four key concepts: Facilitating conditions (FCs),
performance expectancy (PE), social influence (SI) and effort expectancy (EE) (Venkatesh, et al., 2003; Thomas, et al., 2013).

FCs are the perceived degree of availability of the technical or organizational infrastructure needed to support the technologies (Venkatesh, et al., 2003). PE is conceived as the degree to which a person trusts that use of a given technology will result in performance advantages (Thomas, et al., 2013). SI refers to the extent to which a person believes that other people they consider important believe they should (or want them to) use a given technology (Cheah, Teo, Goi & Wong, 2013). EE is the amount or level of effort needed to receive the performance desired (Sarfaraz, 2017). In addition to these concepts, UTAUT also incorporates four moderating variables—namely, gender, age, voluntariness of use, and education—as being integral in technology acceptance and use (Thomas, et al., 2013).

The UTAUT model assumes that PE, EE, and SI directly influence the BI (Al-Qudah, 2015). According to Venkatesh et al. (2003), together with FCs, BI is a vital predictor of use of technology among individuals. In fact, the test that these theorists did on the applicability of the model determined that up to 70% of variance in user intention to accept and use a technology is accounted for by the UTAUT theory.
2.1.3 Growth of UTAUT theory.

Many studies have been conducted using this model since it was conceptualized in 2003. It is noteworthy that other researchers have found lower explanatory power for UTAUT in technology acceptance and use. For instance, Wang and Shih (2009) in their study on why people use information kiosks in Taiwan, collected data using structural equation modelling techniques from 244 respondents and found a 64.5% variability in BI towards the use of technology, while Teo (2011) in his book on factors influencing teachers’ intention to use technology in education, found that the UTAUT theory accounted for just 35.3% of BI to use technology.

In spite of these inconsistencies, UTAUT has an explanatory power for technology use. In a quantitative study, Ghalandari (2012) used the constructs of UTAUT to examine acceptance of e-banking services in Iran among 310 customers of Bank Melli at Tehran city, and specifically looked at the moderating role of age and gender in customer accession to the use of online banking. The findings of Ghalandari
(2012) were that PE, EE, SI, and FC had a significant effect on user behaviour and intention to use e-banking, and that age and gender moderated the relationships between the variables.

Cheah et al. (2013) also applied the UTAUT theory to understand the motivating factors for m-banking use among Malaysian consumers by adding constructs such as trust and perceived value and found that they all have a positive significant relationship towards adoption of m-banking. They also determined that the UTAUT model enabled comprehension of factors driving m-banking use in the country.

Tarhini, El-Masri, Ali, and Serrano (2014) applied the UTAUT theory using a quantitative approach based on a cross-sectional survey to examine the acceptance and use of internet banking in Lebanon using 408 consumers. They found that PE and SI were significant predictors of customers’ BI to use internet banking. However, the authors added other concepts such as task-technology fit and perceived credibility.

As such, the preference of UTAUT as a theoretical framework for this study is not abstract, but is founded on the proven validity of this model as a research tool and instrument for understanding the underpinning factors for the adoption of technology/technological innovation in the banking industry (Tarhini et al., 2014). However, despite its application, replication, and integration in multiple research that has been conducted to understand the adoption of technology in the banking industry, there is still need for a systematic theorizing and investigation to fully conceptualize the salient factors in context-based use of technology by consumers. Such was the focus of the current study, which drew from the UTAUT theory to conceptualize how social media, and Facebook in particular, can be used effectively as a communication or engagement platform in the banking industry.
Another study by Sarfaraz (2017) applied the UTAUT model, using a structural equation modelling technique and obtaining quantitative data from a randomly selected group of people to examine the uptake of mobile banking in India. The study determined that the adoption of mobile banking was positively correlated with PE, EE, and risk perception. Table 2.1 gives a chronology of the growth of UTAUT and the constructs studied by different scholars.

**Table 2.1: Growth of unified theory of acceptance of use of technology model**

<table>
<thead>
<tr>
<th>Year</th>
<th>Authors</th>
<th>Study</th>
<th>Constructs</th>
</tr>
</thead>
</table>
### Table 1: Constructs Used in Previous Studies

<table>
<thead>
<tr>
<th>Year</th>
<th>Author(s)</th>
<th>Constructs Used</th>
<th>Years Studied</th>
<th>Constructs of Original Theory</th>
<th>MVs</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>Timothy Teo</td>
<td>Teachers’ intention to use technology</td>
<td>Performed</td>
<td>Performance Expectancy, Effort Expectancy, Facilitating Conditions, Subjective Norms, Attitude</td>
<td>BI and SMU</td>
<td>Author</td>
</tr>
<tr>
<td>2012</td>
<td>Kamal Ghalandari</td>
<td>Acceptance of e-banking</td>
<td>Performed</td>
<td>Performance Expectancy, Effort Expectancy, Facilitating Conditions, Subjective Norms</td>
<td>BI and SMU</td>
<td>Author</td>
</tr>
<tr>
<td>2013</td>
<td>Cheah, C. M., Teo, A. C., Ooi, K. B. &amp; Wong, C. J.</td>
<td>M-banking Use motivating factors</td>
<td>Performed</td>
<td>Performance Expectancy, Effort Expectancy, Social Influence, Trust, Perceived Value</td>
<td>SMU</td>
<td>Author</td>
</tr>
<tr>
<td>2017</td>
<td>Javed Sarfaraz</td>
<td>Mobile banking</td>
<td>Performed</td>
<td>Performance Expectancy, Effort Expectancy, Risk Perception</td>
<td>Behaviour Intention</td>
<td>Author</td>
</tr>
</tbody>
</table>

**Source:** Author

While previous studies have looked at various constructs using UTAUT, this study focused on four constructs—that is, FCs, SI, BI, and Online Sentiments (OS)—in examining the factors influencing the use of social media by customers for communication with banks. It is noted that other scholars have treated FCs on their own; however, this study treated two constructs of the original theory, i.e. Performance Expectancy and Effort Expectancy, as part of Facilitating Conditions as an IV to assess whether these have any relationship towards SMU in Nairobi. BI was
also treated as a DV by other scholars influenced by PE, EE and SI, but this study considered it as an IV, encompassing customer perceptions that would influence or affect SMU for online communication with banks. A new construct was also included—Online Sentiments—to find out whether positive, negative, or neutral comments online have any bearing on whether they can influence the use of SMU for online communication. Online sentiments contribute to social media use, as suggested by Tarhini et al. (2014) and Kim and Prabhakar (2004).

In addition, as the growth of SMU is increasing exponentially, as seen above, this study sought to find out whether the ages, gender, and trust disposition of bank customers would moderate the relationships among the proposed three constructs and significantly influence or affect their online communication with banks using Facebook. These moderating variables have been used by other scholars in other studies, so this study sought to find out if they were significant in the Kenyan context.

2.2 General Literature Review

2.2.1 Social media use in the banking industry.

Within the banking industry, social media has been used as an important alternative channel to offer consumers basic banking services as well as communication from banks to customers (Njoroge & Koloseni, 2015). According to Kirakosyan, (2014), technological innovations in the field of ICT have also transformed information access and communication. Hajli (2014) concurs that the Internet has emerged as the basic platform for global electronic business, and as the easiest and cheapest way for interaction and communication. One of the most important trends that has emerged with the introduction of the Web 2.0 (which allows a two-way communication and sharing of user-generated content), is social media (Meikle, 2016).
Social media is conceptualized by Meikle (2016, p.6) as “networked database platforms that combine public with personal communication.” According to Fuchs (2015), the Web 2.0 and social media that emerged in 2005 is characterized by platforms such as social networking sites (such as Facebook, LinkedIn, Pinterest); blogs (such as WordPress); Wikis (such as Wikipedia); micro-blogs (such as Twitter, Weibo and WhatsApp); and user-generated content-sharing sites (like YouTube and Patreon).

For this reason, Bonsón and Flores (2011) contend that the phrase “social media” is applied loosely to conceptualize these new Web 2.0 platforms. They explain further that the distinguishing element of social media, which separates them from conventional internet tools such as websites, is their interactivity or communication between two parties. According to Kingsnorth (2016) and Jalang’o (2015), it is the interactivity element of social media and their growing popularity that has made them especially important in business, and more particularly in banking. Kingsnorth (2016) and Bonsón and Flores (2011) explain that social media interactivity occurs across multiple horizontal connections, which generates a mutable user experience.

Owino et al. (2016) opines that the increased competition in the banking industry in Kenya has forced banks to review and redefine their marketing communication strategies. The main goal of promoting dialogue has been three-fold: To enhance brand equity; increase their relevance and thereby ensure customer commitment; and establish long-term customer relations and, in so doing, ensure customer engagement and loyalty (Owino, et al., 2016).

According to Capgemini (2017), the advent of the Internet and mobile-based channels has compelled banks to deliver a reliable multi-channel experience. Capgemini (2017) contends that this has resulted in a shift in transactional and
informational touchpoints between customers and their banks. The social media platforms have therefore become the most important sources of information for customers. For banks in Kenya, social media has emerged as a flexible instrument for enhancing organization-customer communication and as such, various banks have integrated social media platforms to engage and communicate with customers, with the overall goal of enhancing customer relations (Constantinides & Fountain, 2018).

In Kenya, scholarship has largely failed to examine factors influencing customer communication through social media with financial institutions, and indeed other retail organizations (Jagongo & Kinyua, 2013). Scholars have largely focused on adoption and effectiveness of electronic banking, such as studies done by Gikandi and Bloor (2010), and acceptance of mobile banking, such as the study by Lule, Omwansa, and M wololo (2012). There are also other studies on the uptake of M-Pesa (Safaricom’s mobile money transfer platform), which look at how subscribers are using mobile phones to transact financial activities—such as the one done by Hughes and Lonnie (2007). At the interpersonal level, scholars have examined the role of Facebook in building social capital (Ellison, Steinfield, & Lampe, 2008) and this study therefore sought to bridge this knowledge gap by finding out how Kenyan banks could leverage on SMU for communication with customers by identifying the pain-points that hinder building social capital. The findings would be instrumental in assisting financial institutions when drawing up or developing social media strategies for communication with customers.

This study therefore sought to build scholarly knowledge on factors influencing customers’ communication with banks on social media, specifically Facebook, to improve online customer-to-bank relations. The findings of the study
can guide these banks on the need to create favourable impressions of themselves by creating more amassed messaging to connect with customers on online platforms.

2.2.2 Regulatory framework for banks’ social media use.

Financial institutions use social media in many ways—including marketing and advertising, and conversing with existing and potential customers, for example through responding to customer complaints and inviting feedback from the public (Federal Financial Institutions Examination Council [FFIEC], USA, n.d.). This form of interaction can be formal or informal and occurs in an open and less secure environment, and therefore poses a few inimitable challenges to these institutions as they consider the customers’ welfare. FFIEC proposes that banks should set up risk management programmes to manage potential risks to the banks and consumers commensurate with risks presented by SMU in respective financial institutions. In addition, FFIEC states that the internal regulatory framework used should be in tandem with offline banking activities and regulations—such as laws to do with advertising, privacy, third party concerns, fraud, and customer complaints and inquiries.

In Kenya, there is no explicit regulation concerning SMU in banks. However, CBK proposes proper identification and monitoring of IT-related risks as well as supervisory guidance by individual banks to ensure compliance with the Computer Misuse and Cybercrimes Act, 2018. CBK also advises that banks should include social media risk assessment programmes in their management objectives. In CBK’s guidance note on mitigating cyber risk, the bank encourages financial institutions to develop and implement a comprehensive programme for this purpose and to also notify the CBK if any cybersecurity incidents can have an adverse impact on business operations within 24 hours (CBK, Guidance Note, 2017).
2.2.3 United Nations staff in Nairobi.

The United Nations organization was founded in 1945 as an international organization that is currently made up of 193-member states (UN website). The mission and work of the United Nations are guided by the purposes and principles contained in its founding charter. The Nairobi office was established in 1996 and is the current UN headquarters in Africa. Two global programmes—the United Nations Environment Programme (UNEP) and the United Nations Human Settlements Programme (UN-Habitat) also have their headquarters at UNON, which plays host to 24 UN agencies and programmes with a joint presence in Kenya (UNIC, n.d.). Appendix 7 provides a breakdown of these agencies. The different agencies operate independently of each other with different mandates and are mostly domiciled in the UN Complex in Gigiri area, Nairobi County. However, not all agencies have their offices in the UN Complex and those domiciled there are 12 in number, with a total of 1,500 staff members (United Nations General Assembly, Rep. No. A/73/79).

2.2.4 Facebook – Social media platform.

Facebook was initially launched as a social networking site for college students, exclusively for Harvard, in 2004. It has since opened up to populations all over the world and registered a tremendous increase in subscribers over the years (Sileshie, 2014). According to the Global World Index (2018), the current total number of monthly active Facebook users was 2.17 billion, with about 88% accessing their pages via mobile phones and 12% via other devices, making Facebook the leading platform in the world, Africa, and Kenya. The percentage of Facebook profiles declared as female is 44% and male 56%, showing most users are male. Facebook users use the platform to display their profiles, post/share relevant information on their pages, connect with friends/followers, and exchange personal
messages via Facebook Messenger, which is a message/chat application. (Wilson & Gosling, 2012)

As a social network, the Facebook page allows friends, family, co-workers and anyone else to chat, comment on others’ posts and photos, as well as share information (Sileshie, 2014). The author goes on to state that its initial objective was to provide a place where students could share personal news, events, announcements and, perhaps most importantly, photographs which users could like, dislike and comment on. Additionally, Facebook pages provide a passive mode of interaction in an unobtrusive way with targeted persons in public settings (Paul & Morrison, 2017). Moreover, Facebook now seeks to embed itself in users’ everyday life, with the hope that everyone should have a presence in Facebook not just for communicating with friends but to use to organize and extend one’s social relations and more generally one’s online connectedness (Plantin, Lagoze, Edwards, & Sandvig, 2016).

From the Facebook website, the company’s mission is to give people the power to share and make the world more open and connected. Facebook believes that increased connections between people, through their site, would lead to better understanding between diverse groups. The platform was designed to be free for its users, giving them control of their individual information and who can access the same, which is the core purpose of Facebook (Sileshie, 2014). The author also contends that the platform allows individuals to connect with friends in a simple manner—sharing news, thoughts, and multimedia content with each other.

This study focused on how bank customers use Facebook accounts and pages for communication with banks, or lack thereof, and possible future use. It also looked at how some customers use the said pages to influence others to use their pages to communicate officially with their banks.
According to Plantin et al. (2016), Facebook pages allow businesses and organizations to connect with customers, fans, and constituents online. The authors also contend that organizations create pages where they post news, offer deals, post content, introduce products, and manage customer service relationships where they can also reach online communities through targeted advertising, creating ads that are tailored to appear on specific groups or people’s pages they hope to reach. Despite the platform offerings, and extensive use by banks in Kenya, bank customers have barely used Facebook to communicate with banks in the past, hence this study.

A sentiment analysis on Facebook pages to study online comments of the general public was also necessary to capture ongoing online conversations—both positive and negative commentary—that would provide insights into customer expectations and their usage of the platforms.

According to Facebook developers, the main function of the platform is to allow for communication and for users to stay connected 24 hours a day, 7 days a week, which has replaced traditional modes of communicating, exchanging news, and staying connected (Sileshie, 2014). This is made possible by two popular segments of Facebook—News Feed and Messenger. News Feed is the primary service of Facebook which receives reactions such as like, love, shock, tears, and wow, depicted in different emojis provided in the platform (Essongou, 2016). The News Feed’s important function is building friendships and relationships, allowing for socialization among users, and helping users keep in touch by posting information about themselves (Essongou, 2016).

Facebook Messenger allows users to connect with businesses and friends through direct messaging on its chat application, which is an independent application from Facebook (Essongou, 2016). Facebook developers state that one needs a
Facebook account to chat on Facebook Messenger. The chat app is the second most popular chat app in the world (Global Web Index, 2018), which is supplemented by Facebook Live for standard users who may stream themselves live to their friends and thereby have live conversations. These applications provided by Facebook can provide alternative platforms for live conversations between banks and customers, if utilized strategically, and are useful for online real-time conversations.

Facebook, compared with other platforms, is considered a mass audience reach platform used for brand building, communication, and engagement (Litt, 2012), and this explains this study’s bias and preference. Additionally, information obtained from the Facebook Developers website indicates that Facebook has a variety of management tools that allow organizations to dynamically engage with their audience as compared to other platforms, such as the following:

a. Pages—allows for appointment scheduling and chat via Messenger, meaning customers can converse with banks via this medium.

b. Pages Insights—a valuable analytics tool that allows banks to monitor how many likes they have, wherefrom, and how the sentiments change over time—which would inform what information to post.

c. Messenger—other than offering free texting and video calling, this platform is useful for customers and banks to talk to one another and make payments to other users. Messenger Greetings is an app that allows users to create customizable notes, which are useful for communication online.

d. Facebook pixel—a code installed in a website that lets an organization measure, optimize, and build audiences that would inform future communication.
These tools that highlight trends and analytics are relevant for bank-customer online conversations and can help create meaningful communication between the two, hence the preference for Facebook use in this study.

### 2.2.5 Facebook analytics tools.

According to Bailey (2018), posting content on Facebook pages without understanding who your audience is and the type of content they want is dangerous and unnecessary; he goes on to recommend the use of Facebook analytical tools such as *Facebook Insights* and *Facebook Analytics Funnels*, which provide insights that enable a business to measure the performance of its page, track engagement, and review how customers interact with posts therein. The tools also help organizations understand who the most interactive audience is and how they interact with the business pages—and also help ensure that the right content is prioritized for targeted audiences as it works with Facebook’s algorithm to determine what content is served to what audience (Loomer, 2017; and Bailey, 2018).

### 2.2.5 Banks online communication and other digital trends.

New digital technologies are transforming the landscape of financial institutions and evolving the way business is done (Haeberlin, 2018). According to Rezayat (2017), an expert system analyst at Maskan Bank of Iran, banks in the past used advertising, direct mail, and face-to-face communication as strategies to provide their customers with financial services. However, the approach has changed from provision of customer service to partnership and interaction with customers. Rezayat (2017) also contends that to effectively communicate with customers online, banks would need to have a better understanding of customers’ emotions and interests, including behaviour, and this information can be obtained from social media platforms as this is the expectation from bank customers—who are now using...
different channels instead of direct meetings with bank employees. This expectation and customer passion for digital channels would therefore force banks to have an effective presence on online channels.

Rezayat (2017) opined that Big Data analysis will be one of the requirements of banking success in the context of social media, where collection and analysis of customer data is significant for the success of banks, and indeed any business. This is because a lot of crucial data is generated daily on social media platforms and it is useful when drawing up communication strategies. Social media data sources obtained from analytical tools, such as Facebook analytics, combined with other data from other customer touch points, e.g. websites, call centres, automated teller machines, and online banking, can assist banks remain more customer-oriented while gaining more customer insights and converting these insights into valuable services and products (Sileshie, 2014). Just as Facebook uses its analytical tools to gain insights on how people behave to enable personalization and better user experiences, organizations will be able to gain similar insights through Big Data analysis with information obtained from social media networks. Understanding customers’ behaviour enables organizations match their offerings with customer requirements (Rezayat, 2017). Additionally, the key point to note is that the key to social media interactions between friends, fans and followers, is that these conversations leave data behind for others to seek out and use, whether it is historical data that started the conversation, or the subsequent comments, discussions, and shares. These conversations can stay on the network later, typically for a digital eternity, and form a useful history and data repository of information that can be discovered, brought back to life, shared, and learned from forever. Trying to obtain some information from the
huge ocean of conversations could be a tough task and that is where big data comes in and makes analysis of what is required attainable.

Hinchcliffe (2011) opines that the confluence of big data and social media allows vital new intelligence to find one before they know they need it, especially in the predictive analytics field. Big data allows one to quickly run enormous amounts of speculative queries in a timely fashion despite the highly decentralized nature of data on social media networks.

In addition, according to Haeberlin (2018), issues of online transfer of funds, microfinance, and crowd-funding in the social media context will be highlighted in future through listening to customer needs. Therefore, it has become necessary for banks to understand these demands properly by analysing their data in social networks.

2.3 Empirical Literature Review

2.3.1 Studies using UTAUT in Kenya.

In the Kenyan context, studies done using the UTAUT model have largely focused on adoption of IT systems and technology, such as the one done by Gituru and Macharia (2005), who sort to validate the root cause of users’ failure to accept bank IT projects using this theory. The authors’ main objective was to find out the extent to which the constructs of UTAUT influence acceptance of information technology within the Kenyan context, and they included moderators such as exposure and security. Through a descriptive research of 143 subjects using cluster sampling, they determined that all the constructs were relevant and in addition, the main concerns were IT experience and security.

In investigating the influence of ICT tools, skills and infrastructure on knowledge sharing in state corporations in Kenya, Nguyo, Kimwele, and Guyo (2015)
conducted a descriptive study using 142 members of the Kenya National Library Service, using UTAUT. They found that ICT structures and network availability, which are facilitating conditions, affect 95% of knowledge sharing processes. Therefore, the authors concluded that improvement of the same would greatly convalesce knowledge sharing, innovativeness, and productivity in service delivery in these corporations.

Additionally, Gitau and Omwenga (2016), in examining the application of the UTAUT model to understand the factors influencing the use of Web 2.0 tools in e-learning in Kenyan public universities, conducted a descriptive survey with data collected from both students and lecturers through a purposive sampling method. They found that performance expectancy of the tools was the main factor influencing acceptance. The authors also envisaged that adoption of the said tools for e-learning would largely depend on facilitating conditions provided by universities for use by integrating them in teaching and learning.

In an exploratory and descriptive study in Kenya, Wamuyu and Maharaj (2011) used UTAUT to investigate factors influencing successful use of mobile technologies to facilitate e-commerce and the status of e-commerce applications in the local context. This was done among 570 micro and small enterprises, with the help of entrepreneurs and key managers. The authors found that appropriateness of the technology, user acceptance, and performance risks (technological challenges) played an important role in shaping the use of technologies, which is in line with the facilitating conditions and performance expectancy as proposed by the UTAUT model.
2.3.2 Use of UTAUT in communication studies.

As a technology acceptance model, UTAUT has been largely used in predicting and explaining the individual behaviours towards the acceptance and usage of modern technologies. Communication scholars have also mainly used the model to investigate adoption of new communication medium that helps determine acceptance of use. One such study was done by Dulle and Minishi-Majanja (2011), who used the UTAUT model to determine adoption of open access information for online studies in universities in Tanzania among 544 respondents selected through stratified random sampling. The authors found that attitude, awareness, effort expectancy, and performance expectancy were the key determinants for the respondents’ behaviour intentions of using open access. They also found that age, awareness, behaviour intention, facilitating conditions, and social influence had significant effect on the respondents’ actual usage of open access.

In examining the role of social media in research practices and how scholars were using social media for communication and information dissemination, Gruzd, Staves and Wilk (2012) used UTAUT to conduct a content analysis of semi-structured interviews of 51 scholars in the information science and technology field. This was in a bid to interpret factors that influence intention and the use of social media for communication by scholars. The authors found that performance expectancy and social influence showed a positive association with behaviour intention and subsequent use, while effort expectancy and facilitating conditions showed a negative association of intention and use.

Alwahaishi and Snasel (2013) sought to find out whether there were any cultural aspects in Saudi Arabia that influenced use of new communication mediums brought about by the proliferation of ICT using the UTAUT model among college
graduates. The authors found that performance and effort expectancy, social influence, facilitating conditions, perceived playfulness (i.e. pleasure and enjoyment), attention focus, and behaviour intention influenced behaviour intention and subsequent use of modern communication technologies.

Kaba and Toure (2014) also conducted a study on the use of social networking sites to investigate the psychosocial variables that predict use of these websites for communication among 1,039 users in Africa. They noted that within this context, the UTAUT model did not hold up. The authors opine that the model had been used to examine ICT adoption, use and dissemination, but focused primarily on IT characteristics rather than considering information and interaction aspects involved in the use of social networking sites, which require the exchange of verbal and nonverbal messages conveying emotion and information.

In exploring the behaviour of 3G mobile communication users, Wu, Tao, and Yang (2007) used the UTAUT model to carry out interviews and questionnaires on Taiwanese citizens’ adoption of mobile telecommunication services. Their study found that performance expectancy, social influence, and facilitating conditions significantly influenced behaviour intention, findings which were consistent with the original study of Venkatesh et al. (2003) but noted that effort expectancy did not influence use or behaviour intention.

2.3.3 Studies on banks’ social media presence in Kenya.

According to Foller.me (2018) social media analytics tool, used for measuring fans and followers, Cooperative Bank of Kenya, has 1.3 million Facebook followers, KCB has 1.2 million, Equity Bank has 716,808, and Barclays Bank of Kenya has 286,663 followers. The analytics tool also shows that KCB has just over 271,000 Twitter followers, Cooperative Bank of Kenya has over 246,000, Barclays Bank has over 91,000, and Equity Bank has over 171,000 followers on Twitter. These figures indicate that not only have commercial banks integrated social media in their marketing mix, but also that they seem to prefer Facebook as their platform of choice for digital marketing communications (Aluoch, 2017; Jaling’o, 2017; Chege, 2017).

In a study conducted by Njeri (2017) on SMU by banks in Kenya, it was found that the commonly preferred social media tool is Facebook at 67%, followed by Blogs at 18%. Twitter and LinkedIn were not popular, registering only 9% and 6%, respectively.

However, despite the growing use of social media by banks and customers, the use of these platforms by the latter, as Capgemini (2017) argues, is still formative or tentative at best. ABA (2017) states that even banks that are using one or more social media channels are not fully utilizing the potential of these sites. Just 73% of the banks are very, or somewhat, active on social media and a considerable number, 27%, are not active at all (ABA, 2017).

2.3.4 Bank and customer preference for Facebook use.

There are various social media platforms, including social networking sites (SNS), blogs, Wikis, micro-blogs, and user generated content-sharing sites used for communication (Meikle, 2016). As such, the fundamental question is: What is the customers’ most-preferred platform among these and what influences them to communicate or engage online with their respective banks? Among the few studies
that have attempted to answer this question is the report by ABA (2017), which indicates a discrepancy in customer preference for the platforms. According to the report, Facebook is the banks’ most preferred social media platform in the United States with a 90% preference rate, followed by LinkedIn (69%), Twitter (52%), YouTube (38%), and Instagram (22%).

The other social media platforms, including Pinterest and SNS register just 5% and 4%, respectively (ABA, 2017). The same report states that all demographics are increasingly relying on online sources, especially social media platforms, to support their purchasing and investment decisions. A recent report by Google revealed that 65% of online consumers rely on online information, while 66% of smartphone users—instead of getting information from conventional sources such as newspapers and TVs—are relying more on online channels (ABA, 2017). The report also states that Facebook is the most preferred platform for use by both banks and consumers. The preferences for Facebook could be linked to its penetration across all demographics in most countries. Deb and Glaysyer (2017) state that 2017 estimates for Facebook subscriptions vis-à-vis other social media platforms was 86% across 33 countries. The same report by Deb and Glaysyer (2017) maintained that the platform was the world’s leading source of news, with 44% of subscribers in 26 countries relying on Facebook for their news.

These global trends in the pervasiveness of Facebook, which is also reflected in the Kenyan context, is indicative of the preference of the platform among Kenyan banks and their online communities (Ng’ang’a, 2015). According to Soko Directory Team (2018), a recent report released by BAKE indicated that 12 million Kenyans were Facebook subscribers. This was followed by WhatsApp with 8 million subscribers, YouTube with 7.1 million, and Instagram with 4 million (Soko Directory
Team, 2018). Nonetheless, while most scholars agree that consumers are increasingly turning to online sources for their information, Jalang’o (2015) finds that in Kenya three-quarter of teenagers (75%) are more popular with SNS. However, according to Chege (2017), Facebook is the preferred social media platform for individuals aged between 18 and 24 years. She reports that 44% of people aged between 18 and 24 prefer Facebook, compared to 34% of individuals aged between 25 and 34 years, and that just 10% of those aged between 33 and 44 prefer Facebook (Chege, 2017).

What is apparent is a discrepancy in study findings on Facebook preference globally and in Kenya. While the ABA (2017) states that Facebook is the platform of choice among all demographics, Jalang’o (2015) finds that in Kenya, the platform is mostly preferred by teenagers, while Chege’s (2017) findings indicate that young adults aged between 18 and 24 are especially popular with Facebook. No findings are conclusive for those over 44 years in the Kenyan context. The question is: Why is Facebook preferred by customers over other social media platforms? According to Khan, Al-Balushi, Algaithi and Al-Shihi (2017), the reason for the preference of Facebook by customers and banks is simply due to its popularity and pervasiveness. The platform’s huge subscriber base relative to others allows people to find each other more easily since the majority of social media users are on Facebook. Similarly, the reason for the use of Facebook as the key digital communication channel by banks is because it is on Facebook where the banks are likely to reach the largest number of online communities (Khan et al., 2017).

Facebook, as a social media platform, is crucial for both companies and customers as it allows for interactivity and customer engagement (Miekle, 2016). In this sense, it allows customers to seek personalized information and for companies to respond and solve customer queries and complaints in real time (Khan et al., 2017).
Therefore, organizations can enhance customer experience and engagement, the outcome of which is greater customer commitment and loyalty to the firm (Jalang’o, 2015; Njeri, 2013). Furthermore, as a Web 2.0 based platform, Facebook offers numerous advantages relative to the conventional communication campaigns that banks would otherwise use. By using Facebook, banks have a greater means of reaching a wider online customer audience and prospects through messages that are tailored to respond to changing attitudes and behaviours (Bonsón & Flores, 2011) and hence the reason for this study’s bias towards examining Facebook.

2.3.5 Customer perception of social media use for communication.

Customer perceptions of social media use can be captured by social listening software as well as self-reported surveys (Hudson, Huang, Roth, & Madden, 2016). The literature review so far has revealed that social media platforms, specifically Facebook, are the customers’ most preferred source of information, especially young people (ABA, 2017; Chege, 2017; and Jalang’o, 2017). In this regard, Bonsón and Flores (2011) have argued that there are several reasons why Facebook is especially preferred by both customers and banks, including the fact that it allows two-way communication between banks and their customers, permits prompt or real-time reaction to customer needs, allows banks to engage with their customers and develop greater brand awareness among online communities, and facilitates the communication of the banks’ service portfolio to their customers (Bonsón & Flores, 2011). But what do customers expect of banks on social media and how do they perceive the communication via different platforms?

According to Rossman, Wilke and Stei (2017), one of the main expectations of customers, when they engage a company on social media, is that their complaints would be handled efficiently and effectively, and in real-time. However, they argue
that these platforms remain largely underutilized by organizations, especially in handling customer complaints with the potential of creating certain perceptions in the mind of the customer. Steenburg, Deighton and Caravella (2012) contend that organizations, including banks, are mostly using these platforms—especially Facebook—for their communication strategies. In fact, in banks which are more service-oriented, Facebook has been used mainly to examine customer online communication for early identification of service issues, create a satisfying experience for customers, and as a means of providing customers with a convenient way of sharing their sentiments directly (Rossman et al., 2013). However, little precedence has been accorded to the use of these platforms for effectively handling the myriad of complaints that customers may have as individuals or those that they may share or how this communication is perceived by the customer (Menno, Birth, Harkink, & Jong, 2015).

According to Syowai (2013), while Kenyan banks such as the Kenya Commercial Bank (KCB) and the Cooperative Bank of Kenya have implemented complaint management on Facebook, the efficacy of these efforts has been called into question owing to the banks’ inability to follow through on comment responses. Syowai (2013) conducted a study on complaint management by KCB and found that while customers have persistently raised concerns about poor service quality at the bank’s branches—which include salary advance delays, loan delays, and system downturn—the bank has failed to directly respond to these complaints on Facebook and other social media platforms, which then affects customers’ need to use the platforms for communication.

According to Njeri (2013) another key expectation of online customers when they interact with banks on social media is that the channel would permit a two-way
communication with the bank. Kotler and Armstrong (2012) state that social media not only permits customer service functions such as answering questions and handling complaints, but also a communicative exchange between the firm and the customers on issues that the latter consider important. In this sense, the customers expect to relate with the banks at a deeper and more meaningful manner rather than just being recipients of the banks’ marketing information (Njeri, 2017; Ng’ang’a, 2015).

2.4 Conceptual Framework

A research model proposed by Venkatesh et al. (2003)—the Unified Theory of Acceptance and Use of Technology (UTAUT) model—with local context, was proposed in order to examine the factors affecting individual acceptance of online communication with banks in Kenya through social media.

**Independent Variables (IVs)**

- **Facilitating Conditions (FC)**
  - Perceived usefulness
  - Ease of platform use
  - Speed of obtaining information
  - Availability for 24/7 contact with bank
  - Frequency of Banks Responsiveness

- **Social Influence (SI)**
  - Friends advice on social media
  - Colleagues & Friends Use
  - Feeling of Isolation
  - Ability to interact with others
  - Important Others use of Facebook

- **Behavior Intention (BI)**
  - Planned future use
  - Perceived value
  - Recommend future use
  - Future use

- **Online Sentiments (OS)**
  - Online comments – neutral, negative or positive
  - Reviews & recommendations

**Moderating Variables**

- Age
- Gender
- Trust

**Dependent Variable (DV)**

- Use of Facebook Pages for Communication
  - Direct messaging banks on Facebook
  - Posting feedback in response to bank queries.
  - Commenting on existing bank posts.
  - Reaching out to banks on Facebook
  - Sharing bank posts

**Figure 2.2:** Conceptual framework for Facebook page use (Source: Author)
Figure 2.2 illustrates the proposed conceptual model and highlights the key variables and their resultant relationship. From the literature study and perusal of previous work in similar fields, the author developed the following hypotheses to investigate the factors influencing bank customers’ communication via Facebook pages with reference to United Nations staff in Nairobi.

**IV 1: Facilitating conditions predict bank customers’ intention to use Facebook pages for online communication with their banks.**

While UTAUT examines facilitating conditions as the availability of technical or organizational infrastructure needed to support technologies (Venkatesh, et al., 2003), separately from performance expectancy (conceived as the degree to which a person trusts the use of a given technology will result in performance advantages) and effort expectancy as the level of effort needed to receive the performance desired, this study considers all these three constructs as Facilitating Conditions and the indicators refer to them as thus.

**IV 2: Social influence on Facebook predicts bank customers’ intention to use Facebook pages for online communication with their banks.**

The study investigated the extent of SI influences on the use of social media for communication on Facebook pages. This was while looking at key considerations or indicators that influence or make customers use social media—such as whether use of the Facebook platform by friends and colleagues would influence them to use Facebook pages for communication, and whether failure to use Facebook would make them feel isolated.
IV 3: Bank customers’ perceptions and attitudes of Facebook predict their behaviour intention to use Facebook pages for online communication with their banks.

The UTAUT model theorizes behaviour intention as influenced by PE, EE and SI. However, subsequent studies conducted using this model, such as Ghalandari et al. (2012), Cheah et al. (2013) and Tarhini et al. (2014), were conducted in non-African countries, and therefore the author believes in such contexts the model was suitable. However, within the African context, there is need to establish whether customers have any intention or inclination to adopt the new phenomena of online communication without being influenced by other factors—and thus BI was examined on its own in this study.

IV 4: Online sentiments on Facebook predict bank customers’ use of Facebook pages for online communication with their banks.

This study hypothesizes that greater FC, BI, and SI would match a positive sentiment and less would make it either neutral or with negative sentimentality. The study examined the online sentiments of Facebook page user and sampled a few comments. The analysis sought to find out whether they were positive, negative, or neutral—whether they would influence the choice to use Facebook for communication with banks online.

Moderating Variables: Age, gender, and trust moderate the relationship between facilitating conditions, social influence and behaviour intention of bank customers’ use of Facebook pages for online communication with their banks.

The inclusion of trust enables investigation of its relationships with the UTAUT factors. The literature review showed inconsistencies in relation with the
effects of trust on the use of information technology; however, the effect of trust is found to be positive in studies on internet usage.

**IV 6: UTAUT model is fit to explain bank customers’ intention and subsequent use of Facebook pages for online communication.**

This model was preferred due to its integrative approach that incorporated some of the IVs proposed by Venkatesh *et al.* (2003) from other theoretical models that were developed to explain acceptance and use of technology – the technology here being social media. It is also noted that this unified model integrates variables and contributions from other theories following in-depth analysis of literature on acceptance of technology use and therefore fitted in well with the study.

**2.5 Chapter summary**

This chapter reviewed previous studies done in relation to the research objectives. The chapter discussed the use of the unified theory of acceptance and use of technology (UTAUT) model and how it was used to measure customers’ experience and perceptions of using social media to communicate online with their banks. The chapter provided information on how other studies have used the various constructs in online studies, with the different variations of the theory by different researchers. An extension of the UTAUT theory is proposed by including constructs that were not in the original model— which are “online sentiments” as well as a combination of three original constructs as one. These are performance expectancy, effort expectancy, and facilitating conditions, which were all treated as facilitating conditions. This is done as the study seeks to examine factors that influence online communication that were not considered in the original model in 2003 when examining the extent of acceptance of the technology or technological innovation. The chapter also looked at previous related studies that would add credence to the
study by examining studies on bank social media use and customer preference of Facebook over other platforms for online communication in Kenya and other countries, and how social media is making it possible for bank-to-customer communication and vice versa. Customers can express what they need and want in real time, thus creating opportunities for organizations to connect with them and hence the need for meaningful conversations for mutual benefit.

The chapter concluded by identifying the gaps this research sought to fill through a proposed conceptual framework, which was identified as the gap between customer expectations of social media use by specifying what constructs the study investigated that influence current and future use of Facebook for communication.
CHAPTER 3

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methodology that the researcher used in the study to examine the relationship between the perception and use of social media for online communication by customers with their banks in Kenya. The chapter highlights the research approach and design taken and describes the operationalization of variables. The research instruments used are explained, and the chapter further identifies the target population for the study. It also provides a description of the sampling design, including the sampling frame, sampling procedure or technique, and sampling size used. The chapter provides pretest findings and goes on to explain the ethical considerations adopted as well as data collection and data analysis methods. At the end of the chapter, findings on the general study population description are presented from information obtained from the questionnaire responses.

3.1 Research Approach

In this study, the researcher adopted an exploratory research approach. An exploratory approach is habitually adopted when there are few or no conclusive earlier studies to either refer to or rely upon to predict or envisage an outcome (University of Southern California Libraries, 2016). The approach is mostly used to understand how best to proceed in investigating an issue or identifying the methodology that was most effective in gathering information about a matter (University of Southern California Libraries, 2016).

Baxter and Babbie (2010) and De Vaus (2011) state that systematic designing of a research ensures that the problem or issue of interest in the research is comprehensively and effectively addressed in accordance with the objectives of the
study. The exploratory approach was adopted in the study for several reasons. First, in the Kenyan context, there are few studies that have examined how bank customers have used social media for communication with their banks (Jalang’o, 2015). Thus, the approach was justified to the extent that the issue is not well understood, as few studies exist regarding the problem in Kenya, as contended by Jalang’o (2015). Second, this approach helped in the gathering of online information concerning current customers’ attitudes towards the use of social media by banks to communicate with them. This was achieved through an examination of customer sentiments online in reaction to posts by banks and comments by other customers.

3.2 Research Design

This study employed a mixed methods research design using the Concurrent Triangulation Strategy (CTS), which allows for two concurrent data collection phases, with priority given to either phase—or equal priority to both phases—during data collection (Creswell, 2013). This design method has a number of strengths and advantages. It allowed the researcher to collect data physically and online to confirm, cross-validate, and corroborate findings. There was a need to request the respondents to give their views to interrogate behaviour intention from actual bank customers, as these could not be obtained online; and there was also a need to find out the current sentiments about using Facebook pages for communication from users online. According to Creswell (2013), researchers use this method to validate data by expanding on the quantitative findings when including the qualitative results. The triangulation design involved collecting both types of data during one phase of the research at roughly the same time and was carried out using the quantitative design.

The researcher used questionnaires, as the research instrument, to request the respondents to provide information that would help examine the relationship between
FCs, BI, and SI and use of social media for communication. Data was collected, analysed and interpreted separately to enable the researcher predict the current position amongst the research target population in Kenya.

For the qualitative design, the researcher used a data analytics tool—Distil Radar (DR)—as the research instrument, which is a social media sentiment analytics application that automatically extracts information about users in a non-intrusive way (Ortigosa, Martín, & Carro, 2014), to analyse sentiments during the duration of the study. The application was run on the selected banks’ Facebook pages to mine the information required. This assisted the researcher to obtain insights from the selected platform of study, Facebook – as a communications tool. The findings were important in understanding why customers embraced use of the platform for communication and their behaviour intention towards the same.

Data was collected, analysed, and interpreted independently. Findings were later compared to determine whether the actual findings of each design would corroborate the overall findings of the study.

3.3 Operationalization of Variables

Operationalization of research concepts or constructs constitutes the definition of variables so that they can be measured either qualitatively or quantitatively and expressed in operational terms (Lindlof & Taylor, 2017). This study examined four variables: Facilitating conditions (FCs), social influence (SI), behaviour intention (BI), and online sentiments (OS) that assessed the factors that influenced customer communication with banks through Facebook.

Under FCs, defined earlier as the degree to which one believes that an organizational and technical infrastructure exists to support the use of a system, the study sought to find out whether ease of platform use, platform preference, and
perceived usefulness by bank customers, and frequency of bank responsiveness therein (considered here as facilitating conditions) were indicators that would influence use of Facebook for online communication by customers.

Under SI, defined earlier as how others attend to social information and then use this information in their own lives, the study sought to examine whether friends, fans, followers, and their reviews and recommendations (considered here as social factors) had any influence on whether customers used Facebook to communicate with their banks.

Under BI, previously defined as the measurement of an individual’s intent to do something, this study sought to examine the factors affecting or influencing bank customers’ intent to use Facebook for online communication—such as risk perception, perceived value of the platform, current attitudes, and considered intention for future use. These are indicators that were considered under behaviour intention.

Under OS, defined as thoughts, views, feelings, and ideas that are user-generated opinions on an organization’s products and services by users or communities on online social media platforms, this study sought to find out if these can influence the choice of using social media for communication between customers and banks.

The study also sought to investigate whether age, gender, and trust controlled or moderated the three variables (FCs, SI, and BI) to influence the use of Facebook for communication. FCs, SI, and BI were constructs included in the original UTAUT theory. However, the study sought to extend the UTAUT model by including an additional moderating variable, namely, trust. This is because other scholars have considered that trust plays a critical role in online environments as it involves a high degree of uncertainties (Lin, Lu, Wang, & Wei, 2011). In addition, Facebook profiles
that contain users’ personal information may lead to security and privacy risks and exert a significant influence towards acceptance of interactive online communication (Kim & Prabhakar, 2004).

For the DV, indicators on Facebook use included interaction with bank Facebook pages by liking or disliking banks’ posts, posting feedback in response to queries on the Facebook pages of banks, commenting on existing banks’ posts, and sharing banks’ posts or images with others.

Measures in research are the elements in a study which participants respond to, which include interview and survey questions, or situations constructed for the study (Jensen, 2012). The author asserts that when surveys or interviews are constructed, one must ensure that questions relate directly to the research or study itself. Lindolf and Taylor (2017) also opined that measures should contain simple questions that avoid ambiguity, to ensure they obtain accurate responses and are not time-consuming—ideally, not longer than a 20-30-minute time limit.

The measures of this study ensured use of simple language that laypersons could understand with sufficient information to investigate the research objectives.

3.4 Research Instruments

3.4.1 Survey Questionnaires.

The data collection instrument in the first phase of the study was a questionnaire created using Microsoft Forms. A formal questionnaire is used to gather information from respondents about knowledge, attitudes, feelings, and beliefs (Brick & Lohr, 2018), and it was thus designed to investigate each construct in the study objectives. The questionnaire was distributed online (via email and WhatsApp chat application) by the researcher, who provided a link to the survey that was used to access the same by the respondents. There were also printed copies that were
circulated to those respondents that the researcher could not reach via email, and these were collected after 14 days.

The research instrument contained multiple questions for each variable to assess the same construct. This avoided social desirability bias, which would otherwise have made participants uncomfortable or unwilling to share information that would reflect negatively on them in their social environment despite anonymity of their responses. Other measures this study avoided were self-evaluation biases and focussed on recent experiences.

3.4.2 Software-based social media analytics tool.

For this study, the researcher used Distil Radar sentiment analytics tool, which was found effective in measuring sentiments in different social media platforms in comparison to Facebook. The tool was employed to corroborate the study findings and measure the opinions of bank customers and the attitudes of the said banks. Ortigosa et al. (2014) states that sentiment analytics application tools analyse the sentiments in users’ writings on social media pages, specifically what they write about, and classifies them as positive, negative, or neutral. DR extracts comments on selected client pages and provides percentage scores on the said sentiments against existing online mentions. It also provides information on the source of social media platform, which indicates where clients are most active.

According to Distil Radar (2018), an online analytics company, sentiment analysis is defined as the approach, process, method, and technique through which one can derive information about a service, brand, and customer attitude towards a product or organization.

The analysis was specifically done for two banks in each of the categories listed earlier from each tier group, as per Table 1.1. Posts, comments, and reactions on
these banks’ Facebook pages were analysed for customer sentiments and the information obtained was used to provide a broader perspective than could be gained from the exclusive use of questionnaires. In addition, the sentiment analyses have been used to corroborate or confirm the study findings during the period under investigation, and this assisted to offset weaknesses that may have hampered the quantitative method.

The tool used, Distil Radar, provided information on percentage scores of positive and negative comments by source on each platform, as well as indicating the number of mentions by online users, figures of which were used for analysis. The tool also indicated sentiment trends in the period under review, with an overall percentage score plotted on a graph for easy interpretation. The tool also presented information on the online documents where customers have commented on them; these are available on the Internet for further review.

3.5 Population and Sampling Design

3.5.1 Population.

The population chosen for this study comprised the staff at the United Nations Office in Nairobi, Kenya (UNON) as shown in Table 3.1. This included all the agencies whose offices are located within the UN Complex, Gigiri, who were the target population. The UNON staff members comprise some 1,500 individuals working in various positions to facilitate the organization’s goals and objectives. They include top-level managers, international professionals, national officers, and general service staff from different agencies domiciled at the Nairobi office.

The reason for choosing this population was because these employees come from varied backgrounds with diverse nationalities (over 190). They were therefore considered likely to provide varied findings that were representative of residents in
Nairobi. In addition, the staff members have bank accounts, which is a mandatory requirement under their employment contracts. They also occasionally interact with their banks, which makes them competent in answering the relevant questions that aided in the realization of this study’s objectives.

The researcher is an employee of the United Nations Children’s Fund and the proximity to the research subjects also made the population accessible to request their participation in the study. Measures were however taken to prevent conflict of interest during data collection.

Population or target/accessible population in research refers to a large pool or set of events, subjects (people), items, events, or aspects from which a representative portion for sampling is used (Omar, 2014). The target population is the group upon which the researcher(s) extrapolate findings or make generalizations. Asiamah, Mensah and Oteng-Abayie (2017) suggest that the target population should be homogenous—that is, elements, individuals, or cases within it must exhibit or have the information that is of utmost relevance to the study or issue being investigated. In addition, the validity of the research relies on the extent to which the findings of the study can be closely associated with the salient features or characteristics of the target population (Bartlett, Kotrlik, & Higgins, 2001). Therefore, the population in the study was found suitable in terms of homogeneity and represented a significant portion where a sample could be used to make generalizations.
Table 3.1: UNON staff population distribution per agency.

<table>
<thead>
<tr>
<th>Agency</th>
<th>Population Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. United Nations Office in Nairobi (UNON)</td>
<td>185</td>
</tr>
<tr>
<td>2. United Nations Human Settlements Programme (UN-Habitat)</td>
<td>135</td>
</tr>
<tr>
<td>3. United Nations Environment Programme (UNEP)</td>
<td>180</td>
</tr>
<tr>
<td>4. United Nations Educational, Social and Cultural Organization (UNESCO)</td>
<td>85</td>
</tr>
<tr>
<td>5. United Nations Children's Fund (UNICEF)</td>
<td>227</td>
</tr>
<tr>
<td>6. United Nations Development Programme (UNDP)</td>
<td>115</td>
</tr>
<tr>
<td>7. Food and Agriculture Organization (FAO)</td>
<td>102</td>
</tr>
<tr>
<td>8. UN Women</td>
<td>118</td>
</tr>
<tr>
<td>9. United Nations Industrial Development Organization (UNIDO)</td>
<td>68</td>
</tr>
<tr>
<td>10. United Nations Population Fund (UNFPA)</td>
<td>105</td>
</tr>
<tr>
<td>11. World Food Programme (WFP)</td>
<td>118</td>
</tr>
<tr>
<td>12. United Nations Centre for Regional Development, Africa Office (UNCRD)</td>
<td>62</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,500</strong></td>
</tr>
</tbody>
</table>

*Source:* United Nations General Assembly (n.d.). *Composition of the Secretariat*

The population for the social media analytics included six banks from the previously sampled banks in Nairobi. These are Kenya Commercial Bank, Standard Chartered Bank, I & M Bank, NIC Bank, Guaranty Trust Bank, and Gulf African Bank. These banks were representative of all banks in Tier 1, 2, and 3 in terms of size; two were selected from each group.

### 3.5.2 Sampling design.

This study employed a sampling design that selected a small group of individuals from whom the attributes or characteristics of the total population were represented. It is often not feasible to collect information from the entire target population of a study due to multiple reasons, including time and financial constraints.
As such, a researcher often selects a representative portion of the population, a process called sampling (Baxter & Babbie, 2010). The sampling design is therefore the outline of how the researcher(s) goes about collecting the relevant information. It entails a discussion of the sampling frame, describing the sampling technique and the calculation of an appropriate sample size (Baxter & Babbie, 2010).

The second phase of the research used a convenient sample from selected banks for sentiment analysis. Two top banks were selected from each tier group as categorized by the Central Bank of Kenya (2018) as large (Tier 1), medium (Tier 2), and small (Tier 3), which represented each bank category. Hence, those selected were deemed representative enough.

3.5.2.1 Sampling frame.

In this study, the sampling frame was obtained from the UNON Staff Directory (2018) for staff based in the Nairobi duty station annexed as Appendix 7. The sampling frame is a list, catalogue, or register of events, cases, items or individuals in the target population from which a researcher obtains the sample (Decoster & Lichtenstein, 2008). It is also conceived as a checklist of events and individuals—which is an accurate and relevant record of the population—and acts as a source of the sample (Asiamah, et al., 2017).

For the sentiment analytics, select banks used were Kenya Commercial Bank and Standard Chartered Bank Kenya (representing the large banks), I&M Bank and NIC Bank (representing the medium-sized banks, and Guaranty Trust Bank and Gulf African Bank (representing the small banks). The frame was drawn from banks previously selected in the preliminary study, two from each bank size category, as per Table 1.1.
3.5.2.2 Sampling technique.

This study adopted a stratified random sampling method. This is a process of sampling that gives equal proportionate representation to each stratum (Rahi, 2017). Using this sampling technique, the population was divided into subgroups or strata according to their numbers in the 12 UN agencies domiciled at the UN Complex. Random sampling was then taken of each stratum to give each individual in the various agencies an equal chance of inclusion in the sample (Taherdoost, 2016). The stratification comprised staff members per agency, so that every stratum was sufficiently represented.

The target population was considered as a whole regardless of their positions in the organization. This is because online virtual communities are non-discriminative in nature (Yoo & Gretzel, 2008) implying that social media provides a level playing field for all regardless of designations or positions in an organization and consumption of information posted therein does not require conservative hierarchical corporate designations.

Using the Distil Radar social sentiments analytic software, the banks whose customer sentiments were harvested were stratified in terms of size, so that those used from Tier 1 (Kenya Commercial Bank and Standard Chartered Bank Kenya) were analysed separately from the rest. The same was done for those in Tier 2 (I&M Bank and NIC Bank), and Tier 3 (Guaranty Trust Bank and Gulf African Bank).

3.5.2.3 Sample size.

The sample size for this study was selected using The Research Advisors (2006) sampling size table (Appendix III). For a population of 1,500, the sampling size needed is 460, with a 99% confidence level and a 5.0% margin of error. A sample size is defined as the representative fragment or portion of individuals, events, and
items that actually participate in the study (Gentles, Charles, Ploeg, & McKibbon, 2015). The sample size as a portion of the population consists of individuals who are closely related in terms of characteristics within the population, but whom the research has the means of accessing within a given time and with the available resources. The sample therefore comprised 460 individuals working in various agencies at UNON stratified as per Table 3.2:

**Table 3.2: Sample Size Population Distribution**

<table>
<thead>
<tr>
<th>Agency</th>
<th>Population Distribution</th>
<th>Population % Distribution</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 United Nations Office in Nairobi (UNON)</td>
<td>185</td>
<td>12%</td>
<td>54</td>
</tr>
<tr>
<td>2 United Nations Human Settlements Programme (UN-Habitat)</td>
<td>135</td>
<td>9%</td>
<td>42</td>
</tr>
<tr>
<td>3 United Nations Environmental Programme (UNEP)</td>
<td>180</td>
<td>12%</td>
<td>55</td>
</tr>
<tr>
<td>4 United Nations Educational, Social and Cultural Organization (UNESCO)</td>
<td>85</td>
<td>5%</td>
<td>24</td>
</tr>
<tr>
<td>5 United Nations Children's Fund (UNICEF)</td>
<td>227</td>
<td>15%</td>
<td>69</td>
</tr>
<tr>
<td>6 United Nations Development Programme (UNDP)</td>
<td>115</td>
<td>8%</td>
<td>36</td>
</tr>
<tr>
<td>7 Food and Agriculture Organization (FAO)</td>
<td>102</td>
<td>7%</td>
<td>32</td>
</tr>
<tr>
<td>8 UN Women</td>
<td>118</td>
<td>8%</td>
<td>36</td>
</tr>
<tr>
<td>9 United Nations Industrial Development Organization (UNIDO)</td>
<td>68</td>
<td>5%</td>
<td>24</td>
</tr>
<tr>
<td>10 United Nations Population Fund (UNFPA)</td>
<td>105</td>
<td>7%</td>
<td>33</td>
</tr>
<tr>
<td>11 World Food Programme (WFP)</td>
<td>118</td>
<td>8%</td>
<td>36</td>
</tr>
<tr>
<td>12 United Nations Centre for Regional Development, Africa Office (UNCRD)</td>
<td>62</td>
<td>4%</td>
<td>19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,500</strong></td>
<td><strong>100%</strong></td>
<td><strong>460</strong></td>
</tr>
</tbody>
</table>

*Source: Author*

The selected sample comprised of a heterogeneous population in terms of age, gender, attributes and psychographics.
For the sentiment analytics tool, the sample size was narrowed to those sentiments obtained during the study period, which was November and December 2018. The sentiment tool included a percentage score of total mentions across the platforms, as those on Facebook pages alone could not be isolated on their own. However, the source documents were for Facebook use alone.

3.6 Research Procedures

The processes, strategies and activities that the researcher assumes when gathering relevant information are conceived as the research procedure (Decoster & Lichtenstein, 2008). To effectively collect the intended data, the researcher conducted the following activities. Questionnaires were developed in line with the underpinning objectives of this study and the overriding theoretical framework. After completing the research proposal and developing the instrument, the researcher sought approval for the research from the United States International University-Africa (USIU-A) Research Office.

The researcher then made a reconnaissance visit to the Administrative Office of UNON and requested permission for the study from the organization’s leadership. The letter obtained from USIU-A Research Office was deposited with the relevant department at UNON as part of the request for approval of the study. In addition, the researcher applied for a research licensing permit from the National Commission for Science, Technology and Innovation (NACOSTI) in Nairobi, who granted the permit before research was undertaken.

3.6.1 Pretest findings.

This section looks at the pretest findings and information on suitability of the research instrument as well as the sentiment analysis tool.
3.6.1.1 *Research instrument.*

A pretest was conducted among 10 UN staff who were adults aged 18. Social science literature has few sample size recommendations for pilot studies, given the popularity of the pilot. However, some relevant articles bring attention to the matter. For example, in a discussion of exploratory and pilot studies, Isaac and Michael (1997) suggested that “samples with N’s between 10 and 30 have many practical advantages” (p. 101), including simplicity, easy calculation, and the ability to test hypotheses, yet “overlook weak treatment effects.” For similar reasons, Hill (1998) suggested that 10 to 30 participants for pilot studies in survey research are sufficient.

The respondents who participated in the pretest were excluded from the main survey. Cronbach’s Alpha was used to test the reliability of the constructs. Sekaran and Bougie (2013) stated that a coefficient greater than or equal to 0.7 is acceptable for basic research. The most common reliability coefficient is Cronbach’s Alpha, which estimates internal consistency by determining how all items in a test relate to all other items and to the total test—that is, internal coherence of data. The reliability is expressed as a coefficient between 0 and 1.00. The higher the coefficient, the more reliable the test is.

For the pretest for data collection, the researcher used 10 respondents from one UN Agency, the United Nations Office on Drugs and Crime (UNODC), whose office is domiciled in the UN Complex, for ease of identification to ensure that the findings of these 10 were excluded from the main study. The researcher debriefed the pretest respondents to obtain feedback on questions that may not have been clear and adjusted them accordingly to help improve the data collection instrument. The results of the pretest were for determining the feasibility of the study and suitability of the questionnaire—and hence were not included in the final data analysis.
All variables depicted that the Cronbach’s Alpha values were above 0.7 and were thus considered reliable (Facilitating Conditions = 0.922, Social Influence = 0.911, Behaviour Intention = 0.841, Use of Social Media for Communication = 0.879).

**Scale Item Statistics (Facilitating conditions)**

A test was done to determine the scale item statistics in facilitating conditions that could be deleted to improve on the Cronbach’s Alpha. From the results, it was found that no item could be deleted to improve the alpha; rather, if any item was deleted, the alpha value would drop. Therefore, all the statements’ alpha were retained and found to be good predictors, while the overall Cronbach’s Alpha for Facilitating Conditions was found to be superb at 0.922.

**Scale Item Statistics (Social influence)**

A test was done to determine the scale item statistics in social influence that could be deleted to improve on the Cronbach’s Alpha. From the results, it was found that if item number 1 was deleted, the alpha would improve to 0.939. However, all the statements’ alpha were found to be great predictors, while the overall Cronbach’s Alpha for Social influence was still found to be superb at 0.911.

**Scale Item Statistics (Behaviour Intention)**

A test was done to determine the scale item statistics in behaviour intention that could be deleted to improve on the Cronbach’s Alpha. From the results, it was found that if item number 5 was deleted, the alpha would improve to 0.924. However, all the statements’ alpha was found to be good predictors, while the overall Cronbach’s Alpha for Behaviour Intention was still found to be high (0.841).
**Scale Item Statistics (Use of Social Media for Communication)**

A test was done to determine the scale item statistics in use of social media communication that could be deleted to improve on the Cronbach’s Alpha. From the results, it was thus found that if item number 6 was deleted, the alpha would improve to 0.913. However, all the statements’ alpha was found to be good predictors, while the overall Cronbach’s Alpha for Use of Social Media for Communication was still found to be high (0.879).

The pretest results were expected to improve with addition of the number of respondents in the main study. Further, respondents reported that they did not know that they could communicate with the banks, which indicated that few of them used the platform deliberately. They also did not know that they could report any issue online. They further reported that the research instrument was too long. However, the researcher explained that she was testing for many factors. There was also a general concern on how information collected would be used due to the ethical restrictions on declaring your work for the United Nations—and one’s responses may reflect the organization’s position, which was not case. Respondents were assured that information collected would not require them to declare where they were working and hence this concern was mitigated.

**3.6.1.2 Sentiment analytics tool.**

For the pretest for data analytics, three different banks were picked from the sample frame above, one in each category. These were Equity Bank, National Bank of Kenya, and African Banking Corporation. These banks were selected for the pretest on the basis of their size and were listed as the third in size for each category to obtain findings for social media users’ sentiments across all categories. This was done for a
period of seven days concurrently, when the pretest questionnaires were in circulation. These findings have not been included in the final study findings.

A pretest for the sentiment analysis was conducted on selected banks in the different tier groups to determine suitability of the Distil Radar (DR) analytics tool for the online analysis, with the following findings from the three selected pretest banks.

The sentiment analysis pretest results revealed that the DR tool could help analyse the sentiment trends for the banks over a designated period on different social media platforms through varying percentages, as shown in Figure 3.1. The tool gave a response on the percentage score of the diverse types of comments/sentiments, indicating whether they were positive, neutral, negative, or in some cases critical. It also provided an option of selecting preferred social media channels to examine while giving a brief of users’ comments that would quickly and succinctly provide useful information for the study.

The DR tool also gave a comparison between the different banks under review. Some of the comments posted on the Facebook pages of the selected pretest banks were: (1) National Bank: “This is a good bank”, “they have good services”, “we need National Bank in Naivasha”. Some of the negative comments included: “Poor services and do not respond to FB posts”, “long time taken on queues and non-responsive on social media”. (2) Equity Bank: “Fantastic”, “thank you for the birthday message on my FB page”, and “great job, I like some of your funny posts”. Some of the negative comments included: “Bad services, am currently at Equity Mama Ngina Street and only one ATM is working”, “the line is tiring and no word on social”. (3) African Banking Corporation: “I like the way their services are fast”, “good customer service”, and “effective services, other banks cannot match it. Some negative comments included: “Rude customer care agent”, “they are very slow” and
“never respond to FB or Twitter posts”. Information on trending topics was also available from the DR tool.

The pretest thus brought out the responses, denoting that there are people using the platforms on a minute scale to either complain about bad experiences or commend the bank for their current good services. This showed activity on the bank’s Facebook pages, but was inconclusive on whether those commenting were actual bank customers or one-off visitors. For the purposes of this study, however, this was deemed an appropriate tool to find out current consumer trends on Facebook use—and therefore an appropriate tool for sentiment analysis.

3.6.2 Reliability.

3.6.2.1 Questionnaire.

The reliability coefficient used was the Cronbach’s Alpha, which is used to estimate internal consistency by determining how all items on a test are related to all other items and to the total test—thus ensuring internal coherence of data. The reliability is normally expressed as a coefficient between 0 and 1.00. The higher the coefficient, the more reliable the test is. Therefore, Cronbach’s Alpha was used to test the reliability of the proposed constructs. The findings indicated that FCs had a coefficient of 0.922, BI had a coefficient of 0.841, and SI had a coefficient of 0.879. All constructs depicted that the value of Cronbach’s Alpha is above the suggested value of 0.7, thus the study was reliable.

In research, reliability is defined as the extent to which the method of research produces consistent results so that a measure would be considered reliable if, regardless of the number of times the application is used on the same measurement object, it would produce the same results (Lindlof & Taylor, 2017).
3.6.2.2 Facebook pages sentiment analysis.

Although a reliability test on content would typically use the interrater reliability scores to establish reliability, the test retest method was used as this was metrics based on the Distil Radar Analytics software tool.

The researcher conducted a test-retest upon reviewing the feedback obtained from the first pretest using the DR tool and analysed the percentage scores to see if they were admissible before the actual research was undertaken. The findings from the two pretest findings were correlated to help determine the constant factors of reliability.

After obtaining the first pretest results, to ensure reliability, a second sentiment analysis was commissioned to compare previous pretest findings with those of the test-retest to check for reliability of the analytics tool for use in the rest of the study. It was therefore found adequate to report on positive, negative, and neutral commentary.

3.6.3 Validity.

The researcher employed face validity to assess whether the research instrument used measured the constructs under investigation using the pretest findings.

Validity in research is defined as the extent to which the results of a study measure are representative of the variable they were measuring or were meant to measure (Jensen, 2012). It then follows that if the results do not measure what was intended, they cannot be used to respond to the intended research questions or generalize findings. Validity, therefore, consists of findings based on evidence (Gravetter & Forzano, 2018). The authors recommend that correlation analysis can be used to check for construct validity with a threshold of 0.5, where a correlation
coefficient of more than 0.5 indicates high validity, while less than 0.5 signifies low construct validity.

A correlation analysis was conducted between all the statements of FC, BI and SI to check whether they were correlated enough and hence the achievement of construct validity. All the five statements returned a correlation co-efficient of between 0.5 and 1, which is an indicator that all the constructs were valid.

For the second phase of the study, i.e. sentiment analysis, the results provided information on customer comments which were negative, positive or neutral, or critical, which would provide further information on what online users want from their banks and hence the tool was valid.

3.6.4 Data Collection Procedures

3.6.4.1 Survey data collection.

The researcher used self-administered structured questionnaires as the research instrument for the study. The relevant data was collected from the respondents directly—thus gathering first-hand information. The preferred method of distribution of the questionnaires was via the traditional hard or printed copy method given to participants directly to complete, and later collected for compilation. However, the researcher also included sharing the questionnaire link via e-mail for those UNON staff members whose emails were available and accessible to the researcher; therefore, a combination of the two methods was used.

The reason for this choice was that, as stated by Manzo and Burke (2012), nonresponse of several questionnaires may occur in online surveys, or respondents may terminate participation during the process, leading to partial response or non-completion altogether. Response rates in online surveys are also generally lower than with other survey modes (Manfreda, Berzelak, Vehovar, Bosnjak, & Haas, 2008).
These sentiments were also shared by Callegaro (2017) who categorically stated that web surveys generally report moderately low response rates. In addition, Khang et al. (2012) contend that for social media studies utilizing an experimental design or survey, both offline and online data collection methods are important.

The questionnaire was designed using Microsoft Forms, which did not limit the number of respondents in a study and thus making it a viable tool for the proposed sample size, i.e. 460. The questionnaires comprised categorical variables (nominal, dichotomous and ordinal), and Likert scale questions that were deployed to solicit responses and collect the data from respondents, where they were asked to indicate their level of agreement or disagreement. The questionnaire was structured according to the objectives of the study and consisted of approximately 25 questions in total. The first part of the questionnaire comprised seven questions that sought to collect information on the current use of Facebook by the respondents, and the rest focussed on questions that helped determine the relationship between the three variables and use of social media.

During the actual data collection, the respondents who had been identified using the appropriate sampling technique were issued with the questionnaires. The researcher delivered hard-copy questionnaires to respondents who could be physically reached, but sent others electronically (via link shared on email or WhatsApp) to the respondents who for some reason, including tight schedules, could not be accessed physically. It was projected the respondents would take at least 15-20 minutes to fill the questionnaire effectively. However, because the respondents were considered busy most of the time, the researcher gave them two weeks (14 working days) to fill in the questionnaires before further follow-up was made. To encourage a higher response rate, the researcher monitored responses and sent reminders to agencies
where no or low responses occurred. After collecting the completed questionnaires, the researcher screened the forms and transcribed them into the Statistical Package for Social Sciences (SPSS) version 24.

3.6.4.2 Facebook pages analysis data collection.

For the data analytics, which was the second data collection methodology, the study used the Distil Radar analytical tool (DR), where information for each bank was input in the tool application and appropriate dates selected for data required for a specific duration (14 days of the study). The findings were provided in graphical and statistical form. The data mining plan provided in Appendix III guided the data collection and interpretation of information.

3.7 Ethical Considerations

The researcher anticipated ethical issues arising when conducting the study, and therefore undertook to protect the research subjects/participants, to develop or gain their trust or confidentiality, and to give a guarantee of anonymity. Being an employee of the United Nations, the researcher did not coerce those respondents who were known personally to the researcher but invited them to participate freely without any obligation whatsoever, and clearly explained the purpose of the study and the need to remain impartial in their responses.

Before conducting the research and collecting data, approval was sought from the Institutional Review Board (IRB) office at the United States International University-Africa, which authorized the study by issuing the researcher with a formal introduction letter and IRB authorization (see Appendix 1); and from the National Commission for Science, Technology and Innovation (NACOSTI), as required by Kenyan law (see Appendix 2).
Before the survey was undertaken, uniform consent was sought from all respondents who were to complete the questionnaires, and no one was coerced to take part if they felt uncomfortable doing so. Thus, the respondents were requested to complete/sign a consent form (Appendix 3), signifying their acceptance to take part in the study or to decline, if they so wished. The respondents were briefed in advance of the study and so participated willingly, especially as far as giving personal information was concerned. The researcher sought to ensure credibility and non-personal disclosure was considered carefully throughout the study, and all information collected remained anonymous. The researcher, being an employee of the UN, did not allow bias in data collection, or participant coercion. This guaranteed credibility in the compilation of findings and study results.

For the sentiment analysis, the researcher ensured that information on users such as account names provided, and handles, was not captured in the findings or discussions to protect their privacy in the study. The Distil Radar tool does also not capture the names of the social media users in the analysis, but only the source of the comments.

3.8 Data Analysis

3.8.1 Quantitative data analysis.

Once data was collected, the researcher transcribed information collected from Microsoft Forms to Microsoft Excel. This is because it was easier to transcribe this information from Excel to SPSS program Version 24 for descriptive and inferential statistical analyses. The study analysed data descriptively and summarized any patterns that emerged from the findings in a meaningful way, describing current use or non-use of social media communication among the targeted population. The descriptive techniques used in the study were a combination of tables (for tabulated description),
pie charts (for graphical description) and a statistical commentary (discussion of results).

Given that the sample of respondents selected was representative of a larger population, the study used inferential statistics to enable the researcher make conclusions beyond the data analysed. To do this, the researcher used an Analysis of Variance (ANOVA) test to compare variances and see if the three independent variables (FCs, SI and BI) had a significant effect on the sample population’s choice of using social media (the dependent variable), which was the quintessence of the study. This was also supplemented by a t-test to compare means to see if there was variation between the social media users depending on their ages, gender, or trust disposition, which were considered as moderating variables in this study.

This study also used Pearson’s correlation as another inferential statistic technique. This was done to show how the different variables were related and checked the strength of their relations. This also helped determine the extent or degree to which a relationship existed between the study variables. All the above analyses were done using the SPSS Program Version 24.

3.8.2 Sentiment analysis.

For the sentiment analyses, information obtained after inputting the banks’ names on the software and running it online was provided in descriptive form, graphical representation, and statistical commentary, and discussion of these results has been provided. The sentiments analysed were those that online users had posted as positive, negative, or neutral depending on an individual’s experience.

Sentiment analysis or opinion mining examines opinions about products, groups and individuals using machine learning and algorithms (Bailey, 2018). According to Distil Radar Company (2018), the social sentiment analysis tool used allows an
organization to analyse, monitor, and find a sentiment score for the keywords that are important for the business over a range of social media networks.

The tool monitors online conversations and evaluates all changes in emotions and attitudes by understanding the tone and meaning of what people have said or written about an organization. This tone is categorized mainly as negative, for example when a customer states they are dissatisfied with a service or product; neutral, for example when a customer commends a service or product but expects better in future, and positive when a customer commends the organization’s service, product, or work by complimenting them for good work done. Registration for use of the DR software is offered free for basic use but would require payment for the entire professional application and one can sign up on Facebook, LinkedIn, and Twitter.

For this study, the focus was on sentiments expressed on Facebook pages for banks under review, and a percentage score against the online mentions analysed. The analysis also provided a brief on the comments made as well as the source of those comments. The analyses also show comparisons between the different banks.

3.9 Response Rate

The study administered questionnaires to 460 respondents, who were adults aged 18 years and above. A total of 377 questionnaires were properly completed and returned. Ten questionnaires were incomplete or not properly completed, while 73 were not returned. This therefore represented a response rate of 82%.

3.10 Population Description

This section provides the findings on the general information collected from respondents through the main research instrument—-the questionnaire.
**Use of Facebook accounts**

The respondents were asked to indicate whether they had a Facebook account. The results revealed that a majority of the respondents, 91%, had Facebook accounts, while only 9% indicated that they did not have any. This implied that most respondents, together with their families, have accounts on Facebook.

The findings also indicate that of the total respondents, 56% (n=213) were female and 44% (n=164) were male.

**Duration of Facebook use**

The respondents were further asked to indicate the duration they have used Facebook. The results revealed that 45.1% had used Facebook for 5-10 years, 23.3% indicated that they had used Facebook for over 10 years, 21% had used Facebook for less than 4 years, 5.8% had used Facebook in the past but they stopped using it, while only 4.8% had never used Facebook at all. This implied that a majority of the respondents had used Facebook for an extended period and thus were considered useful and relevant for this study.

**Frequency of accessing or log-ins to Facebook account**

The respondents were asked to indicate how frequently they access or log in to their Facebook accounts. The results showed 45.9% of the respondents accessed their Facebook accounts daily, 29.7% of the respondents accessed weekly, 13.8% accessed monthly, while 10.6% stated that the question was not applicable. This implied that most Facebook users working within the study population use Facebook daily.

**Number of hours spent on Facebook**

The respondents were further asked to state the average number of hours they spend when they login into Facebook. Findings illustrate that 34.5% of the respondents spend 2–3 hours on Facebook, 27.6% spend less than 1 hour, 21.8% spend 4–5 hours,
while 10.6% stated the question was not applicable as they do not have Facebook accounts. Only 5.6% of the respondents spend over 5 hours on Facebook.

**Phrase that best describes current and previous use of Facebook.**

The respondents were further asked to state the phrase that best described their current and previous use of Facebook. Findings revealed that 58.4% of the respondents stated that they use Facebook for personal use only, 27.6% for both personal and business purposes, 7.4% stated that they do not use Facebook at all, while 5% stated that they use Facebook to read and view others’ pages. This implied that a majority of the respondents use Facebook for personal use only.

**Banks active on social media**

The respondents were further asked to state whether they thought their respective banks were active on social media. The results indicated that 78.8% of the respondents stated that their bank was active on social media, 19.4% stated that they did not know, while only 1.9% stated that their bank did not use social media. This implied that most banks in Kenya where respondents have bank accounts have a social media presence.

**Perusing bank’s social media pages**

The respondents who stated that their banks had social media accounts were further asked to state whether they had perused their banks’ social media pages in the past. The findings revealed that 76.09% of the respondents had perused their banks social media pages, while only 23.91% had not perused the same. This implied that a majority of the respondents were aware that their banks had accounts on social media platforms.
3.11 Chapter Summary

This chapter provides the methodology used for the study. It has discussed and vindicated the research design that the researcher chose. It also explains the research approach used while operationalizing the variables. The research instruments used for the study are enumerated and target population identified, as well as the calculations of the sampling design based on the target population presented. The sampling technique and sample size was also discussed and justified. The ethical considerations done before the study was undertaken are also enumerated.

The pretest findings are deliberated and presented. The reliability and validity scores for the research instruments used in the study are provided. The data collection methods used for the study are explained and clarification of the data analysis methods. This chapter also presents general information on the respondents, as gathered from the survey responses.
CHAPTER 4
FINDINGS

4.0 Introduction

This section presents the research results/ findings of the research in relation to the five research questions. The researcher used an alpha level of .05 for all statistical tests in the findings.

4.1 Findings on facilitating conditions and social media use.

The first research question, RQ1, of the study was to assess whether FCs have a significant relationship with customers’ use of Facebook to communicate with their respective banks online. The question was meant to confirm whether there was any relationship between the FCs provided by banks and resultant customers’ SMU.

A one-way ANOVA revealed that there was a significant relationship between finding Facebook a useful platform for obtaining information concerning the bank and use of social media, confirmed by a $F(4, 372) = 8.457, p = 0.000$. This indicated that bank customers considered Facebook a useful platform for obtaining information from banks and hence this would influence their choice to use social media. In addition, the findings also indicated that there was a significant outcome between obtaining information about the banking services offered by the bank quickly through Facebook and use of social media, supported by $F(4, 372) = 7.995, p = 0.000$. The implication is that the platform could expedite acquisition of information about the services offered by various banks, and this would encourage the use of social media for communication.

A one-way ANOVA further revealed that there was a significant relationship between finding Facebook an easy-to-use mode of communication and a convenient way of contacting the bank as well as making inquiries and SMU, whose indicator results were supported by $F(4, 372) = 5.878, p = 0.000$. This implied that ease of use
of the Facebook page and its convenience had a significant impact on whether customers would consider this platform for contacting their banks via social media. The results further revealed that there was a significant effect between being able to contact the banks anytime and receiving more personalized responses promptly through Facebook, and hence the likelihood of using social media, findings confirmed by $F(4, 372) = 10.15, p = 0.000$. This indicated that the ability of banks to promptly respond to personalized messages on Facebook had a profound influence on SMU by customers. In addition, there was a significant effect between online communication with the bank and SMU by $F(4, 372) = 17.96, p = 0.000$. This inferred that facilitation of online communication by Facebook would enhance SMU between customers and their banks.

The analyses of the findings are illustrated in Table 4.1.
Table 4.1: Relationship between Facebook’s facilitating conditions and the use of social media

<table>
<thead>
<tr>
<th>Condition</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I find Facebook a useful platform for obtaining information concerning my bank.</td>
<td>16.001</td>
<td>4</td>
<td>4</td>
<td>8.457</td>
<td>0.00</td>
</tr>
<tr>
<td>Between Groups</td>
<td>175.955</td>
<td>372</td>
<td>0.473</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using Facebook, I can quickly obtain information about the banking services offered by my bank.</td>
<td>15.195</td>
<td>4</td>
<td>3.799</td>
<td>7.995</td>
<td>0.00</td>
</tr>
<tr>
<td>Between Groups</td>
<td>176.761</td>
<td>372</td>
<td>0.475</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I find Facebook an easy to use and convenient way of contacting my bank and making inquiries.</td>
<td>11.41</td>
<td>4</td>
<td>2.853</td>
<td>5.878</td>
<td>0.00</td>
</tr>
<tr>
<td>Between Groups</td>
<td>180.546</td>
<td>372</td>
<td>0.485</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can contact the bank anytime and receive more personalized responses promptly through Facebook.</td>
<td>18.893</td>
<td>4</td>
<td>4.723</td>
<td>3</td>
<td>0.00</td>
</tr>
<tr>
<td>Between Groups</td>
<td>173.063</td>
<td>372</td>
<td>0.465</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using Facebook, my online communication with the bank will improve and become more frequent.</td>
<td>31.074</td>
<td>4</td>
<td>7.768</td>
<td>2</td>
<td>0.00</td>
</tr>
<tr>
<td>Between Groups</td>
<td>160.883</td>
<td>372</td>
<td>0.432</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The overall results thus clearly showed that there exists a significant relationship between FCs and customers’ use of Facebook pages for communication.
with banks in Nairobi, the implication being that FCs do influence customers’ use of the platform.

4.2 Findings on influence by friends, fans and followers and social media use

The second research question, RQ2, sought to find out whether friends, fans and followers on social media influenced respondents’ communication via Facebook. The respondents were asked to indicate their level of agreement on statements on the extent friends, fans, and followers on social media influenced communication on Facebook. A one-way ANOVA revealed that there was a significant effect between the influence of friends in the use of Facebook and SMU at $F(4, 372) = 7.845, p = 0.000$. This meant that there existed a statistical difference between friends’ influence and communication on Facebook pages, which implied that SI greatly influenced the use of social media. The results also showed that there was a significant effect between the influence of colleagues in the use of Facebook and SMU, findings which were supported by $F(4, 372) = 22.2, p = 0.000$. This inferred that colleagues greatly influenced SMU for online communication.

The findings further revealed that there was a significant relationship between the influence of others’ use of Facebook and use of social media at $F(4, 372) = 12.35, p = 0.000$. This inferred that the use of Facebook due to influence of others had a significant impact on use of social media for online communication. In addition, the results revealed that there was a significant effect between Facebook allowing someone to interact with key people and the use of social media at $F(4, 372) = 16.37, p = 0.000$. The results also revealed that there was a significant effect between the influence of important people using Facebook and SMU at $F(4, 372) = 10.345, p = 0.000$. These inferred that there exists a significant relationship between the influence of friends,
fans, and followers and use of Facebook to communicate with banks in Nairobi, as shown in Table 4.2:

**Table 4.2: Extent friends and followers on social media influence communication on Facebook**

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I use Facebook to contact my bank because my friends say I should use it to keep in touch.</td>
<td>14.934</td>
<td>4</td>
<td>3.733</td>
<td>7.84</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>177.023</td>
<td>372</td>
<td>0.476</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I use Facebook to contact my bank because my colleagues and closest friends use it too.</td>
<td>37.071</td>
<td>4</td>
<td>9.268</td>
<td>22.2</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>154.885</td>
<td>372</td>
<td>0.416</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would feel isolated if I did not use Facebook to engage with my bank since everyone uses it.</td>
<td>22.513</td>
<td>4</td>
<td>5.628</td>
<td>12.3</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>169.444</td>
<td>372</td>
<td>0.455</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I use Facebook to engage with my bank because it also allows me to interact with other key people in my life.</td>
<td>28.74</td>
<td>4</td>
<td>7.185</td>
<td>16.3</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>163.216</td>
<td>372</td>
<td>0.439</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In general, I only use Facebook to engage with my bank because all the people I consider important use it.</td>
<td>19.215</td>
<td>4</td>
<td>4.804</td>
<td>10.3</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>172.742</td>
<td>372</td>
<td>0.464</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>191.956</td>
<td>376</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.3 Findings on customer perceptions or attitudes on Facebook use

The third research question, RQ3, sought to find out the perceptions or attitudes that affected bank customers’ intention to use Facebook for online communication with their banks. The respondents were asked to indicate their level of agreement on statements regarding perceptions or attitudes affecting bank customers’ intention to use Facebook. For the purposes of interpretation of the study results, 5 and 4 (strongly agree and agree) were grouped together as agree; 2 and 1 (disagree and strongly disagree) were grouped as disagree, and 3 was neutral. See Table 4.3:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>In future, I will contact my bank through Facebook to communicate with them my requirements periodically.</td>
<td>0.80%</td>
<td>1.90%</td>
<td>12.70%</td>
<td>58.60%</td>
<td>26.00%</td>
<td>4.07</td>
<td>0.728</td>
</tr>
<tr>
<td>I will make an effort to increase use of my bank’s Facebook pages to obtain and provide information.</td>
<td>0.80%</td>
<td>1.60%</td>
<td>18.30%</td>
<td>50.40%</td>
<td>28.90%</td>
<td>4.05</td>
<td>0.779</td>
</tr>
<tr>
<td>I will make a point of reading content posted on my bank’s Facebook pages soon.</td>
<td>0.80%</td>
<td>0.80%</td>
<td>20.40%</td>
<td>52.00%</td>
<td>26.00%</td>
<td>4.02</td>
<td>0.754</td>
</tr>
<tr>
<td>I will recommend use of Facebook to other friends for faster communication with banks</td>
<td>1.60%</td>
<td>4.80%</td>
<td>34.70%</td>
<td>42.40%</td>
<td>16.40%</td>
<td>3.67</td>
<td>0.861</td>
</tr>
<tr>
<td>I do not have any intention to use Facebook to communicate with my bank</td>
<td>30.80%</td>
<td>46.90%</td>
<td>14.90%</td>
<td>6.10%</td>
<td>1.30%</td>
<td>2</td>
<td>0.907</td>
</tr>
<tr>
<td><strong>Average</strong></td>
<td><strong>3.562</strong></td>
<td><strong>0.8058</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

90
The results revealed that a majority (85%) of the respondents agreed with the statement that in future, they will contact the bank through Facebook to communicate with them their requirements periodically. The sample agreed with the statement (M=4.07, SD=0.728). This implied that Facebook does enable customers to communicate with banks about their requirements.

The results further showed that 79% of the respondents agreed with the statement that they will make an effort to increase use of the bank’s Facebook pages to obtain and provide information. The sample as a whole were in agreement with the statement (M=4.05, SD=0.779). This implied that most people were increasing their use of their bank’s Facebook page since it helped them to provide and obtain information.

The results also indicated that 78% of the respondents agreed with the statement that they will make a point of reading content posted on the bank’s Facebook pages soon. The sample agreed with the statement (M=4.02, SD=0.754). This implied that most people read contents on their banks written on Facebook often.

In addition, the results showed that a majority of the respondents (59%) agreed with the statement that they would recommend the use of Facebook to other friends for faster communication with banks. The sample agreed with the statement (M=3.67, SD=0.861). This implied that most adults would recommend their friends to make frequent use of Facebook.

The results further showed that 78% of the respondents disagreed with the statement that they do not have any intention to use Facebook to communicate with the bank. The sample as a whole disagreed with the statement (M=2.00, SD=0.907). This implied that most people have intentions of using Facebook to communicate with their bank in future.
4.4 Findings on factors with stronger relationship on customer Facebook use

The fourth research question, RQ4, sought to find out what factors between FC, SI, and BI had greater influence on SMU for online communication. A Pearson’s correlation analysis was conducted to determine which factors between these three had greater influence on customers’ use of Facebook for online communication. The findings under Table 4.4 revealed that FCs had a correlation with Facebook use at \( r(375) = 0.324, p = 0.000 \). The results further revealed that SI had a correlation with Facebook use at \( r(375) = 0.276, p = 0.000 \). In addition, the results revealed that BI had a correlation with Facebook use at \( r(375) = 0.276, p = 0.000 \).

From the findings above, FCs would seem to have the stronger relationship with SMU since its correlation value was 0.324 as compared to SI at 0.276 and BI at 0.276 as shown in Table 4.4:

**Table 4.4: Factors with more influence on customers’ use of Facebook for communication**

<table>
<thead>
<tr>
<th></th>
<th>Facebook use</th>
<th>Facilitating Conditions</th>
<th>Social Influence</th>
<th>Behaviour Intention</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facebook use</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>0.324**</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facilitating Conditions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td></td>
<td>0.276**</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Social Influence</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>0.276**</td>
<td>0.667**</td>
<td>1.000**</td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Behaviour Intention</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>0.276**</td>
<td>0.667**</td>
<td>1.000**</td>
<td>1.00</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

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4.5 Findings on Age, Trust and Gender Moderation on Facebook use

The fifth research question, RQ5, sought to determine the extent to which age, trust, and gender moderated the relationship between FCs, SI, and BI for online communication.

Descriptive results were first analysed as below, before examining the moderation.

4.5.1 Age.

The results revealed that 65.5% of the respondents stated that they were from 39–45 years, 14.6% were from 25–31 years, 3.4% were from 18–24 years, and 6.9% were from 46–50 years. Only 9.5% were from 32–38 years. This denoted that a majority of the respondents were between the ages 39 and 45 years.

4.5.2 Gender.

Study findings revealed that the survey respondents were 56% female, while 44% were male—showing there were more female respondents than male respondents.

4.5.3 Trust.

Results revealed that 60.5% of the respondents indicated that they trust information availed on Facebook by their bank, and a further 50.9% of the respondents indicated that they perceive Facebook to be less risky among other social media platforms that they use. The results further revealed that 34.2% of the respondents indicated that if they had the built-in help, guidance and assistance needed, they would feel comfortable using Facebook for online communication. In addition, 35.3% of the respondents stated that if they would see someone else using Facebook to communicate with their bank, they would consider using it.
4.5.4 Moderation effect of gender, age and trust on social media use

To check the moderation effect of gender, age, and trust between the IVs and DV, the moderating approach used in this study was the Baron & Kenny (1986) approach, which was advanced by MacKinnon, Lockwood, Hoffman, West and Sheets (2002). The study used a significance alpha level of 0.05 for all the statistical tests.

From the findings the results revealed that gender had a significant moderating effect on the relationship between facilitating conditions, social influence, and behaviour intention, with online communication and use of social media \( t(361) = 2.302, p = 0.022 \).

Based on the beta coefficient (-0.244), gender has a negative interaction effect on the variables. This implies that gender reduces the overall impact of facilitating conditions, social influence, and behaviour intention on online communication and use of social media by 0.24.

From the findings, the results revealed that age had a significant moderating effect on the relationship between facilitating conditions, social influence, and behaviour intention with online communication and use of social media \( t(376) = 5.048, p = 0.000 \).

Based on the beta coefficient (0.180), age has a positive interaction effect on the variables. This implies that age increases the overall impact of facilitating conditions, social influence and behaviour intention on online communication and use of social media by 0.18.

From the findings the results revealed that trust had a significant moderating effect on the relationship between facilitating conditions, social influence, and
behaviour intention with online communication and use of social media \( (t (376) 6.387, p = 0.000) \).

Based on the beta coefficient (0.310), trust has a positive interaction effect on the variables. This implies that trust increases the overall impact of facilitating conditions, social influence, and behaviour intention on online communication and use of social media by 0.31.

From the moderation results, trust was found to have the highest moderation effect on relationship between facilitating conditions, social influence, and behaviour intention for online communication and use of social media, since it had the highest coefficient and the t value was the highest of the three moderators. That is, Gender \( (\beta = -0.244, t = -2.302) \), Age \( (\beta = 0.180, t = 5.048) \), while Trust \( (\beta = 0.310, t = 6.387) \).

### 4.6 Findings on Current Facebook Online Sentiments of Banks

The sixth research question, RQ6, sought to analyse the overall sentiments of bank customers found online for those already using social media and talking about their bank experiences. Sentiments were harvested from the entire Facebook pages front-end user ecology, excluding Facebook Messenger, for which the studied population constitutes part of the customer and user base. Therefore, the sentiments postulated are in the context of the respective banks and help to put into perspective the self-reported user intentions in the study.

These findings were considered useful and helped corroborate the study findings on customer expectations or current experience on social media and factors influencing their use of Facebook for communication. The findings were also considered important as they indicated whether those sentiments found online were positive, negative, or neutral—and thus the need for banks to address or review them periodically. From the previously selected banks in the different tier groups, two banks
were analysed in each group and graphic representation of all findings was adapted from the online Distil Radar Social Sentiment Analysis analytical tool.

4.6.1 Banks in Tier 1—KCB and SCB.

Banks analysed under this group were Kenya Commercial Bank and Standard Chartered Bank of Kenya.

![Figure 4.1: Sentiment analysis and trends for Kenya Commercial Bank](https://distilradar.com/tag/sentiment-analysis)

For KCB, findings in Figure 4.1 revealed that there was significant commentary on different social media platforms, with a 62.9% score of 140 online sentiments giving positive perspectives. The sentiment trend indicated both positive and negative comments at the beginning of the analysis but stabilized towards the end of the period under review with various trending topics.
Figure 4.2: Document insights and sentiment sources for the analysis done for Kenya Commercial Bank of Kenya

Adapted from: https://distilradar.com/tag/sentiment-analysis

Figure 4.2 shows Facebook was also second in neutral and negative sentiments compared to other channels in KCB.
Figure 4.3: Trending topics for Kenya Commercial Bank Facebook page.

Adapted from: https://distilradar.com/tag/sentiment-analysis

Figure 4.3 shows the trending topics at KCB. The main ones were about profit, savings, and users commending the bank for their online responsiveness and good offline customer service. Some of the notable comments on Facebook in relation to this study were: “Keep up the good work, guys join KCB, the place to be”, “KCB M-Pesa is the best”, “best service ever—they respond to online complaints so fast”. Some of the negative comments noted were: “Am a disappointed client, they keep ignoring my messages”, “customer care and card centre constantly not reachable, can we complain on FB?” and “been sitting in a queue at KCB Prestige branch for over an hour, does KCB respond to online complaints?” Facebook provided the most insights in the analysis by 50%, followed by Twitter at 45%.
In conclusion, Facebook sentiments had more comments and a fairly well distributed sentiment trend, which shows customers’ preference of use for the platform compared to other channels.

Findings in Figure 4.4 revealed that there was a significant amount of opinions on social media at SCB, with a score of 63.5% of 124 online comments giving positive remarks. The sentiment trend also remained steady, with a marginal change at 1.27% during the week under review and a drop for three days.
Figure 4.5: Document insights and sentiment sources for the analysis done for Standard Chartered Bank of Kenya

Adapted from https://distilradar.com/tag/sentiment-analysis

The document insights in Figure 4.5 indicate significant commentary in all platforms which are largely positive and neutral. In Facebook, the comments were largely positive, and customers seem to be posting their reviews on the platform.
Some of the positive comments noted in Figure 4.6 included: “Good services” and “this is the best bank”. Some of the negative comments included; “Rude customer service agents”. Facebook provided the greatest source of insights, also indicating the preference for the platform as inferred by this study.

4.6.2 Banks in Tier 2 – I&M and NIC.

The banks analysed under this group were I&M Bank of Kenya and NIC Bank of Kenya, and findings provided in Figures 4.9 and 4.10.
Figure 4.7: Sentiment analysis for I & M Bank of Kenya

Adapted from https://distilradar.com/tag/sentiment-analysis

Figure 4.7 provides sentiment analysis findings that revealed that there were varied opinions on social media in all platforms on I&M Bank, with 67.7% of 138 online comments deemed positive. The trend on users’ sentiments was stable, except for two days in the week when there was a significant drop, but this later picked up.
Figure 4.8: Document insights and sentiment source for the sentiment analysis done for I & M Bank of Kenya

Adapted from https://distilradar.com/tag/sentiment-analysis
Sentiments on Twitter were deemed critical at 25% and were largely not responded to by the bank itself as shown on Figure 4.8. Those on Facebook were mainly positive and it was the leading platform for online users’ sentiments.

![Trending Topics on I&M Bank Kenya](image)

**Figure 4.9:** *Trending topics for the analysis done for I & M Bank of Kenya.*

Adapted from [https://distilradar.com/tag/sentiment-analysis](https://distilradar.com/tag/sentiment-analysis)

Trending topics in Figure 4.9 were of a general nature, but some of the sampled positive comments included: “Top bank in Nairobi”, “I like my bank, they have the best services”, and “I&M bank ya wananchi”. The negative comments found on Facebook included: “I&M is my bank, but it is not assisting in time of need like other banks”, and “the bank is insensitive to customer needs”.

From the analysis, it appears that Facebook is the preferred platform over others at I&M, which is consistent with this study’s findings on the use of Facebook for conversations.
Findings in Figure 4.1 reveal that sentiments on Facebook and Google+ were largely constructive, with a general positive score of 64.4% in 101 comments at NIC Bank. During the study period, the sentiment trends dropped for most of the days and therefore reflected less commentary for online users.
Figure 4.2: Document insights and sentiment source for the sentiment analysis done for NIC Bank of Kenya

Adapted from https://distilradar.com/tag/sentiment-analysis

The document insight scores in Figure 4.11 indicated that most of the comments were from Facebook, which is in line with the Global World Index (2018)
assertion that Facebook is the leading platform in the world. At NIC Bank, there was a huge preference of Facebook over other platforms. Large positive sentiments would influence other users to want to deal with the bank, thus contributing to social influence. There were some negative comments considered critical in the RSS feeds, however, but generally neutral on Twitter.

![Trending Topics on NIC Bank Kenya](image)

**Figure 4.12:** *Trending Topics for Analysis done for NIC Bank of Kenya*

Adapted from https://distilradar.com/tag/sentiment-analysis

Comments on Figure 4.12 were also wide-ranging in nature and some sampled positive comments included: “I can recommend it, they have good services”, “workers value their customers”, and “great services”. Some of the negative comments included: “The bank has many hidden charges”, “poor customer service”.

4.6.3 **Banks in Tier 3 – GAB and GTB.**

The banks analysed under this group were the Gulf African Bank of Kenya (GAB) and Guaranty Trust Bank Kenya (GTB). The findings are provided in Figures 4.15 and 4.16.
Gulf African Bank Kenya

Figure 4.3: Sentiment analysis for Gulf African Bank of Kenya
Adapted from https://distilradar.com/tag/sentiment-analysis

GAB had largely positive sentiments on all platforms, with a score of 65.9% in the 122 remarks as shown in Figure 4.13. During the duration of the study, there were very few comments at the beginning of the week, but this later picked up towards the end of the week.
Figure 4.4: *Document Source of Sentiment Analysis done for Gulf African Bank of Kenya.*

Adapted from https://distilradar.com/tag/sentiment-analysis

Comments on Facebook and other platforms were generally positive as shown in Figure 4.14, but there were a few comments on Facebook and RSS Feeds that were considered critical, although these were insignificant. Most comments were however found on Facebook pages as compared to other platforms.
Figure 4.5: Trending Topics of the sentiment analysis done for Gulf African Bank of Kenya.

Adapted from https://distilradar.com/tag/sentiment-analysis

In Figure 4.15, positive opinions or comments included: “Best bank ever”, “good services”, and “effective customer service”. Some of the negative comments included; “It’s a Muslim bank and favours them”, “this bank is slow”, and “one spends a long time on queues”. Again, as seen in other banks, the selected study platform’s facilitating conditions show that bank customers are part of a well-performing platform.

Guaranty Trust Bank Kenya

Analyses for GTB in Figure 4.18 indicated there were no online mentions, positive or negative, about the bank on any social media platform, and therefore reported a score of 0.0% on all social media platforms. The bank does have a significant following on Facebook, but it appears customers online do not post any comments about it. However, this should not stop the bank from encouraging customers to communicate via Facebook. From our study findings, most customers do have Facebook accounts and are therefore likely to use the platform, if made available.
Even though the findings of the different banks show some online conversation activity, this is little when compared with sentiments of some 25 top United States banks—who gather up to 400,000 mentions in 800,000 conversations (Pilcher, 2012). This indicates that bank customers in Kenya, who are over 32 million in number, still have a long way to go in terms of having online conversations with their banks in the country.
4.7 Summary of Findings

The first objective of this study was to assess whether FCs had a significant effect on customers’ choice to use Facebook for online communication with their banks, which was in line with the first research question. The results revealed that there exists a significant relationship between Facebook’s FCs and customers’ social media use.

The second objective was to examine whether SI had a significant effect on factors affecting customers’ use of Facebook to communicate with banks online, and therefore the study sought to determine the extent to which friends, fans and followers on social media influence communication on Facebook. The results revealed that friends, fans, and followers had a significant effect on customers’ decision to use Facebook as a tool for online communication. This, in effect, means that social media is about social connections and that people maintain Facebook accounts due to the social aspect of being online.

The third objective was to investigate what perceptions and attitudes informed customers’ future intention to use Facebook to communicate with banks. The results revealed that 84.6% of respondents agreed with the statement that they would contact the bank through Facebook in future to communicate their requirements. The results further showed that 79.3% of the respondents agreed with the statement that they would make an effort to increase use of the bank’s Facebook pages to obtain and provide information, and that 78% would make a point of reading content posted on the bank’s Facebook pages. Additionally, the results showed that 58.8% of the respondents would recommend the use of Facebook to other friends for faster communication with banks.

The fourth objective of the study further sought to determine the extent to which age, trust, and gender moderate the relationship between FCs, SI, and BI for online communication via social media. From the findings, the results revealed that gender,
age, and trust moderate the relationship between the three variables for online communication and SMU stood at p=0.000 for each of them. The results also revealed that trust had the highest level of moderation on relationship between FCs, SI and BI for SMU. This was followed by gender and lastly age.

The study also sought to determine which factors between FCs, SI, and BI have greater influence on customers’ use of Facebook for online communication. The findings indicated that FCs had the greatest influence on choice of Facebook use, with a correlation value of 0.324 as compared to SI at 0.276 and BI at 0.276.

The study also analysed the current online sentiments of bank customers using social media for communication, which was the fifth objective. The findings revealed that there was significant commentary on different social media platforms for the banks under review. These sentiments were either positive or negative, with a few neutral and critical ones. These sentiments gave varied percentage scores for each bank, depending on the number of online mentions. It was however difficult to determine whether these were exclusively from respective bank customers or included those of the general public, who would be mainly commending banking services online or registering dissatisfaction on offline banking experiences. Such complaints included waiting for long in banking hall queues and unpleasant customer service, which dissatisfaction was being broadcasted to the public.

What stood out in all the selected banks’ online user analysis is that much of the commentary is found on Facebook and the comments found on the said platform pages lean more towards the need by customers for a platform to communicate with their bankers, especially about issues they are dissatisfied about.
4.8 Chapter Summary

This chapter outlined the results from the various analyses done for each research question in the study, as outlined in the summary of findings. This includes information from the questionnaires and the sentiment analysis done. This was in line with the objectives of the study. Referring to the UTAUT model constructs, the study shows that all the four variables need to be applied to determine users’ acceptance or adoption of Facebook pages for online communication. The findings are thus consistent with the original postulations of the authors of UTAUT, Venkatesh et al. (2003), with the proposed extended model depicting a more relevant view with the inclusion of trust, as a moderating variable, and online sentiments as an independent variable.
CHAPTER 5
DISCUSSIONS, RECOMMENDATIONS AND CONCLUSION

5.0 Introduction

The overall objective of this study was to investigate the extent to which FCs, SI, and BI affect the use of Facebook by customers as a communications tool with their respective banks. The study was conducted through questionnaires distributed in hard copy; in addition, some were circulated via email and sent out to potential respondents identified as bank customers with Facebook accounts. Analyses of current online sentiments from users were also conducted. The four objectives of this study were: (1) To assess whether facilitating conditions have a significant effect on customers’ use of Facebook to communicate with their banks in Nairobi; (2) To examine whether social influence has a significant effect on factors affecting customers’ use of Facebook to communicate with banks online; (3) To investigate what perceptions and attitudes inform behaviour intention by customers that influences their choice to use Facebook to communicate with banks in Nairobi; and (4) To examine current online sentiments of bank customers and see whether they influence use of social media for communication. In addition to these four, the study also sought to find out what factors among the three variables—FCs, SI, and BI—would have greater influence on customers’ choice to use Facebook, and the extent to which age, trust, and gender would moderate the relationship between the variables and SMU; and current online sentiments on selected banks.

This chapter, therefore, focuses on the discussions, conclusions with reference to the findings, and recommendations that the researcher makes from the study, and determines whether the research objectives of the study were achieved.
5.1 Discussions

This section focuses on the discussions in relation to the major findings of the study, in line with its main objectives. Employing the UTAUT model to assess customers’ intended use of Facebook pages for communication, several findings are revealed. First, all the four constructs of the proposed extended UTAUT model (i.e. facilitating conditions, behaviour intention, social influence, and online sentiments) are significantly related to bank customers’ use of Facebook pages. This signifies the customers’ belief in usefulness and ease of the platform to use, as well as encouragement from social members who can influence their acceptance of this mode of communication. This is different from the theory of Venkatesh et al. (2003), but similar to Cheah et al. (2013), which also includes trust as a significant predictor of adoption of technology in online communication. It is also similar to Tarhini et al. (2014), who applied UTAUT in examining acceptance of internet transactions. This study claims facilitating conditions and social influence are predictors of acceptance of online communication among the advanced online information infrastructure community in Nairobi. This claim is supported by the following outcomes and discussions:

5.1.1 Relationship between facilitating conditions and social media use.

The first objective of this study was to assess whether FCs had a significant effect on customers’ choice to use Facebook for online communication with their banks, which was in line with the first research question. In determining the relationship between Facebook’s FCs and SMU, the study findings indicated that customers who perceived the Facebook pages of their banks as useful—and the platform easy to use—were more likely to use the pages for online communication. These findings are in line with what other scholars using UTAUT have predicted, as seen above, which implied
that improvement in Facebook FCs would lead to an increase in customers’ use of Facebook to communicate with the banks online.

Customers who felt that the bank would respond quickly to their inquiries on Facebook were also more likely to use the platform for communication. These findings were in line with those of Flores (2011), who stated that Facebook allows two-way communication between banks and its customers, and that it permits prompt or real-time reaction to customer needs while allowing banks to engage with their customers.

Therefore, this study suggests that banks need to find effective ways of providing conditions that will encourage social media interaction. This can be done by taking advantage of available ways or methods to draw customers, both online and offline, to their social media platforms by periodically inviting them to follow the banks on available social media accounts. Banks can do so through mobile phone alerts or flyers/newsletters circulated to their customers. Banks can also focus on considering posting content that is worth paying attention to, perhaps by inspiring followers to share content therein, and providing information on resources, services, entertainment, and solutions to financial hiccups that customers may experience with the banks. This proposal is further supported by the respondents’ need to receive information on: Responses to queries or complaints; recruitment or job offers; safe banking tips; and ongoing banking or financial scams, as elucidated in the study findings. This will motivate customers to use Facebook to look up for information from the bank’s Facebook pages. In the past, a majority of respondents reported to have only seen advertisements of bank promotions and products on Facebook, implying that they did not think they would receive other meaningful or useful information online. This made them shy away from actively using the platform for communication. Therefore, the
recommendation to have this shift from just considering Facebook pages as advertising outlets only.

Banks can also consider providing incentives for customers to share their content with others. This can be in the form of free gifts—using games, quizzes, contents, and giveaways to encourage active communication from bank customers on social media while also asking followers to post content of their memorable experiences with the bank or inviting customers to offer suggestions on how the bank can improve. This will show customers that the bank values their opinions and make them feel a part of the bank, which ultimately will lead to customer loyalty and grow the brand recognition.

5.1.2 Friends, fans and followers’ influence on use of social media.

The second objective was to examine whether social influence had a significant effect on factors affecting customers’ use of Facebook for only communication. Therefore, the study sought to determine whether there was a relationship between friends, fans, and followers on social media influence and use of Facebook pages for communication with banks. The findings reveal that customers whose friends recommended use of Facebook, and those that had colleagues, family, fans, and followers using Facebook, were more likely to use the platform for communication with their banks. This, in effect, means that social media is about social connections and that people maintain Facebook accounts due to the social aspect of being online. These results agreed with the findings of Sileshie (2014), who contended that Facebook allows friends, family, co-workers, and anyone else to chat, comment on others’ posts and photos, and share information. It also agrees with the views of the proponents of UTAUT, Venkatesh et al. (2003), who envisaged social influence would predict
acceptance of use of a technology or technological innovation—in this case the Facebook page as a medium for online communication.

The results also confirmed that customers’ ability to interact with others, including those feeling that other persons who are important to them use Facebook, are more likely to use the platform for online communication with banks. The findings also agreed with those of Plantin et al. (2016) who also accentuated that the Facebook platform allows individuals to connect with friends in a simple manner, sharing news, thoughts and multimedia content with each other.

The findings of this study found that banks, especially those under review that have a large fan and follower base, should consider creating online communities as these audiences can be the best advocates for the banks. To actively engage existing fans, banks need to provide value by taking care to select and post valuable content that will resonate with them. An example on how this can be done is by reviewing specific interests of existing followers and pose questions that will foster discussions in the customers’ areas of interest that others will see and want to take part in. Another way is to forge personal connections with the audiences and endeavour to bring them together so that they feel like part of the community by actively listening and interacting with them, and not just broadcasting about bank products, and this will make it easy for the communities to relate with the banks. This recommendation is in line with assertions by Ng’ang’a (2015) and Njeri (2017) that customers expect to relate with banks at a deeper and more meaningful manner than just being recipients of bank marketing information, and that social media is about being social. Banks should endeavour to not only occasionally “like” what the followers post, but should re-share, retweet or re-blog what their fans are posting, and once others see the banks are actively listening to their
social chatter they will engage with them more and those followers’ fans will be attracted to communicate with the banks through social media.

5.1.3 Bank customers’ perceptions or attitudes and Facebook use.

The third objective was to investigate what perceptions and attitudes informed customers’ future intention to use Facebook to communicate with banks. While using the UTAUT model, Venkatesh et al. (2003) looked at behaviour intention as being influenced by facilitating conditions, effort expectancy, and social influence—which would then predict altering of behaviour and subsequent use of a technology. This study, however, looked at behaviour intention without influence from other factors, and considered customers’ attitudes and perceptions towards use of Facebook pages as a predictor of accepting the same for online communication. This study considered this model more relevant for online transactions as observed by Cheah et al. (2013) when considering motivating factors for acceptance of the same.

In determining the current attitudes and perceptions or attitudes affecting bank customers’ intention to use Facebook, the study findings noted that most respondents (84.6%) indicated that in future, they would contact the bank through Facebook to communicate with them their requirements. In addition, 79.3% of respondents stated that they would make an effort to increase use of the bank’s Facebook pages to obtain information. A further 58.8% of respondents said they would consider recommending use of Facebook for online communication to their friends. These findings were consistent with the report by ABA (2017), which indicated that Facebook was the bank’s most preferred social media platform with a 90% preference rate for communication. Bonson and Flores (2011) also contended that Facebook was preferred by most customers because of the platform’s ability to allow a two-way communication
with users. These findings thus implied that most people were amenable to using social media in the future to contact banks.

To influence perceptions and attitudes towards use of Facebook for online communication, this study demonstrates the need for banks to first endeavour to create or build relationships with existing online audiences. This suggestion is in line with what Khan et al. (2017) stated—that through Facebook, banks are likely to reach the largest number of online communities. Khan et al. (2017) also opines that most people like dealing with people they are familiar with, and perceptions are built on previous interactions. Therefore, banks should undertake to interact honestly and authentically with bank customers online by telling the bank’s brand story in an engaging way that encourages followers to respond. One way to do that is to remember a conversation is a two-way street and good social media users actively respond to comments, share/retweet mentions, and keep interactions going.

In addition, banks should consider going beyond sharing fact-based content on describing products and services and focus on other useful emotional elements, such as telling stories that will exude positive relatable vibes that would influence perceptions. Such stories can be from internal experiences from other bank staff or external ones from bank customers. This will grow the bank’s persona and customers will be more likely to deal with personable banks than strictly formal ones online. Banks can also endeavour to inject a little fun in their personality by using GIFs, emojis, and interesting hashtags that will relate with their audience and build positive perceptions and friendliness while building on familiarity.

5.1.4 Factors with more influence on customers’ use of Facebook.

The study sought to determine which factors between FCs, SI, and BI have more influence on customers’ use of Facebook for online communication among the
constructs. As seen above, the findings indicated that FCs had more influence on choice of Facebook use, with a correlation value of 0.324 as compared to SI at 0.276 and BI at 0.276. These findings were in line with the findings by Ghalandari (2012) in his study on users’ intention to use e-banking—which is dependent on all three variables, with FC influencing the uptake more. Tarhini et al. (2014) while examining the use of internet banking, also found FC and PE to be significant predictors of customers’ acceptance of use.

The findings notwithstanding, all the three variables were considered important for banks to consider while rolling out online communication strategies for use by customers as ultimately, the desire is to establish meaningful online connections via social media to grow the client base and eventually improve on the bottom line.

5.1.5 Extent age, trust, and gender moderate study variables on use.

The study further sought to determine the extent to which age, trust, and gender moderate the relationship between FCs, SI, and BI for online communication via social media. Trust was a new variable introduced from the original UTAUT theory. From the findings, the results revealed that gender, age, and trust do moderate the relationship between the three variables for online communication, with SMU at $p = 0.000$ for each of them. The results also revealed that trust had the highest level of moderation on relationship between FCs, SI, and BI for SMU. This was followed by gender and lastly age.

These findings were consistent with findings by Cheah et al. (2013) on motivating factors for m-banking use among consumers, where trust was the significant driving force in encouraging bank customers to move away from traditional banking halls and adopt mobile banking. However, the authors also found perceived value, in addition to trust, to have a positive significant relationship on m-banking acceptance.
The findings were also consistent with Parusheva (2017), who found that bank customers’ views on active social media communication with banks are overwhelmingly negative, caused mainly by doubts about security. The implication is that if customers trusted the platform use as being secure, they would use it for customer-bank communication.

This would therefore mean that all three moderating variables are important for encouraging social media use. Banks should therefore consider programmes or projects that are targeted to specific age groups and promote gender related events online, so that respective age groups and gender can respond to what resonates with their attributes. The IVs can thus leverage on these targeted promotions and foster social media usage for communication.

5.1.6 Online sentiments in social media users’ current Facebook pages.

The study also analysed the current online sentiments of bank customers using social media for communication. The findings revealed that there was significant commentary on different social media platforms for the banks under review. These sentiments were either positive or negative, with a few neutral and critical ones. These sentiments gave varied percentage scores for each bank, depending on the number of online mentions. It was however difficult to determine whether these were exclusively from respective bank customers or included those of the general public, mainly commending banking services online or registering dissatisfaction on offline banking experiences, either in terms of waiting for long in banking hall queues or unpleasant customer service that is being broadcasted to the public.

These findings show that some bank customers are actively posting complaints or information on social media that can positively or negatively impact a bank’s reputation, which therefore shows that social media is a growing force to reckon with,
as outlined by Treem and Leonardi (2012). In fact, Mangold (2009) also opined that organizations must learn to shape their online conversations in a way that influences constructive feedback from their customers, who are their fans or friends on Facebook.

From some of the sampled positive comments, clients are commending the banks for quick online responses and encouraging others to join their respective banks, showing their appreciation for their bank’s ability to respond to FB comments. This also shows the influence some of the comments can have on others by those comments inviting friends to join KCB, for example, showing social influence on choice to use or not use a platform for communication can be influenced by one’s friends, family, and followers. This confirms the contention by Rezayat (2017) that banks’ approach has changed from just provision of customer service to partnership and interaction with customers. This is seen where online consumers are advocating for others to join a bank without coercion or speaking on behalf of the bank, and therefore underscores the need to maintain online relationships via social media. Sileshie (2014) also affirmed that Facebook pages allow individuals to share thoughts in a simple manner, and the customers’ comments on the KCB Facebook page are brief and simple and therefore agree with the author’s assertion.

The findings indicate the need for banks to review customers’ comments online and act as necessary to salvage their online reputation. Remaining non-responsive to complaints can have detrimental effects, as online users may rely on reviews before engaging with any bank or financial institution offline. On the compliments, acknowledging with gratitude what customers say online may also depict the bank as responsive and sensitive to customers and the general public.
5.2 Recommendations

5.2.1 Recommendations for Practice.

Based on the findings on the importance of FCs, this study recommends that banks should draw up strategies that will encourage customers to use their social media platforms frequently by remembering that to attract and retain conversations online, they must also engage their customers. To do so effectively, banks should take the initiative to do so first and encourage reciprocation by being consistent in their online posts. Regular posting patterns will promote conversations and create anticipation for subsequent posts. One of the issues noted from previous analysis was that some banks did not post regularly, and their Facebook accounts appeared dormant and perhaps not in use. Frequent or daily posts help boost search engine relevance and optimization, with the resultant effect of drawing new followers to the bank’s social media pages, which will help improve customers’ intention to use social media for communication.

Banks should also endeavour to make use of tools available on social media to inspire reactions and influence customers to communicate via this medium. Facebook provides five ways to react to posts, which are: Love, haha, wow, sad and angry. This will help them gauge what content the online communities like, and build on the same while removing what draws customers away. Using emojis as prompts not only encourages reactions to posts, but also shows the reader how the banks hope they will react and supplement this with asking for a specific reaction. Ultimately, it is about showing bank customers that they can talk to the bank about anything on social media, and making them think about the bank in their daily routines.

Another way to encourage social media use for communication, based on the findings for SI, is to request bank employees and their friends to actively share the bank’s content. This will open the door to their friends and family’s respective
followers and fan base, and in this way grow the bank’s online following. Sharing of online content with another’s followers draws varied reactions and a customer can influence their respective followers to comment on what the bank has posted, which has the effect of growing bank following.

Based on the outcomes of BI, this study recommends that in order to influence perceptions and attitudes, banks should provide incentives for use of social media for communication tailored towards individual customers. This takes time and requires that banks consistently follow their customers to understand things that are of interest to them on social media. So, it is not just a question of customers following the banks, but banks doing so in reciprocation. This recommendation is in line with Bonsón and Flores (2011), who stated that by using Facebook, banks have a greater means of reaching a wider online customer base and prospects through messages that are tailored to respond to changing attitudes and behaviours.

Through constant sentiment analyses, banks can raise a better understanding of customers’ behaviours, emotions, and interests, and this knowledge can be obtained through various social media analytical tools as recommended by Kirakosyan and Dănăiaţă (2014). The latter also opine that social media communication can support growth of e-banking through growth of good relationships with customers—relationships that are created through communication.

5.2.2 Suggestions for policy enhancement.

Social media has changed the way customers communicate online with and about brands. It has provided a platform for direct communication without the necessity of intermediaries. Where marketing still has its place in building a fan base and audience, social media platforms are proliferating at an incredible pace. Organizations therefore need to draw up policies for effective communication with their customers,
providing the necessary mechanisms to do so by optimizing facilitating conditions to encourage use for this purpose. These policies and strategies should endeavour to aid organizations understand their audience needs and wants well and segment them according to their varied needs for effective online content delivery.

These policies should also put fans and followers at the centre of individual strategies that consider user-generated content in social feeds, which will in turn make the customers feel valued that their own content is appreciated on social media. This will make them more willing to communicate via social media.

Banks should also focus on promoting communication beyond their specific products and become more lifestyle-focused to encourage their social audience to remain “friends” with them on social media and embrace authenticity in their news feeds and updates, which is in line with the study’s respondents in valuing trust most in online interactions. This friendship will help grow social influence among the friends made and hence improve communication via social media.

5.3 Limitations of the Study

Challenges were encountered during research. However, all possible means to tackle them were instituted to ensure the completion of the project. One of the limitations was that the respondents did not willingly give out information pertaining to the banks due to fear of victimization or mistrust on how the information would be used. To minimize the effect of this challenge, the researcher assured the respondents that the research was meant for academic purposes only as stated in the consent form. The conservative nature of the UN and oaths of secrecy administered on employees regarding information disclosure rendered data collection a little difficult. In addition, time allocated for the research was constrained, thus posing a challenge; the researcher ensured good time management skills so that the research was completed on time.
In addition, the scope and findings of this study did not consider the entire UNON population in Nairobi as some agencies offices are located outside the UN Complex. The focus was on the 1,500 members of staff working there and their families who frequented the UN compound. This was considered a good representation of the entire population and therefore this exclusion.

Moreover, this study did not focus on communication on all social media platforms, as the emphasis was mainly Facebook. As seen earlier, Facebook was preferred, as out of the 15 banks reviewed in Kenya, all had Facebook accounts, indicating 100% preference and use compared to other social media platforms. The findings are therefore limited to interactions or conversations on Facebook pages. The reach, engagement, and conversion metrics were also not obtained or considered in the study.

The use of Distil Radar Analytics tool was broadly used to obtain online sentiments of consumers without limiting the commentary to individual bank customers. Therefore, comments are not specific to selected actual bank customers’ views but rather the online community. Therefore, the sentiments collected are broad and borderless in terms of geographical context.

5.4 Areas for Further Research

This study focused on factors influencing customers’ use of banks’ social media platforms for communication. However, the study contains some limitations that could be dealt with in future studies. First, the study did not consider Facebook reach—the number of people impacted by the messages on the bank’s Facebook pages; conversion—the number of people who took action because of the messages posted therein; or actual engagement—the number of people who interacted with the messages in conversations on Facebook pages, which was the level of communication with other
users on the same social media platform and could refer to the number or frequency of postings between customers and organizations. Future scholars can consider these factors or matrix in their studies.

Second, the study’s scope was only in Nairobi and specifically looked at UN staffers, whose findings are not all inclusive. Therefore, future scholars can undertake a similar study and focus on areas outside Nairobi, in other counties, as use of information and communication technologies continues to grow in Kenya. Comparison with the current study, which includes nationalities of other countries, can then be made. This is because the inclusion of non-Kenyans provided a broad perspective of views, which may have included experiences from other countries. To understand the Kenyan context, future scholars can focus on the wider Kenyan population and perhaps explore what other factors affect the eastern African region’s wider population by extending the study to Uganda, Tanzania, South Sudan, Rwanda and Somalia, where some of the banks used in this study—such as KCB and Equity Bank—have branches.

Third, this study also focused on three main factors affecting customers’ use of banks’ social media platforms for communication, i.e. Facebook facilitating conditions, customers’ behaviour intention, and social influence by friends. Future studies could focus on other factors such as choice of social media platforms or use of social media influencers, given that social influence played a significant role in influencing use of Facebook in this study.

Fourth, one of the limitations of this study was that only one platform was studied, i.e. Facebook. Future scholars can consider looking at bank customers’ receptiveness of other social media platforms. These include LinkedIn, which is a professional network platform that banks and organizations are using extensively to grow their online communities, with approximately 106 million users worldwide;
Twitter, a micro-blogging site with 336 million unique site visitors every month; and Instagram, which has an impressive 1 billion active users sharing over 60 million images per day as at August 2018 (Kallas, 2018). These platforms are worth investigating as they continue to proliferate different demographics online worldwide.

For the limitation on obtaining actual customers’ sentiments or their views on their individual banks via Distil Radar analytics tool, this study recommends that banks and financial institutions in Kenya conduct internal surveys with their respective customers in future to determine what their actual needs are and to address those needs as necessary. The internal surveys can be sent directly to customers whose contacts the banks have and analysed for clarity. This will assist banks to understand their own individual customers’ sentiments and perceptions.

Last, future scholars can undertake a study on possibility of having social media virtual bank accounts for customers, as done in other countries identified in this study, and assess whether customers would be amenable to conducting banking transactions on social environments such as social media.

5.5 Conclusion

Social media has transformed customer interaction into a project that can occur any time of the day, any day of the week, and every day of the year. Organizations have 24/7 access to their consumers, even when they do not have a 24/7 staff—and hence the importance of this study. It provides insights into bank customers’ behaviour towards the usage of Facebook pages when the unified theory of acceptance and use of technology (UTAUT) model by Venkatesh et al. (2003) is applied and concludes that the hypotheses stated positively influence use of these pages for online communication with banks in Nairobi, which is in line with the study objectives.
The first objective assessed whether facilitating conditions had a significant effect on customers’ use of Facebook to communicate with the banks in Nairobi. Using the UTAUT model, the study sought to examine the relationship between the indicators that constitute facilitating conditions—namely, perceived usefulness, ease of platform use, platform preference, frequency of banks’ posts, as well as banks’ responsiveness—all of which influence customers’ choice to use Facebook as a medium of communication with banks in Nairobi and found a positive influence in the relationship. This is evidenced by a correlation coefficient of $r=0.324$, $p=0.000$ between social media use and facilitating conditions. Banks should therefore encourage customers to communicate via Facebook by reaching out to them, utilizing the tools available to post content that inspires reactions from them. From the study findings, most customers do have Facebook accounts and are therefore likely to use the platform, if made available, and if the banks frequently talk to them through regular posts. The study concluded that facilitating conditions had a positive and considerable influence on customers’ use of Facebook to communicate with the banks in Nairobi.

The second objective examined whether social influence from friends, fans, and followers on social media had a significant effect on factors affecting customers’ use of Facebook for communication with banks online, which is a construct in the original UTAUT model. From the findings, the study concluded that social influence has a positive and significant effect on factors affecting customers’ use of Facebook to communicate with banks online by a moderate correlation coefficient of $r=0.276$, $p=0.000$ between social media use and social influence. In their study, Venkatesh et al. (2003) had found the relationship of social influence and use of technology as slightly weak but significant compared to other variables. However, in this study, the co-
efficient was similar to behaviour intention, indicating the strength of the two constructs in influencing use of Facebook pages for communication.

Therefore, tapping into the bank customers’ social influence aspects such as opinions from friends, fans/followers on social media, influence of family members using Facebook, and reviews and recommendations by friends and family using social media affects customers’ preference to use Facebook as a medium of communication with banks in Nairobi.

The third objective investigated what perceptions and attitudes inform customers’ behaviour intention that influences their choice to use Facebook to communicate with banks in Nairobi. In the original UTAUT model, behaviour intention was seen to be influenced by facilitating conditions, performance expectancy, and effort expectancy, with subsequent predictability of use of a technology. However, from the study findings, the study concludes that perceptions and attitudes that inform behaviour intention by customers have a positive and noteworthy direct influence on the use of Facebook to communicate with banks in Nairobi. These positive perceptions and attitudes—such as perceived risk, perceived value, recommendations to others to use in future, and intended future use by customers, influence the enhanced use of Facebook to communicate with banks in Nairobi. This is evidenced by a moderate correlation coefficient of $r=0.276$, $p=0.000$ between social media use and behaviour intention. Banks should therefore endeavour to ensure the communication via Facebook is made valuable by responding to requests or complaints, as well as holding confidential communication directly with customers as direct messages. They should also show commitment to follow through any promises they make online to build on customers’ trust. Customers need to feel they can trust the bank on social media to be able to consider using them now or in the future.
In addition to the above, the study findings lead to the conclusion that facilitating conditions have the greatest impact on the use of social media compared to the other constructs, and it may therefore add value to prioritize this when drawing up social media strategies.

It was also possible to infer from the study that trust has the highest moderating effect on the relationship between independent variables (facilitating conditions, social influence, and behaviour intentions) and the dependent variable (social media use) and therefore banks, and indeed other financial institutions, should bear this in mind by noting the customers’ need to trust online transactions. Trust, as a moderating variable, was not included in the original UTAUT model but was found relevant for current online transactional communication—and the findings of the study show that online reviews and recommendations are driven by trust.

A new construct, online sentiments, was introduced in this study which was not in the original UTAUT model—to determine whether these sentiments that are prevalent on social media platforms affect the use of Facebook pages for communication. The sentiments were mined using the Distil Radar Social Sentiment analysis tool/software and comments were analysed whether they were positive, negative, or neutral. On average, the study found that 60% of the total mentions were largely positive, with online users encouraging others to use Facebook to reach out to their banks in view of the speedy responses obtained there, but there were also comments on banks’ non-responsiveness to online enquiries. The study findings thus led to the conclusion that monitoring social conversations on social media through frequent sentiment analysis is important for the operations of financial institutions as it helps gauge public opinion of a bank, event, or product. Banks can use this technology to understand what the online community really thinks about them and improve where
they are failing accordingly. The sentiment analysis tools can also help banks know what users feel about their brand and compare this across their competition to enable them channel efforts to areas that will improve positive commentary, both online and offline.

5.6 Chapter Summary

This chapter presents a discussion on the findings of this study and also gives suggestions for policy and practice. The limitations encountered during the study are also highlighted, which provide the basis for recommendations for future research. A conclusion of the entire study is also provided. Through the findings, the chapter shows the study has succeeded in combining and investigating existing literature on UTAUT and confirms Venkatesh et al. (2003) initial findings on the constructs—that facilitating conditions, which in this study include PE and EE, are significant predictors of use of a technology or technological innovation. The chapter also provides information showing social influence and behaviour intention are also found to be directly related with the use of Facebook pages for communication. The inclusion of trust as a moderating variable in this study is considered important for online communication, according to the study findings. The inclusion of a new construct, online sentiments, provides a basis for further study using this extended UTAUT model.
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APPENDICES

Appendix 1: IRB Approval

14th December, 2018

CAROLINE WACHUKA GACHI
School of Communication, Cinematic and Creative Arts
cgachii@gmail.com
USIU-A/IRB/45-18

Dear Ms. Gachi,

IRB-RESEARCH APPROVAL

The USIU-A IRB has reviewed and granted an ethical approval for the research proposal titled “Factors Influencing Customers Use of Banks’ Social Media Platforms for Communication: a Case of Facebook Use by United Nations Staff in Nairobi.”

The approval is for twelve months from the date of IRB. A Continuing Review application must be approved within this interval to avoid expiration of IRB approval and cessation of all research activities. A mid-term report and a final report must be provided to the IRB within the twelve months approval period. All records relating to the research (including signed consent forms) must be retained and available for audit for at least 3 years after the research has ended.

You are advised to follow the approved methodology and report to the IRB any serious, unexpected and related adverse events and potential unanticipated problems involving risks to subjects or others.

Should you or study participants have any queries regarding IRB’s consideration of this project, please contact irb@usiu.ac.ke.

Sincerely,

Prof. Amos Njuguna,
IRB chair and Dean – School of Graduate Studies, Research and Extension
Tel: 730 116 442
Email: amnjuguna@usiu.ac.ke
Appendix 2: NACOSTI Approval

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Ref. No. NACOSTI/P/19/27677/27449

Date: 15th January, 2019

Caroline W. Gacii
United States International University – Africa (USIU-A)
P.O. Box 14634 – 00800
NAIROBI

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “Factors influencing customers use of banks’ social media platforms for communication: A case of facebook use by United Nations staff in Nairobi” I am pleased to inform you that you have been authorized to undertake research in Nairobi County for the period ending 14th January, 2020.

You are advised to report to the County Commissioner and the County Director of Education, Nairobi County before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a copy of the final research report to the Commission within one year of completion. The soft copy of the same should be submitted through the Online Research Information System.

GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.
Appendix 3: Consent Form

CONSENT FORM

Dear Participant,

You are invited to take part in a survey that seeks to establish the relationship between customers’ perception and use of social media when communicating with banks online. The survey is being conducted by Caroline Gacii, a graduate student in the School of Communications at the United States International University (USIU-Africa). This survey is expected to take approximately 20 minutes to complete.

Your participation in this survey is voluntary but you are requested to complete the survey fully and with honesty if you agree to participate. You may refuse to take part in the research or exit the survey at any time, without penalty, should you experience any discomfort. No benefits accrue to you for answering the survey, but your responses will highlight the importance of developing effective online communication strategies with the customer’s perception, needs and requirements in mind which will guide banks and other retailers to better integrate and refine social media conversations and eventually enhance competitive advantage over competitors.

There are no foreseeable risks involved in participating in this study, other than those encountered in day-to-day life. Confidentiality will be maintained to the degree permitted by the technology used in completing the survey and the information you provide will only be used for the purposes of this study. No personal identifying information will be collected or stored that would link your responses to you.

If you have questions at any time about the study or the procedures, you may contact my research supervisor, Dr. Lucy Gichaga by email at lgichaga@usiu.ac.ke or the IRB Office at USIU by calling +254 730 116441

By clicking “I agree to participate” below, I confirm that I have read and understood the particulars of involvement including the purpose, possible risks and inconveniences and decide that I will voluntarily participate in the project described above. I understand that I can discontinue participation at any time should I experience any discomfort. My consent also indicates that I am at least 18 years of age.

☐ I agree to participate  ☐ I decline to participate
Appendix 4: Survey Research Instrument

RESEARCH QUESTIONNAIRE

FACTORS INFLUENCING CUSTOMERS’ USE OF BANK’S SOCIAL MEDIA PLATFORMS FOR COMMUNICATION. A CASE OF FACEBOOK USE BY UNITED NATIONS STAFF IN NAIROBI.

Kindly read each question and respond to it to the best of your ability, where necessary select the most appropriate answer for you. There are no accurate or inaccurate responses, your answers are crucial to the study. All replies to this survey are completely confidential. All identifying information, if any, will be removed during the data entry and analysis, however, you are requested to respond anonymously. The questionnaire will take an average of 15 minutes to fill. Thank you for participating in this study.

1. PART I - USE OF FACEBOOK
Do you have a Facebook account?
☐ Yes
☐ No
☐ Prefer not to say

2. How long have you used Facebook?
☐ 0-4 years
☐ 5-10 years
☐ Over 10 years
☐ Used in the past but stopped
☐ Not applicable as I have no Facebook account and I do not use Facebook at all

3. How frequently do you access or login to your Facebook account?
☐ Daily
☐ Weekly
☐ Monthly
☐ Not applicable

4. When you log in, on average, how many hours do you spend on Facebook?
☐ 0 - 1 hours
☐ 2 - 3 hours
☐ 4 - 5 hours
☐ Over 5 hours
☐ Not applicable

5. What phrase best describes your current and previous use of Facebook?
☐ Personal Use Only
☐ Business Use Only
☐ Both Personal & Business use
☐ Use to read or view others’ pages (business or friends)
☐ Not applicable as I have no Facebook account and I do not use Facebook at all

6. Is your bank active on social media?
Yes
No
I don't know

7. If you answered Yes to Q.6 above, have you perused your bank's social media pages?
Yes
No
Not Applicable

8. PART II: FACILITATING CONDITIONS
Kindly indicate your opinion of using Facebook as a platform for online communication with banks below

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I find Facebook a useful platform for obtaining information concerning my bank.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using Facebook, I can quickly obtain information about the banking services offered by my bank.</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I find Facebook an easy to use and convenient way of contacting my bank and making inquiries.</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can contact the bank anytime and receive more personalized responses promptly through Facebook.</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using Facebook, my online communication with the bank will improve and become more frequent.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. PART III: SOCIAL INFLUENCE
Kindly indicate your agreement or disagreement on the phrases below about how your acquaintances influence your use of Facebook

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I use Facebook to contact my bank because my friends say I should use it to keep in touch.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I use Facebook to make inquiries with my banks because my colleagues and closest friends use it too.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would feel isolated if I did not use Facebook to engage with my bank since everyone uses it.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I use Facebook to engage with my bank because it also allows me to interact with other key people in my life.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In general, I only use Facebook to engage with my bank because all the people I consider important use it.

10. PART IV: INTENTION TO USE FACEBOOK FOR COMMUNICATION
If you have not communicated with your bank on Facebook before, or did and stopped, kindly indicate your likelihood to use it in future

In future, I will contact my bank through Facebook to communicate with them my requirements periodically.

I will make an effort to increase use of my bank’s Facebook pages to obtain and provide information.

I will make a point of reading content posted on my bank’s Facebook pages soon.

I will recommend use of Facebook to other friends for faster communication with banks

I do not have any intention to use Facebook to communicate with my bank

11. PART V: USE OF FACEBOOK FOR COMMUNICATION WITH BANK

Have you ever posted information or commented on your bank’s Facebook platform?

Do you ever like/dislike posts on your bank’s Facebook platform?

Have you ever responded to any queries from your bank via Facebook?

How many times do you make enquiries to your bank via Facebook?

Does your bank send you any messages on Facebook directly on your inbox or through Facebook messenger?

Have you ever shared a bank's post/photo on Facebook with friends or family?
12. PART VI: TRUST
Below are some factors that influence the acceptance and adoption of Facebook by individuals to communicate with banks. Please rank in order of importance.

<table>
<thead>
<tr>
<th>Factor</th>
<th>Least Important</th>
<th>Slightly Unimportant</th>
<th>Slightly Important</th>
<th>Most Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>I trust information availed on Facebook by my bank.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I perceive Facebook to be less risky among other social media platforms I use</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If I had the built-in help guidance and assistance needed, I would feel comfortable using Facebook</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If I see someone else using Facebook to communicate with their bank, I will consider using it.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will use Facebook to communicate with my bank as I believe the bank will keep information about me confidential</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Other than Facebook, what other social media accounts do you use? Please tick all that apply
- [ ] Twitter
- [ ] Instagram
- [ ] Youtube
- [ ] LinkedIn
- [ ] WhatsApp
- [ ] Other

14. Among the following, which reason best explains your preference for the platform(s) you have chosen in Q. 13 above

<table>
<thead>
<tr>
<th>Reason</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Not Applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>I find it credible and trustworthy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
I prefer it because my colleagues/close friends and family members use it. [Likert scale]

I like it because it is the one my bank is most active on. [Likert scale]

I find it easy to use. [Likert scale]

I consider it useful. [Likert scale]

15. Below are some of the social media platforms currently in use by most banks in Kenya to engage with their customers. In your opinion, please rank them in order you think they are important.

<table>
<thead>
<tr>
<th>Social Media Platform</th>
<th>Least Important</th>
<th>Slightly Unimportant</th>
<th>Important</th>
<th>Slightly Important</th>
<th>Most Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facebook</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Instagram</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WhatsApp</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Twitter</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>YouTube</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LinkedIn</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16. PART VI: DEMOGRAPHICS What is your gender?
- [ ] Male
- [ ] Female
- [ ] Prefer not to say

17. What is your age?
- [ ] 18-24 years
- [ ] 25-31 years
- [ ] 32-38 years
- [ ] 39-45 years
- [ ] 46-50 years
- [ ] Above 50 years

18. How willing are you to accept new technologies and applications?
- [ ] Very Unwilling
19. Do you look up for information or news about your bank on social media?
- Unwilling
- Not sure
- Willing
- Very Willing

20. Please select what information you have received from your bank in the past. Kindly select all that apply
- Advertisements of bank promotions and products
- General bank alerts and customer service needs
- Updates on new products and services
- Bank operating hours
- Response to a personal complaint or question
- None/Not applicable
- Other

21. What other information would you like to receive on social media? Kindly tick all that apply
- Responses to queries or complaints
- Recruitment or job offers
- Safe banking tips for various age groups
- Information on ongoing banking or financial scams
- General goodwill and motivational messages
- Corporate Social Responsibility (CSR) activities
- Other
Appendix 5: Code Book Research Instrument

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<tr>
<td>Prefer not to say</td>
<td>2</td>
</tr>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>3</td>
</tr>
<tr>
<td>0-4 years</td>
<td>1</td>
</tr>
<tr>
<td>5-10 years</td>
<td>2</td>
</tr>
<tr>
<td>Over 10 years</td>
<td>3</td>
</tr>
<tr>
<td>Used in the past but stopped</td>
<td>4</td>
</tr>
<tr>
<td>Not applicable as I have no Facebook account and I do not use Facebook at all</td>
<td>5</td>
</tr>
<tr>
<td>Daily</td>
<td>1</td>
</tr>
<tr>
<td>Weekly</td>
<td>2</td>
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<tr>
<td>Monthly</td>
<td>3</td>
</tr>
<tr>
<td>Not applicable</td>
<td>4</td>
</tr>
<tr>
<td>0 - 1 hours</td>
<td>1</td>
</tr>
<tr>
<td>2 - 3 hours</td>
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<tr>
<td>4 - 5 hours</td>
<td>3</td>
</tr>
<tr>
<td>Over 5 hours</td>
<td>4</td>
</tr>
<tr>
<td>Not applicable</td>
<td>5</td>
</tr>
<tr>
<td>Personal Use Only</td>
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</tr>
<tr>
<td>Business Use Only</td>
<td>2</td>
</tr>
<tr>
<td>Both Personal &amp; Business use</td>
<td>3</td>
</tr>
<tr>
<td>Use to read or view others' pages (business or friends)</td>
<td>4</td>
</tr>
<tr>
<td>Not applicable as I have no Facebook account and I do not use Facebook at all</td>
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</tr>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
<tr>
<td>I don’t Know</td>
<td>3</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>5</td>
</tr>
<tr>
<td>Agree</td>
<td>4</td>
</tr>
<tr>
<td>Neutral</td>
<td>3</td>
</tr>
<tr>
<td>Disagree</td>
<td>2</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>1</td>
</tr>
<tr>
<td>Never</td>
<td>1</td>
</tr>
<tr>
<td>Rarely</td>
<td>2</td>
</tr>
<tr>
<td>Sometimes</td>
<td>3</td>
</tr>
<tr>
<td>Often</td>
<td>4</td>
</tr>
<tr>
<td>Frequently</td>
<td>5</td>
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<tr>
<td>Least Important</td>
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<tr>
<td>-----------------</td>
<td>---</td>
</tr>
<tr>
<td>Slightly Unimportant</td>
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</tr>
<tr>
<td>Important</td>
<td>3</td>
</tr>
<tr>
<td>Slightly Important</td>
<td>4</td>
</tr>
<tr>
<td>Most Important</td>
<td>5</td>
</tr>
<tr>
<td>Twitter</td>
<td>1</td>
</tr>
<tr>
<td>Instagram</td>
<td>2</td>
</tr>
<tr>
<td>YouTube</td>
<td>3</td>
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<tr>
<td>LinkedIn</td>
<td>4</td>
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<tr>
<td>WhatsApp</td>
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<tr>
<td>Other</td>
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<td>18-24 years</td>
<td>1</td>
</tr>
<tr>
<td>25-31 years</td>
<td>2</td>
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<td>32-38 years</td>
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<td>39-45 years</td>
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<tr>
<td>46-50 years</td>
<td>5</td>
</tr>
<tr>
<td>Above 50 years</td>
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</tr>
<tr>
<td>Very Unwilling</td>
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</tr>
<tr>
<td>Unwilling</td>
<td>2</td>
</tr>
<tr>
<td>Not sure</td>
<td>3</td>
</tr>
<tr>
<td>Willing</td>
<td>4</td>
</tr>
<tr>
<td>Very Willing</td>
<td>5</td>
</tr>
<tr>
<td>Never</td>
<td>1</td>
</tr>
<tr>
<td>Sometimes</td>
<td>2</td>
</tr>
<tr>
<td>Often</td>
<td>3</td>
</tr>
<tr>
<td>Always</td>
<td>4</td>
</tr>
<tr>
<td>Not applicable</td>
<td>5</td>
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<tr>
<td>Advertisements of bank promotions and products</td>
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<tr>
<td>General bank alerts and customer service needs</td>
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<tr>
<td>Updates on new products and services</td>
<td>3</td>
</tr>
<tr>
<td>Bank operating hours</td>
<td>4</td>
</tr>
<tr>
<td>Response to a personal complaint or question</td>
<td>5</td>
</tr>
<tr>
<td>None/Not applicable</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>7</td>
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<tr>
<td>Responses to queries or complaints</td>
<td>1</td>
</tr>
<tr>
<td>Recruitment or job offers</td>
<td>2</td>
</tr>
<tr>
<td>Safe banking tips for various age groups</td>
<td>3</td>
</tr>
<tr>
<td>Information on ongoing banking or financial scams</td>
<td>4</td>
</tr>
<tr>
<td>General goodwill and motivational messages</td>
<td>5</td>
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<tr>
<td>Corporate Social Responsibility (CSR) activities</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
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<tr>
<td>Responses to queries or complaints</td>
<td>8</td>
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</tbody>
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Appendix 6: Data Mining Plan for Sentiment Analytics using Distil Radar

- **Nov 2018**
  - Identify target banks

- **Nov - Dec 2018**
  - Run sentiment analysis application for each bank to check for reactions - likes and dislikes - of posts, sentiments on comments while responding or sharing posts

- **Jan 2018**
  - Data mining and pattern evaluation

- **Jan 2018**
  - Data Cleaning and Selection

- **Jan 2018**
  - Analyze Results

- **Jan 2018**
  - Findings/Knowledge Representation
# Appendix 7: List of UN Agencies in Nairobi

<table>
<thead>
<tr>
<th>Name of UN Agency</th>
<th>Included in the study</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Nations Environment Programme (UNEP or UN Environment)</td>
<td>Yes</td>
</tr>
<tr>
<td>United Nations Human Settlements Programme (UN-Habitat)</td>
<td>Yes</td>
</tr>
<tr>
<td>Food and Agriculture Organization</td>
<td>Yes</td>
</tr>
<tr>
<td>International Civil Aviation Organization</td>
<td>No</td>
</tr>
<tr>
<td>International Labor Organization</td>
<td>No</td>
</tr>
<tr>
<td>International Maritime Organization</td>
<td>No</td>
</tr>
<tr>
<td>International Monetary Fund</td>
<td>No</td>
</tr>
<tr>
<td>Joint United Nations Programme on HIV/AIDS</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Centre for Regional Development, Africa Office</td>
<td>Yes</td>
</tr>
<tr>
<td>UN Women</td>
<td>Yes</td>
</tr>
<tr>
<td>United Nations Development Programme</td>
<td>Yes</td>
</tr>
<tr>
<td>United Nations Office on Drugs and Crime</td>
<td>Yes</td>
</tr>
<tr>
<td>United Nations Educational, Social and Cultural Organization</td>
<td>Yes</td>
</tr>
<tr>
<td>United Nations High Commission for Refugees</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Industrial Development Organization</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Children's Fund</td>
<td>Yes</td>
</tr>
<tr>
<td>United Nations Common Air Services</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Department of Security</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Office for the Coordination of Humanitarian Affairs</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Office for the Coordination of Humanitarian Affairs</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Office for Project Services</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Political Office for Somalia</td>
<td>No</td>
</tr>
<tr>
<td>United Nations Population Fund</td>
<td>Yes</td>
</tr>
<tr>
<td>World Bank</td>
<td>No</td>
</tr>
<tr>
<td>World Food Programme</td>
<td>Yes</td>
</tr>
<tr>
<td>World Health Organization</td>
<td>No</td>
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</tbody>
</table>
Appendix 8: Thesis/Research Budget

<table>
<thead>
<tr>
<th>Item</th>
<th>Quantity</th>
<th>Price</th>
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<tbody>
<tr>
<td>Photocopy papers</td>
<td>2 reams</td>
<td>900</td>
</tr>
<tr>
<td>Miscellaneous (proposal binding, etc)</td>
<td>3</td>
<td>600</td>
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<tr>
<td><strong>Subtotal</strong></td>
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<td><strong>1,500</strong></td>
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**Pilot study**

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<tr>
<th>Item</th>
<th>Quantity</th>
<th>Price</th>
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<tr>
<td>Stationary &amp; Printing</td>
<td>1 ream</td>
<td>1,000</td>
</tr>
<tr>
<td>Mobile phone Data Airtime</td>
<td>Airtel prepaid</td>
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<tr>
<td><strong>Subtotal</strong></td>
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</table>

**Data Collection**

<table>
<thead>
<tr>
<th>Item</th>
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<tbody>
<tr>
<td>Questionnaire printing and distribution</td>
<td>316 pcs</td>
<td>2,800</td>
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<tr>
<td>Editing of final document</td>
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<td>15,000</td>
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<tr>
<td>Other expenses (contingency)</td>
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<td><strong>Total</strong></td>
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<td>Kshs.27,300</td>
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Appendix 9: Work Plan

Phase 1

<table>
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<tr>
<th>WORK PLAN FOR THESIS PROPOSAL &amp; DEFENSE</th>
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<tr>
<td>TOPIC: FACTORS INFLUENCING CUSTOMERS’ USE OF BANK’S SOCIAL MEDIA PLATFORMS FOR COMMUNICATION. FOCUS ON FACEBOOK USE BY UN STAFF IN NAIROBI</td>
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<table>
<thead>
<tr>
<th></th>
<th>Responsibility</th>
<th>10/02/2018</th>
<th>14-Sep</th>
<th>17-Sep</th>
<th>25-Sep</th>
<th>30-Sep to 3-Oct</th>
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</thead>
<tbody>
<tr>
<td><strong>Initial Draft &amp; Concept Paper</strong></td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Draft submission (including revisions)</td>
<td>Carol</td>
<td></td>
<td></td>
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<tr>
<td>Supervisor Allocation Form submission</td>
<td>Carol</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Concept review and discussion &amp; approval</td>
<td>Carol &amp; Dr. Gichaga</td>
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<td>Incorporate comments on the concept</td>
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<td>Introduction</td>
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<td>Background of the Problem</td>
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<td>Submission to lecturer</td>
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<td>Response from Lecturer</td>
<td>Dr. Gichaga</td>
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<tr>
<td>Review meeting - 24/9/2018</td>
<td>Carol &amp; Dr. Gichaga</td>
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<td>Corrections/Amendments</td>
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<tr>
<td><strong>Proposal Chapter 2: Literature Review</strong></td>
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</tr>
<tr>
<td>Submission to lecturer</td>
<td>Carol</td>
<td></td>
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</tr>
<tr>
<td>Response from Lecturer</td>
<td>Dr. Gichaga</td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Review meeting - 24/9/2018</td>
<td>Carol &amp; Dr. Gichaga</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrections/Amendments</td>
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<tr>
<td>Resubmission after corrections</td>
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## Phase 2

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<td>Resubmission after corrections</td>
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<td>Proposal chapter 3: Methodology</td>
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<td>Introduction</td>
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<td>Research design</td>
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</tr>
<tr>
<td>Research Approach/Method</td>
<td>Carol</td>
</tr>
<tr>
<td>Population &amp; Sampling Design</td>
<td>Carol</td>
</tr>
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### Nov-18 to Dec-18

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