



INFLUENCE OF UNITED BANK FOR AFRICA'S DIGITAL PUBLIC RELATIONS ON CUSTOMER ENGAGEMENT

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ABSTRACT

This study focused on the influence of United Bank for Africa's digital public relations on customer engagement. The main objective of this study is to identify the digital public relations strategies adopted by UBA, Anyigba Branch on social media, to determine whether UBA's Anyigba Branch digital public relations activities contributes to customer trust, satisfaction, and loyalty, to examine the extent to which customer interactions with UBA, Anyigba Branch on social media translate into meaningful customer engagement, to investigate the challenges UBA, Anyigba Branch faces in using digital public relations to sustain positive customer engagement. A descriptive survey research design was adopted for the study and data were gathered through the use of questionnaire. The population of this study comprises of 6,350 savings account holders, 3,120 current account holders with UBA Anyigba branch bringing the total to 9,470 respondents. A convenience sampling procedure was adopted to sample the 362 customers. The research questions were analyzed using means and standard deviation, while the respondents' demographics were analyzed with percentage and frequency count. Findings of the study showed that UBA employs effective digital PR strategies like multi-platform presence and timely updates, which significantly contributes to customer trust and satisfaction. However, these activities have a weaker direct impact on motivating customer loyalty. Also, the study reveals that while customers feel more connected to the bank when they interact online, the overall level of active participation is low, and a sense of community is lacking. Key challenges identified include slow response times, lack of personalized communication, and technical issues. The study recommended that UBA should enhance its interactive customer service with a rapid-response team, develop personalized digital engagement strategies, shift from a broadcast model to a community-building approach, and invest in advanced social media management tools to ensure efficient and personalized customer interactions.

Keywords: Public Relations, Customer, Customer Engagement, Customer Interactions

1.0

INTRODUCTION

The digital era has redefined how organizations communicate with their stakeholders, with social media becoming the cornerstone of modern public relations practices. Unlike the traditional public relations (PR) approach that relied on newspapers, television, and radio to disseminate



information, digital public relations (DPR) leverages the interactivity of platforms such as Facebook, WhatsApp, Twitter (X), Instagram, TikTok, and YouTube to foster meaningful dialogue between brands and customers. Scholars argue that DPR is no longer simply about image projection but about creating an ongoing relationship with the target audience (Dwivedi *et al.*, 2021). According to Ozuem, *et al.*, (2022), DPR ensures two-way communication, feedback management, and reputation building, which are central to customer engagement. This evolution aligns with the global shift in consumer behavior, where customers expect brands to be responsive, authentic, and socially engaged (Al-Deen and Hendricks, 2020). Therefore, DPR has emerged as a strategic tool that integrates reputation management with customer engagement.

Public relations is described as a deliberate planned and sustained efforts to establish and maintain mutual understanding between an organisation and its public (Arowosegbe, 2015). This implies that an organisation, individual or institution has so many publics that it deals with at one time or the other and this publics can be reached through different platforms depending on the issue, problem or condition that necessitate the communication or interaction. However, one of the emerging media or channels of communication in public relations is the use of the internet particularly the new media (social media, podcast, streaming, video conferencing, e-releases etc). Social media have become significant tools in the practice of Public Relations in modern times just like in other fields of study because of the advanced level of communication technology. Also, this situation occurred due to the rapid shift from the traditional approaches in information dissemination to the new models and because of the way digitization has transformed the landscape of Public Relations practices in most organisations..

Consumer engagement is referred to as the actions and activities that organizations undertake in order to begin an open line of communication with the external stakeholders (Palmatier *et al.*, 2017). Instigating the customers to actively engage with the organization may enhance the experience which may in turn have a potential to build the loyalty in the customers (Brodie *et al.*, 2015). Owing to the advancements in the information and communication technology, communication with the masses has become easier and necessary in order to increase awareness of firms' offered product (Management Association, Information Resources, 2018). The use of social media platforms has become one of the most effective ways to reach the target consumer and to engage them. From the perspective of the banking sector, social media may be used to collaborate and to interact with the customers to develop a favorable and long lasting relationship



(Haro-de-Rosario *et al.*, 2018). According to Skwire and Skwire (2013), the role of social media is very important to engage the customer with any brand and to win the loyalty as well.

Customer brand engagement represents more than just interaction; it embodies the emotional, cognitive, and behavioral investments that customers make toward a brand. This includes participation in brand conversations, advocacy through word-of-mouth, and co-creation of content with the organization (Dwivedi *et al.*, 2021). For financial institutions like UBA, brand engagement is not merely a marketing objective but a strategic necessity to build trust in a sector where transparency and accountability are paramount (Ezenwafor and Orji, 2023). Digital PR in this regard has transformed the banking landscape by allowing customers to have direct access to organizational communication, resolve complaints quickly, and provide instant feedback.

The Anyigba branch of UBA, situated in Kogi State, serves as a microcosm of the bank's broader digital engagement strategy. The branch's social media activities, including responding to customer feedback, promoting financial literacy, and showcasing community involvement, contribute to the bank's overall brand perception. Understanding the impact of these digital public relations efforts on customer brand engagement at the Anyigba branch is crucial for assessing the effectiveness of localized digital strategies.

Digital public relations has become a central tool for organizations in building relationships with customers, but its actual impact on brand engagement in the Nigerian banking industry is still uncertain. Banks now use social media platforms to promote their services and connect with customers, yet many of these efforts focus more on visibility and awareness than on creating lasting engagement. Customers often expect timely responses, authentic interactions, and opportunities to participate, but it is not clear if DPR strategies fully deliver on these expectations.

United Bank for Africa has invested heavily in online communication through platforms such as Facebook, Instagram, Twitter (X) and WhatsApp. The bank's activities aim to reach a wide audience and strengthen customer relations, but there is still doubt about whether these efforts result in meaningful engagement. Interactions on social media may generate likes and comments, but questions remain about whether they build trust, satisfaction, and loyalty among customers. Negative experiences that spread quickly online also create challenges for sustaining credibility.

The Nigerian banking sector is highly competitive, and institutions must constantly improve their communication strategies to retain customers. Digital public relations offers opportunities for faster responses and closer relationships, but it also exposes banks to greater scrutiny and



reputational risks. The main problem is that there is little evidence showing whether DPR practices in UBA lead to deep and long-term engagement or whether they only provide temporary visibility. This situation makes it important to investigate the influence of DPR on customer engagement in UBA

The main objective of this study is to examine the influence of United Bank for Africa's digital public relations on customer engagement. The specific objectives are:

- i. To identify the digital public relations strategies adopted by UBA, Anyigba Branch on social media.
- ii. To determine whether UBA Anyigba Branch digital public relations activities contribute to customer trust, satisfaction, and loyalty.
- iii. To examine the extent to which customer interactions with UBA, Anyigba Branch on social media translate into meaningful customer engagement.
- iv. To investigate the challenges UBA, Anyigba Branch faces in using digital public relations to sustain positive customer engagement.

The significance of this study on the influence of digital public relations on customer engagement on social media is rooted in the growing need for banks to understand how online communication shapes customer behavior. It will help reveal the extent to which UBA's DPR strategies create visibility, trust, and meaningful engagement among its customers. The findings will highlight whether the bank's online activities go beyond awareness-building to foster loyalty, advocacy, and long-term relationships with customers.

The study will provide valuable insights to communication managers, public relations professionals, and bank executives on how to improve their DPR practices. It will guide them in identifying which online strategies are most effective in driving customer interaction and strengthening bank image. For policymakers and regulators in the financial sector, the findings will serve as a reference point in encouraging transparency, ethical practices, and customer-focused communication in Nigerian banks.

The research will also benefit customers by shedding light on how their engagement with UBA through social media is managed and responded to. It will create awareness of the importance of two-way communication in building trust and enhancing customer satisfaction. By understanding how digital PR influences their relationship with the bank, customers will be more informed about their role in shaping organizational practices through active engagement.



The study will contribute to academic knowledge by adding to the growing literature on digital communication, public relations, and customer engagement in Nigeria. It will serve as a resource material for future researchers who are interested in exploring how new media tools impact organizational image and customer relationships. By bridging gaps between theory and practice, the study will offer both scholarly and practical relevance.

2.0 REVIEW OF RELATED LITERATURE

2.1 Conceptual Review

2.1.1 Public Relations

Public relations have been defined in various ways. The British Institute of Public Relations (IBPR) cited in Arowosegbe (2015) defined public relations as a deliberate, planned and sustained efforts to establish and maintain mutual understanding between an organization and its publics. According to Hayward as cited in Adegoke (2021) public relations are the propagation of the personality of the organization. This states the importance of communication between the organization and its publics. Public relations project the management personality of which the public relations department represents, through their activities with the use of their perspective tool (that is, print and electronic media).

Furthermore, the Public Relations Society of America (PRSA) cited in Uduji (2017) defines public relations: As a distinctive management function which helps to establish and maintain mutual lines of communication, understanding, acceptance and operation between an organization and its public. Again, the World Assembly of Public Relations in Mexico cited in Uduji (2017) defined public relation as: The art and social science of analyzing trends, predicting their consequences, counseling organization leaders, and implementing a planned programme of action which will serve both the organization and the public interest. It is obvious that the work of public relations is needed in almost every organisation (profit and non-profit organization) and higher institutions of learning (universities, polytechnics colleges of education and other colleges) etc.

2.1.2 Consumer Engagement

Engagement of the consumers is a facet of the discipline of customer relationship with management of a business. This marketing strategy enables organizations to facilitate the process of development of favorable and long lasting relationships with the consumers. According to Kumar (2013), organizations utilize various channels both online as well as offline in order to instigate an open line of communication with the consumers and other external stakeholders.



Various academicians have opined that customer engagement drives the purchase decisions of the consumers in favor of particular brands and also gives strength to the future interactions with the organization (Chu and Kim, 2021; Palmatier *et al.*, 2017). In addition to the management of customer relationship, the companies attempt to raise awareness about their products through the process of customer engagement by offerings the current schemes and special offers etc. Customer engagement is commonly achieved via marketing campaigns and other outreach programs which are mostly conducted over the digital media in the present era.

2.1.3 Digital Public Relations Strategies Adopted by UBA on Social Media

UBA's adoption of digital storytelling highlights its effort to create an emotional connection with audiences through engaging narratives. The bank uses social media platforms such as Facebook, Instagram, and LinkedIn to present relatable stories about innovation, financial empowerment, and customer experiences. Scholars argue that narrative-based communication creates stronger brand associations by humanizing the institution (Adebayo, 2023). Research also suggests that storytelling fosters trust because it blends factual information with emotional appeal (Okeke, 2022). UBA, therefore, builds a digital identity that resonates with different demographics by aligning brand stories with customer aspirations. Through campaigns featuring success stories of entrepreneurs and beneficiaries of UBA's initiatives, the bank leverages the power of narrative to sustain relevance in competitive markets. This approach echoes recent findings that organizations combining emotional and rational appeals in their communication often maintain stronger reputational standing online (Ibrahim and Musa, 2024).

UBA emphasizes interactive engagement as part of its digital PR strategies by initiating campaigns that encourage customer participation. These include contests, polls, hashtags, and user-generated content designed to boost visibility and drive conversations around the brand. Studies show that interactive content enhances customer loyalty by making them active contributors to organizational identity (Nwachukwu, 2024). The bank's use of its AI-powered chatbot "Leo," which currently attracts millions of subscribers, demonstrates this shift towards engagement-based PR (Olatunji, 2024).

2.1.4 UBA's digital public relations activities contribute to customer trust, satisfaction, and loyalty

Trust remains central to strong customer relationships, especially in financial services. UBA's digital public relations have fostered this trust through transparency, prompt communication, and



crisis management. According to Nwosu (2022), banking institutions build credibility when they maintain open, two-way communication channels with their publics. UBA achieves this by responding to queries on Twitter and Instagram in real time. Research further shows that customers view trust as an outcome of consistent online engagement and honest messaging (Obi, 2021). UBA's commitment to sharing accurate updates about its services enhances confidence among clients who rely heavily on digital platforms for banking (Olaoye, 2023). Scholars argue that in a digital economy, trust is not only a matter of reliability but also of perceived security and innovation (Ahmed, 2022).

Customer satisfaction reflects how well expectations are met, and digital PR plays a significant role in shaping these perceptions. According to Musa (2023), customers are more satisfied when organizations communicate proactively and resolve complaints swiftly. UBA demonstrates this through its frequent use of Facebook and YouTube to explain banking products, address customer issues, and provide tips for safer transactions. Studies emphasize that interactive engagement such as live chats and question-and-answer sessions creates a sense of belonging and responsiveness (Balogun, 2022). By integrating storytelling into campaigns, UBA builds stronger connections that resonate with customers emotionally (Okafor, 2024)

2.1.5 Challenges UBA faces in using digital public relations to sustain positive customer engagement

UBA encounters significant challenges in handling negative feedback that emerges on social platforms. Customers use these spaces to express dissatisfaction openly, and delayed responses often escalate frustrations. Ogbonna (2022) explained that unmoderated complaints can damage bank reputation if organizations do not act promptly. Idowu (2023) also observed that customers interpret slow reactions as signs of neglect, reducing trust in service providers. Since UBA manages a vast customer base, simultaneous issues often arise across multiple channels, making effective monitoring difficult. Ekanem (2021) found that Nigerian banks struggle with consistent crisis management on social media due to fragmented approaches. Viral posts can amplify small concerns into public crises, undermining bank credibility (Nwachukwu, 2024).

Digital public relations at UBA also faces barriers created by technological and infrastructural weaknesses. Some customers operate in regions with poor internet connectivity, limiting smooth online communication. Musa (2023) highlighted that unreliable infrastructure reduces the effectiveness of digital strategies across African markets. Chinonso (2023) further revealed that



technical failures, such as unstable applications and slow-loading websites, frustrate users and discourage continued interaction. Since UBA's platforms depend heavily on these systems, technical breakdowns weaken customer confidence. Oyediran (2021) explained that banks must align digital communication with infrastructural realities to avoid disappointment. A lack of investment in advanced monitoring tools further prevents real-time tracking of brand mentions (Ameh, 2024).

2.2 Empirical Review

Effiom, et al (2020) examined social media impact on public relations marketing of banking services in Cross River State, Nigeria. The study explored how Public Relations practitioners use social media to market bank activities, and how this has aided them to bring about the necessary transformation in the banking industry. The Study was anchored in the Diffusion of Innovation Theory developed by Everett Rogers in 1962. The theory explained that the outcome of diffusion is that people, as part of a social system, adopt a new idea, behaviour or product, and this adoption refers to the fact that the person must perceive the ideas, products or behaviours as new or innovative. The social media, which has been incorporated into the banking sector, is a new development used by Public Relations to impact on their activities and services in the banks. The study employs some qualitative research, utilizing the in-depth interview technique in order to gather data from ten Public Relations managers and ten customers purposively selected from the twenty-three registered banks in the study area. The findings reveal that social media have tremendously transformed the practices of Public Relations in the banking industry, such that corporate communication and banking activities have shifted from analogue to digital forms. That social media platforms such as Facebook, blogs, X (Twitter), Instagram and other platforms have transformed and eased the way activities and communication are being carried out in banks. The study concludes that the use of social media by Public Relations practitioners is an innovation that has transformed the activities and practices of banks in Calabar to meet global standard. The study therefore, recommended that all banks must be encouraged to adopt and use social media effectively and efficiently to enhance both their images and operations.

Saheed and Olutobi (2019) investigated influence of social media on the practice of public relations in this 21 century with a particular focus on public relations practitioners in Lagos metropolis. The study was anchored on Grunig and Hunt Public Relations Model, as well as Technological-Determinism Theory respectively. Survey research method was adopted to elicit



responses from the respondents who were one hundred, while 100 copies of questionnaire were administered to the respondents who were drawn within the NIPR secretariat in Lagos using accidental sampling technique. The data collected were analysed and interpreted using descriptive statistics of frequency and percentage method. Findings showed that many of the public relations practitioners use social media in discharging their professional duties on average, while Facebook (37.8%) and Whatsapp (18.9%) were most frequently used social media the practitioners based in Lagos. About (70%) of the respondents attested to the fact that social media has enhanced the performance of public relations departments and personnel greatly. Although, poor funding, no unit for social media, insufficiency of social media experts, poor management attitude, and low public knowledge of social media especially the illiterates have been attributed as the major challenges facing PRs practitioners in the use of social media effectively in their organization. It was recommended among others that social media or new media should form part of curriculum for undergraduates in mass communication and public relations in particular, as this will equip them for digital practice.

Ahmed (2022) examined the role of social media engagement in influencing customer loyalty in Saudi banking industry. Social media has gained significant popularity in the modern era, as people are spending an increasing amount of time over platforms like Facebook, Twitter and Instagram. This has instigated the organizations to amend their marketing communication techniques and to invest in the development of activities which may engage the customers. The aim of this study was to determine the role of social media engagement in influencing the customer loyalty from the perspective of the banking sector of Saudi Arabia. In order to ascertain this role, a combination of quantitative and qualitative methods has been employed in order to obtain relevant data and to come up with the conclusions. The regression analysis and the in-depth analysis of the qualitative data have established that the use of social media engagement has influenced the customers' loyalty in the banking sector. Therefore, banks should further focus on the social media in enhancing the customers' loyalty. Moreover, qualitative analysis suggests that customer loyalty gives strength to the financial position of the banks.

2.3 Gap in Literature

From the reviewed studies, it is evident that social media has significantly transformed public relations and marketing practices within the banking industry, both locally and internationally. However, a number of gaps can be identified. First, most Nigerian studies such as Effiom, *et al*



(2020) and Saheed and Olutobi (2019) concentrated largely on how social media influences public relations practices and corporate communication within banks. They did not specifically address customer engagement, which is crucial in sustaining long-term customer loyalty and trust in the banking sector. Second, while Ahmed (2019) explored customer loyalty in Saudi Arabia, his study was limited to the Middle Eastern context, making it difficult to generalize findings to the Nigerian banking environment where socio-cultural and technological realities differ. Lastly, none of the reviewed works specifically investigated the United Bank for Africa (UBA, a major Pan-African financial institution with a wide customer base, whose digital public relations strategies may yield unique insights into how social media fosters customer engagement in the Nigerian banking sector.

2.4 Theoretical Framework

2.4.1 Uses and Gratification Theory

The Uses and Gratification Theory (UGT) is a communication theory developed in the 1940s and further expanded in the 1970s by scholars such as Elihu Katz, Jay Blumler, and Michael Gurevitch. It focuses on why and how individuals actively seek out specific media to satisfy their needs, shifting the perspective from "what media do to people" to "what people do with media." The theory assumes that audiences are not passive consumers but active participants who select media based on personal motivations such as entertainment, information, social interaction, and relaxation. This makes UGT an audience-centered approach that highlights the power of individual choice in media consumption.

One of the main applications of the theory is in understanding how different types of media fulfill various human needs. For instance, individuals may turn to television for relaxation, social media for interaction and connection, newspapers for credible information, and movies for escapism. By identifying these motivations, researchers and media producers can better tailor content to meet audience preferences. For example, the rise of interactive platforms like YouTube, TikTok, and streaming services demonstrates how audiences seek personalized and participatory media experiences. Thus, UGT provides a framework for analyzing how changing technologies reshape media use and audience behavior.

2.4.1.1 Relevance of the Theory to the Study

This theory is highly relevant to the study of digital public relations and customer engagement in UBA. Through digital PR channels such as social media, UBA can engage customers in two-way conversations, addressing their concerns, answering questions, and gathering feedback to improve



services. Such dialogue fosters stronger emotional connections with the bank, builds trust, and enhances customer loyalty.

2.4.2 Two-Way Symmetrical Communication Theory

The Two-Way Symmetrical Communication Theory was introduced by James E. Grunig and Todd Hunt in 1984 as part of their four models of public relations. This model represents the most ethical and effective approach to public relations because it emphasizes dialogue, mutual understanding, and balanced communication between organizations and their publics. Unlike earlier PR models that were focused on persuasion or one-way dissemination of information, the two-way symmetrical model advocates for negotiation and feedback that benefit both the organization and its stakeholders.

This theory assumes that effective communication should not only promote organizational goals but also consider the needs, interests, and concerns of the public. It highlights the importance of transparency, trust-building, and responsiveness in creating long-term relationships. In today's digital era, social media platforms have become crucial tools for enabling two-way communication, as they allow real-time interaction between organizations and their audiences. The theory emphasizes that organizations achieve better outcomes when they engage in dialogue rather than monologue. Feedback mechanisms, responsiveness, and genuine stakeholder involvement ensure that communication is not manipulative but mutually beneficial.

2.4.2.1 Relevance of the Theory to the Study

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3.0

METHODOLOGY

This study adopted a descriptive research design, the population is comprises of 6,350 saving account holders, 3,120 current account holders with UBA Anyigba branch bringing the total to 9,470 respondents (source: UBA Anyigba branch customer service unit). The sample size of 370 was determined using the Australian Calculator.

A convenience sampling procedure was adopted to sample the 362 customers. The instrument for data collection was questionnaire which was validated by two mass communication experts and a pilot study on 20 respondents, errors noted were corrected before use.

The data obtained were analysed using descriptive statistics such as frequencies, means and standard deviations to answer the research questions. Tables were used for presentation of results.

3.0 RESULT AND DISCUSSION

3.1 Results

The data on the demographic characteristics of respondents (Table 1) is analysed in simple percentage while the research questions were analysed using mean and standard deviation. In this study a mean score of 3.0 and above is the acceptable range while less than 3.0 is the rejection range.

Table 1: Socio-Demographic Characteristics of Respondents (n=360)

Variable	Category	Frequency	Percentage (%)
Gender	Male	160	44.4%
	Female	200	55.6%
Total		360	100.0%
Age Group	18–25 years	108	30.0%
	26–35 years	126	35.0%
	36–45 years	90	25.0%
	46 years and above	36	10.0%
Total		360	100.0%
Educational Qualification	SSCE	54	15.0%
	OND/NCE	90	25.0%
	HND/BSc	162	45.0%
	MSc/PhD	54	15.0%
Total		360	100.0%
Duration with UBA	Less than 1 year	72	20.0%
	1–3 years	108	30.0%
	4–6 years	90	25.0%
	7 years and above	90	25.0%
Total		360	100.0%

Source: field survey 2025

Table 1 shows that more women participated in the study having 55.6% indicating the sample composition and a greater willingness to engage in the survey, 90% of participants were young and middle-age adults, a demographic that shows that most active in terms of economic



engagement and interaction with digital financial services are the young and middle aged customers. Responses also showed that majority had NCE, ND, HND and bachelors degrees which indicates that the respondent were highly educated which likely influenced their expectations, critical assessment and comprehension of the banks services and PR efforts.

Finally the table reveals the deviation of their association with the bank; 1-3 years (30%), 4-6 years (25%), 7 years and above (25%) and less than 1 year (20%) indicating a balanced mix of relatively new established and long term clients, providing insights across different stages of the customers lifecycle.

Research Question 1: What digital public relations strategies are adopted by UBA, Anyigba Branch on social media?

Table 2: Digital PR Strategies Adopted by UBA Anyigba Branch.

	VARIABLES	SA	A	N	D	SD	\bar{x}	SD	DECISION
1	UBA Anyigba Branch uses Facebook, Twitter, Instagram, and WhatsApp to reach and engage customers.	180	140	30	10	0	4.31	2.08	Accepted
2	The branch applies online campaigns, promotions, and digital adverts to connect with customers.	110	170	50	20	10	4.00	2.00	Accepted
3	UBA Anyigba Branch utilizes online customer service (chatbots, live chats) to address issues promptly.	70	120	100	50	20	3.39	1.84	Accepted
4	Social media updates from UBA Anyigba Branch are timely and informative.	150	155	40	15	0	4.22	2.05	Accepted

Source: Field Survey 2025

Table 2 above shows that UBA Anyigba Branch uses Facebook, Twitter, Instagram, and WhatsApp to reach and engage customers and that Social media updates from UBA Anyigba Branch are timely informative. It is also revealed that the branch applies online campaigns, promotions, and digital adverts to connect with customers, that the branch actively employs targeted digital marketing strategies, and that the branch utilizes online customer service (chatbots, live chats) to address issues promptly. Overall, the findings from the table indicate that UBA Anyigba Branch is highly effective in its use of social media for broadcast and marketing but needs to enhance its interactive customer service capabilities.



Research question 2: Do UBA’s Anyigba Branch digital public relations activities contribute to customer trust, satisfaction, and loyalty?

Table 3: Contribution of Digital PR to Customer Trust, Satisfaction, and Loyalty.

	VARIABLES	SA	A	N	D	SD	\bar{x}	SD	DECISION
1	UBA’s digital communication increases my trust in the brand.	130	155	50	20	5	4.03	2.01	Accepted
2	Social media activities of UBA enhance my satisfaction as a customer.	120	170	45	15	10	3.99	1.99	Accepted
3	Digital PR by UBA motivates me to remain loyal to the bank.	90	150	80	30	10	3.67	1.92	Accepted
4	Transparency of UBA’s online information builds my confidence in their services.	145	160	40	10	5	4.14	2.03	Accepted

Source: Field Survey 2025

Table 3 above shows that UBA Anyigba Branch’s digital communication increases customers’ trust in the bank, as most respondents strongly agreed with this statement. It also revealed that the social media activities of UBA enhance customer satisfaction, with a large proportion of respondents acknowledging that online updates and interactions improve their overall experience with the bank. Furthermore, the table indicates that UBA’s digital public relations motivate customers to remain loyal to the bank, though responses here are slightly lower compared to trust and satisfaction. Additionally, transparency of UBA’s online information significantly builds customers’ confidence in their services, showing that clarity and openness in communication foster credibility. Overall, the findings from the table indicate that UBA Anyigba Branch’s digital public relations contribute positively to customer trust, satisfaction, and loyalty, thereby strengthening long-term relationships with its clientele.

Research Question 3: To what extent do customer interactions with UBA, Anyigba Branch on social media translate into meaningful customer engagement?

Table 4: Extent of Customer Interactions and Engagement.

	VARIABLES	SA	A	N	D	SD	\bar{x}	SD	DECISION
1	I regularly interact with UBA Anyigba Branch posts, comments, or messages online.	50	110	125	60	15	3.08	1.75	Accepted
2	My online interactions with UBA make me feel more connected to the bank.	100	145	75	30	10	3.68	1.92	Accepted
3	Social media engagement with UBA influences my decision to use their services.	85	130	90	40	15	3.47	1.86	Accepted



4	UBA’s social media pages create a sense of community among customers.	40	95	140	65	20	2.94	1.71	Rejected
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Source: Field Survey 2025

Table 4 above shows that customers of UBA Anyigba Branch moderately interact with the bank’s posts, comments, and messages online, and such interactions make them feel more connected to the bank. It also reveals that social media engagement influences customers’ decisions to use UBA’s services. However, the bank’s social media pages do not strongly create a sense of community among customers. Overall, customer interactions on social media translate into meaningful customer engagement but with limited communal bonding.

Research Question 4: What challenges does UBA, Anyigba Branch face in using digital public relations to sustain positive customer engagement?

Table 5: Challenges in Using Digital PR for Sustaining Customer Engagement.

	VARIABLES	SA	A	N	D	SD	\bar{x}	SD	DECISION
1	Slow response from UBA on social media reduces my level of engagement.	140	125	55	30	10	3.89	1.97	Accepted
2	Technical issues or poor internet services affect UBA’s online communication.	110	130	75	35	10	3.72	1.93	Accepted
3	UBA’s digital PR messages sometimes lack creativity and attractiveness.	90	115	100	40	15	3.43	1.85	Accepted
4	Limited personalized responses on social media affect my satisfaction with UBA’s service.	150	135	45	20	10	3.97	1.99	Accepted

Source: Field Survey 2025

Table 5 above shows that slow responses from UBA on social media reduce customer engagement, while technical issues and poor internet services also hinder effective online communication. It further reveals that some customers find UBA’s digital PR messages lacking in creativity and attractiveness, and limited personalized responses on social media affect customer satisfaction. Overall, the findings indicate that UBA Anyigba Branch faces challenges of delayed responses, technical barriers, low message creativity, and insufficient personalization in sustaining positive customer engagement online.



3.2 Discussion of the findings

Research question one focused on the Digital PR Strategies adopted by UBA Anyigba Branch. It was discovered that the branch has successfully established a strong and visible presence across major social media platforms, which customers recognize and appreciate. Respondents strongly agreed that the branch's social media updates are timely and informative, and they agreed that online campaigns and digital adverts are effectively used. This finding aligns with the assertion of Adebayo (2023), who reported that UBA's adoption of digital storytelling through platforms like Facebook and Instagram helps create an emotional connection and humanizes the institution. However, the utilization of interactive online customer service tools like chatbots and live chats was identified as the weakest area.

Research question two focused on the contribution of these Digital PR efforts to building customer trust, satisfaction, and loyalty. It was discovered that transparency in online communication is the most significant factor in building customer confidence and trust in UBA. This finding strongly supports the work of Nwosu (2022), who contends that banks build credibility through open, two-way communication channels. Customers agreed that digital PR enhances their overall satisfaction, a point echoed by Musa (2023), who states that satisfaction increases with proactive communication and swift complaint resolution.

Research question three focused on the extent of customer interactions and engagement. It was discovered that while customers feel more connected to the bank when they interact with it online and acknowledge that this engagement influences their decisions, the overall level of active participation is low. Crucially, respondents held a neutral view on whether UBA's social media pages foster a sense of community. This finding is critical in the context of Aliyu (2022), who argues that interaction transforms passive audiences into active participants. It suggests that UBA's Anyigba branch may not be fully leveraging interactive features like polls, QandA sessions, and user-generated content (Iheanacho, 2023; Nwankwo, 2021) to create a dialogue-driven space.

Research question four focused on the challenges hindering the effectiveness of Digital PR. It was discovered that the most significant challenges are operational and relational. Respondents strongly agreed that slow response times and a lack of personalized communication on social media directly reduce their engagement and satisfaction. This finding directly correlates with the challenges cited in the literature, where Ogbonna (2022) and Idowu (2023) warn that delayed or generic responses are interpreted as neglect and can escalate frustrations, damaging the bank



reputation. Technical issues were also acknowledged as a notable barrier, reflecting the infrastructural weaknesses highlighted by Musa (2023) and Chinonso (2023), where poor connectivity and technical failures disrupt smooth communication. While the creativity of content was seen as an area for improvement, it was considered a secondary concern.

4.0 Conclusion and Recommendations

Digital Public Relations plays a vital role in building customer relationships for UBA Anyigba Branch, especially in an increasingly digital economy. The level of customer trust and satisfaction gained from digital PR depends significantly on the timeliness, transparency, and personalization of the communication. Many customers rely on these digital platforms as a primary source of information and support, allowing them to feel connected and informed. However, engagement levels vary depending on factors like the quality of interaction and the presence of technical challenges. Attitudes towards UBA's digital PR are shaped by the perceived responsiveness and relevance of the content. While many customers show positive attitudes and recognize its value for building trust, skepticism remains due to frustrations over slow responses and generic interactions. Trusted, personalized communication can enhance the effectiveness of digital PR by reinforcing its relevance and encouraging more proactive engagement.

4.2 Recommendations

- i. UBA should prioritize enhancing its interactive customer service by implementing a dedicated, rapid-response social media team for the Anyigba branch to address inquiries and complaints promptly, ensuring the corporate strategy of AI-powered service translates effectively into local customer experience.
- ii. To convert trust into loyalty, UBA should develop a personalized digital engagement strategy, such as a segmented loyalty program promoted through social media, offering tailored rewards and recognition to active followers to make them feel uniquely valued and deepen their bank allegiance.
- iii. UBA should shift from a broadcast to a community-building model by launching and promoting a dedicated Facebook Group or WhatsApp Community for its Anyigba customers, facilitating peer-to-peer interactions, user-generated content, and direct dialogue with bank staff to foster a sense of belonging.



- iv. To address the critical challenges of slow response and impersonality, UBA must invest in advanced social media management software with features like automated acknowledgments, prioritized query routing, and performance analytics to ensure efficient, tracked, and more personalized customer interactions.

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