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# Internet-Based Communication and Commercial Banks Activities in Benue State Nigeria: An Evaluation of the Extent of Social Media Usage

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#### **ABSTRACT**

In the study "PR strategies and Activities Select Banks in Benue State Nigeria Use Social Media for" the researchers sought to find out the Public relations activities that social media can be used for, the study is anchored on two-way symmetrical model of public relations propounded by Grunig and Hunt. To elicit data for the study, the researchers adopted survey research method and questionnaire was the instrument used for data collection. Finding revealed that the select banks used social media to manage their image online this is evident on table 4 where a huge percentage of the respondents 77% strongly agree and 13% agree respectively. It was further revealed that, creating awareness and building relationships are public relations activities that the select banks used social media for. In table 5, 90% of the entire respondents were of the view that creating awareness is a PR activity that banks used social media for. It was again discovered that building relationship is another public relations strategy that banks used social media for. This was the view of 91 % of the entire respondents in table 5. It was concluded that Public relations practice in the 21st century cannot be devoid of the 21st century media because specific target audience of banks can be reached faster and at a cheaper rate. It was recommended that, social media team of banks must always monitor and respond swiftly to comments and reactions of the audience, and nip in the bud comments that could result to crisis.

Key Word: Banks, Media, Public, Relations, Social, Strategies

# INTRODUCTION

Social media are 21<sup>st</sup> century phenomena that have transformed the way organizations like First Bank, Union Bank and United Bank for Africa communicate with their publics. The advancement in technology particularly, the transition from web 1.0 to web 2.0, web 3.0 and web 4.0 has provided users with new media and banks have also adopted these changes to improve performance (Chaudhury, 2014). Social media have made it possible for individuals to chat and share photos online. In fact, internet has changed all forms of communication since the beginning of its (internet) existence (Roy, 2008). Also, Hendrix (2004) asserts that, the multiple uses of the internet and computer technology have impacted the practice of public relations in an ever-expanding way. Technology can be said to have impacted on the practice of public relations because public relations executives can employ the use of social media in their public relations campaigns or interactions with their various publics. The general idea is to use social media to share content with the journalists and writers who can help you publish even more content about your business. (Ponce 2018).





Social media eliminate the walls between members of the public and a brand, shorten the time a company has to react to relevant stories, and blur the line between marketing and public relations. Often, public relations and marketing professionals' role overlap on social media (Boitnott, 2017). In view of the foregoing it can be said that, social media can help the public relations executives perform their jobs easier and faster compared to what was obtained before now. A good strategy for social media according to Ponce (2018) is to search for influential blogs in your industry and participate in the discussions. This is an effective and subtle way to introduce your business. Twitter now (X) is seen as an effective tool for introducing one's business to social media. This means that public relations executives of organizations can manage customer relations by informing the publics about new products or improvements on a product or brand through social media platforms and blogs. Ponce (2018) opines that, by following journalists and writers who target your industry on social media, you can ensure your business is part of the conversation Ponce maintained that, Facebook and Linkedin are a bit more personal than Twitter (X) and are best used once a relationship has been established.

The advancement in social media, information can be accessed within seconds or minutes. Social media and digital technology have undoubtedly brought many benefits to both our personal and professional lives; social media have also generated a culture of immediacy that can be hard to maintain (Oram, 2018). A number of studies have identified the link between social media and public relations practice (Oneya 2010, Quainoo & Antwi 2015; Lee 2013). Social media is seen as useful communication tools necessary for increasing productivity. Sweet and Metzgar (2007), Trammel and Keshlashvili (2005) in Kent and Taylor (2014) observed that many organizations use social media to build relationship with publics thereby ensuring consumer satisfaction.

Studies have shown that social media has the capacity to improve the communication network of businesses and hence improve performance. However, proper usage of social media could have greater impact on coverage and performance of banks. This study is designed to examine the form of social media activities and strategies adopted by banks in Benue state. It is expected that as the chain of communication network expands, the number of banks customers increases leading to increase performance.

#### LITERATURE

This study is anchored on Two-way Symmetrical Model. Two-way Symmetric Model according to Otuekere-Ubani (1996) is one of the four models propounded by Grunig & Hunt in 1984. Two-way Symmetric Model is a particular model of public relations that provides public relations professional a new role, no longer is the professional a persuader and a one-way communicator. Rather the professional has now become the mediator between an organization and its publics. The foregoing suggests that, the thrust of Two-way Symmetric Model is to ensure that there exists a two-way communication between an organization and its various publics. This connotes that the public relations professional is expected to ensure flow of information from an organization to its publics and also from the publics to the organization. This implies that one of the core objectives of Two-way Symmetric Model is allowing feedback from the publics. Two-way Symmetric Model of public relations argues that, the public relations executive should serve as an interface between an organization and key publics, rather than as a persuader. Here, public relations executives are negotiators and use communication to ensure that all involved parties' benefit, not just the organization that employs them. The term "Symmetrical" is used because the model attempts to create mutual beneficial situation. The Two-way Symmetric Model is deemed the most ethical model, one that public relations professionals' banks should use or should aspire to use in their everyday tactics and strategies.

The Model was developed after a study commissioned by International Association of Business Communicators (ABC). Grunig & Hunt undertook an extensive study to determine the extent to which public relations makes an organization more effective as well as the typical characteristics of public relations function (Grunig 2001). This implies that Two-way Symmetric Model was intended to improve communication effectiveness in organizations through public relations executives. Besides interactivity, social media have made it possible for public relations executives and members of the publics to relate on a one-on-one basis. This one-on-one interaction is enabled by technology. This is a clear confirmation of the fact that social media are the most viable means through which to achieve two-way communication in the age of information communication technology (ICT) (Omula, 2021).

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The use of two-way symmetric communication by a public relations executive who functions at the strategic management level also allows for audience to have a voice at the executive table. This implies that Two-way Symmetric Model provides the organization with a means that creates a level playing ground for negotiation between an organization and its publics. Again, Two-way symmetric communication maintains the best interests of both an organization and that of its publics in the most fair and balanced way. This means that the public relations officers should be elevated to management positions where they are not.

# **Public Relations Activities Banks use Social Media for:**

Banks use social media for the following public relations activities.

- 1. Two-way communication
- 2. Crisis management
- 3. Making announcement
- 4. Creating awareness
- 5. Image management
- 6. Making known their social responsibility efforts
- 7. Ensuring continuous patronage
- 8. Winning the goodwill of the publics.

Two-way communication is a public relations activity that banks use social media for. Two-way communication refers to the exchange of information between an organization and its various publics. Two-way communication connotes that, as information passes from the banks to the publics, the publics react in the form of feedback. Two – way communication can be said to be the live wire of every successful organization. This is true in that, organizations like: First Bank, Union Bank and United Bank for Africa need to constantly be in touch with the publics of their organizations to ensure harmonious working relationship.

This is true in that, two - way communication refers to the interchange of information and ideas from sender to receiver and vice versa. Two-way communication creates a more democratic environment, where people can share their thoughts, ideas and opinions, and improve relationships. The advent of social media has greatly enhanced two-way communication. This is true because, social media make room for direct two-way communication between sender and receiver. This position is echoed in Arikewuyo, Ozad and Saidu (2018) who assert that, "Social media have continued to make significant impact on users at various levels; the platforms have served as media to create, sustain and enhance relationship among individuals and groups".

Again, the advent of social media has made two-way communication easier, cheaper and more effective than what was obtained in the past. Burdett (2012) opines that, people who use social media for public relations spread their messages exponentially farther, and immediately monitor and respond to what is being said about them. Burdett maintained that social media enable public relations executives to interact directly with many users.

Crisis management online is another public relations activity that, banks use social media for. Kitchen (2006, P. 217) quoted Larkin & Regester who see crisis as;

An event which causes the organization to become the subject of wide spread, potentially unfavourable attention from the international and national media and other external group (customers shareholders politicians, trade unions, families of employees' environment pressure and another activist as group) as well as employee.

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The foregoing implies that, with the advent of social media and the freedom users have to comment on issues, a user may say something derogatory about an organization online, such thing if not urgently addressed may affect the image of such organization negatively. In view of the foregoing it can be argued that, one-way public relations executives of the select banks can make impact in their organizations is to manage impending and existing crises effectively. Crisis management according to Nwosu (1996, P.106) "involves taking appropriate measures to prevent a crisis before it occurs or manage/control it well when it occurs". This implies that public relations officers of the select banks should endeavor to be more proactive in their approach to crisis management than been reactive. Environmental scanning research and contingency plans will go a long way to help public relations executives in crisis management.

To be able to manage crisis effectively Adamolekun & Ekundayo (2007, P.141) identify the following guidelines:

- (a) Understand the nature and the impact of the crisis. This means that, the public relations executives of banks like First Bank, Union Bank and United Bank for Africa; need to first and foremost know what the crisis entails before reacting. Simply put crisis management should involve a systematic or scientific approach. This should start by identifying the cause of the crisis
- (b) Activate your action plans immediately and accept blames and responsibility. Never deny or denounce the existing problem. This means that after identifying what the crisis entails, the public relations executive must swing into action immediately and accept blame where the organization went wrong.
- (c) Operate an open policy and promptly communicate actions to stakeholders. This means that the media, the employees, customers, shareholders etc., must not be kept in the dark as to what the public relations unit or department is doing to resolve the crisis. Simply put two-way communication should not be relegated to the oblivion in times of crisis. The use of the various social media handles of the organization would come in handy in times like this.
- (d) Map out plans to solve the problem so that it will never re occur, this entails coming up with "long lasting solution" to the crisis.
- (e) Show concern to victims, by letting affected parties know that you care. The public relations executive should endeavor to let those affected by the crisis know that, the organization cares.
- (f) Do not count your losses in public, let that be for management consumption only; this is so because, sometimes, it may make affected parties think you are more interested in the losses than the effect of the crisis on them.
- (g) Be ready to pay compensation to victims, when necessary. It is your cross bear it boldly. This implies that, if it entails compensating victims, PR should strongly recommend it to management. For this is another way of showing that, the organization cares.
- (h) The chief executive should lead the way in communicating crisis resolution. Note that the chief executive must do so after wide consultation and should be coached by public relations team of the organization. This also means that in times of crisis the organization needs a spokesperson, not anybody and everybody should be allowed to address the press during crisis.

In addition, it is also important to constantly monitor what is said about your organization online or monitor and react to complain online. This is true in that, Florendo (2019) opines that, complaints by customers are nearly always expressed on social media. Social media teams of banks must watch out for such complaints and react to them so that, they don't escalate to crisis. This means you need to monitor your social media accounts, so as to be able to nib such complains in the bud. Posts can easily be shared or retweeted for more people to see, so time is of the essence (Florendo 2019). Public relations executives should ensure that personal messages are not released in the name of the company as this may lead to crisis.

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Announcements about activities of banks are made on social media. The best platforms banks can make announcements on are social media platforms like Twitter(X), Facebook, WhatsApp, etc. In using Twitter(X) to make announcements economy of words is required. Messages on Twitter(X) must not exceed 140 characters. Patel (2015) posits that, Twitter(X) is particularly great for making announcements to the public and about businesses or clients, about launch of new product, an upcoming event etc.

The select banks can also use social media to create awareness about their services to both existing and potential customers. Creating awareness is a public relations activity that public relations executives used social media for. Google+ is a social media platform that is used to create awareness on a global scale. When banks use Google+ to create awareness, such awareness transcends national frontiers. When Google+ is used people in other countries get to know about what you want them to know about your organization.

Image management is another public relations activity that public relations executives of banks can use social media for. An image according to Oyeneye (1997, P. 26):

Is the impression, feeling or opinion which somebody has about an organization's product, service or individual as a result of his contact with any of them. An image is like a two-edged sword. It is good or bad, favourable or unfavourable, and perfect or imperfect.

This means that, as organizations like First Bank, Union Bank and United Bank for Africa interact with people (clients), the (banks) leave certain impression in the minds of such people (clients). Such impression could be good or bad, favourable or unfavourable. When the impression is bad or unfavourable, it will have negative consequence on the organization. It therefore behooves on the public relations executive and the media teams of the select banks to manage the image of their organizations, so that bad impression can be prevented or changed to good impression.

Oyeneye (1997) notes that, lack of adequate knowledge or understanding of an organization or issue may result in imperfect image. To avoid this, the public relations officers of the select banks should endeavor to ensure that, they make available adequate information on social media about issues concerning their organizations.

Managing an organization's image does not mean posting fake or fictitious information about the organization on social media. It does not mean lying on social media to cover management's inefficiency. "It is wrong to believe that, public relations executives can change a bad image to a good one by polishing it, falsifying the issue or misinforming the public" (Oyeneye 1997).

In view of the foregoing, it can be argued that, it will be completely wrong for public relations executives of the select banks to post on social media information that is not true. Posting false information on social media in an attempt to manage image is a wrong strategy. This is so because, if the publics get to discover the truth, then it would be very difficult to convince them, because they may be tempted to believe that, anything coming from the organization is false.

Making known corporate social responsibility efforts of banks is another public relations activity that banks use social media for. Oyeneye (1997) opines that, "corporate social responsibility is also known as social investment and social conscience is a public relations strategy designed to make an organization conscious of the problems and needs of its community. Customers, shareholders and other relevant publics".

The foregoing implies that, corporate social responsibility is a public relations strategy that organizations like: First Bank, Union Bank and United Bank for Africa can use to win the support and good will of their respective publics. The preceding point is echoed in, Oyeneye (1997) who posits that, an organization that does not think about the well-being of its publics will definitely be rated poorly.

It is one thing for an organization to be socially responsible, it is another thing for the various stakeholders to know how socially responsible the organization is. It therefore behooves on public relations executives of the select banks to make known the corporate social responsibility efforts of their banks. Today social media have

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provided organizations with means to make their corporate social responsibility efforts known to their stakeholders.

Ogunyombo (2018) cited Cortado & Chalmeta (2016) who say "The emergence of online social networks provides companies with new alternatives in the field of corporate social responsibility communication with many potential benefits". It is important to stress here that; sincerity needs to be adhered to when making known corporate social responsibility. This is so because, public relations is a profession that thrives on full information and truth. When stakeholders believe that corporate social responsibility motive is genuine, a company's image can improve (Ogunyombo 2018). Again Ogunyombo (2018) cited Solomon (2011) who says, sincerity is particularly important when a company tries to publicize its corporate social responsibility activities. The foregoing connotes that, public relations executives of the select banks should endeavor to ensure that, the information they give out about the corporate social responsibility efforts of their organizations (banks) are sincere, genuine and accurate.

The whole essence of public relations is to ensure that people (publics) continue to patronize your organization. Note that, the public relations activities mentioned and discussed above are also considered as public relations strategies that banks can use to gain the support and goodwill of the publics. Again, a two-way communication for instance is a public relation strategy that is intended to bridge the communication gaps among, First Bank, Union Bank and United Bank for Africa and their various publics. This is true in that Haywood, (1994, P. 7) posits that;

Public relations must be a two-way activity: listening to what the public thinks, as well as projecting the organization's messages. It follows that public relations efforts can only be effective where the aims of the organization are compatible with the aims of the publics.

In the light of the above, it can be said that, two-way communication as public relations strategy provides the publics of the select banks the opportunity to give feedback to information emanating from the banks. From such feedback the public relations executives of the select banks get to know whether the campaign objectives of their banks are in line with the aims of the publics. The feedback from the publics will help the select banks to know whether certain objectives need to be adjusted or not. This is so because from the feedback of the publics the select banks would know whether certain objectives favoured the publics or not. Two-way communication is therefore seen as a public relations strategy that, the select banks can always use to win goodwill and support of the publics

This assertion holds true in that Otuekere-Ubani (1996, P. 27) asserts that,

All businesses invest heavily in order to build mutual understanding between them and their publics. They struggle to emphasize their strengths and successes and to be known for expertise or to be second to none in certain aspects of their concern.

Today the advent of social media has made two-way communication, easier, cheaper and less stressful. Social media provide banks the best and easiest way to carryout two-way communication.

Corporate social responsibility is another public relations strategy that banks can use to gain public support. This true in that, Ijwo & Terfa (2018) argue that, corporate social responsibility is an obligation that extends beyond the statutory obligation to comply with legislation and sees organizations voluntarily taking further steps to improve the quality of life for employees and their families, as well as for the local community. "The impact of a company in any community can only be felt through the company's corporate social responsibility activities, these activities are deliberate, planned and sustained, with the sole aim of gaining favor in the eyes of the host community and other relevant stakeholders" (Ijwo & Terfa 2018, P. 88).

This means that social responsibility as a public relations strategy is intended to create a good impression about an organization in the minds of her various publics. First Bank, Union Bank and United Bank for Africa should there for, endeavor to use or continue to use social responsibility to win the support and good will of their publics.

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Social responsibility is a strategy that can create a good impression about the select banks in the minds of their clients and other stakeholders.

Managing the image of an organization is another public relations strategy that banks can use to gain support and goodwill from the publics. This position is echoed in Akande (2002, P.27) who opines that, "when an organization's public relations team is planning an action programme, what naturally dominates the programme is unarguably the company's image".

The foregoing connotes that, one of the core objectives of public relations, is managing the image of an organization. This is true in that, an organization that is able to establish a good image before its publics stands to enjoy public support and goodwill. Managing the image of an organization is critical to the survival of such organization because "an image is the impression or view held about an organization, person or institution by the public, it could actually represent a true picture of the person/organization or false picture (Akande 2002, P. 27-28)".

Mention need be made of the fact that, the impression customers have about the select bank will determine the extent to which such customers are willing to go in order to do business with the select banks. This is so because, if the impression in the minds of customers towards the banks is favorable, then customers will be more likely to do business with the banks; if the reverse is the case then customers will be more likely not to do business the select banks.

Public relations executives and social media teams of: First Bank, Union Bank and United Bank for Africa must therefore, not toil with the image of their organizations when executing public relations campaigns. This is to say that, public relations executives of the select banks should always endeavor to ensure that, in "whatever they do" they should leave good impression about the organization in the minds of the publics. This is in aligns with the position of Akande (2002) who observes that, it is compulsory for those in public relations practice to do everything within their professional ability to combat things that would leave negative impressions in the minds of the publics.

## RESEARCH METHOD

The study adopted survey research method. Survey research method involves quantitative approach. Survey research is considered appropriate for this study because it affords researchers opportunity to investigate problems that entail soliciting responses from human beings. It deals with data collection for the purpose of describing, interpreting, evaluating and analyzing existing conditions or variables, and prevailing situation (Akem 2007). Also, survey allows the researchers the opportunity to study a representative sample of the population. Questionnaire was the instrument used for data collection. The population of this study is 36,165 obtained thus:

Table 1: Population of the Study

Banks	Branch and State	Number of Customers and Staff	Source of Information
First Bank	North Bank Branch Makurdi Benue State	19,000 36	Marketing Associate
Union Bank	Wurukum Branch Makurdi Benue State	17,000 35	Head of Operation
United Bank for Africa	Wurukum Branch Makurdi Benue State	45,299 49	Relationship Officer

Source: Field Survey 2021.

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Sample Size Determination. The sample size was determined using the table below

Table 2 Morgan & Krejcie Table

N	. S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384
Note.	-Nis population size.	S is sample size.			

Note.—Wis population size. Sis sample size.

Source: Krejcie & Morgan, 1970

N	S	N	S	N	
10	10	220	140	1200	291
15	14	230	144	1300	297
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40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384
Note —7	lis normlation size	Cic comple cize			

Note.—Nis population size. S is sample size.

Source: Krejcie & Morgan, 1970

Based on the above Table the sample size for this study is 397 respondents, drawn from the population of study

# PRESENTATION OF DATA

**Decision Rule** If the mean score is less than 3.0, the respondents disagreed. If the mean score is equal to 3.0, the respondents are undecided. If the mean score is greater than 3.0, the respondents agreed and as such the factor is taken as significant





Table 3 Response on public relation activities banks use social media for

	SA	A	U	SD	D	TWV	MI
Two-way communication	285 (72%)	55(14%)	7(2%)	35(8%)	15(4%)	1751	4.41
One-way communication	5(1.2%)	4(15)	88(22%)	205(525)	95(24%)	810	2.0

Source Field Survey:2021

The able table shows that two-way communication is a public relations strategy that banks used social media for. Based on the mean score of 4.41, two-way communication is accepted as a significant public relations activity that banks use social media for. Based on the mean score of 2.0, one-way communication is not an important public relations activity that banks should use social media for. It is rejected

Table 4.Banks can manage their image online using their social media platforms

SA	A	U	SD	D	TWV	MI
305(77%)	55(13%)	7(2%)	8 (2%)	22(6%)	1804	4.5

Source: Field Survey 2021

In table 4 majority of the respondents, 77% and 13% strongly agree and agree respectively that, banks managed their images online using social media. While 2% were undecided, another 2% strongly disagree and the remaining 6% disagree respectively. It can be established based on the views of 77% and 13% and the mean score of 4.5 that, social media are viable online platforms that banks can use to manage the image of their organizations online in the 21<sup>st</sup>. century.

Table 5. Understanding of PR activities that involve the use of social media in banks

	SA	A	U	SD	D	TWV	MI
Manage crisis	290(73%)	60(15%)	5(1%)	30(8%)	12(3%)	1777	4.37
Create awareness	295(74%)	65(16%)	5(1%)	22(6%)	10(3%)	1804	4.5
Build relationships	300(76%)	60(15%)		10(2%)	27(7%)	1787	4.5

Source: Field Survey 2021

In table 5 findings have shown that, crisis management, awareness creation and relationship building are public relations activities that can be done by banks in the 21<sup>st</sup> century using social media. The three variables: manage crisis, create awareness and build relationship, were all accepted. The variables respectively had mean scores of: 4.37, 4.5 and 4.5. It can be concluded based on the respective mean scores that; the aforementioned variables are public relations activities that involve the use of social media in the 21<sup>st</sup> century.

# CONCLUSION AND RECOMMENDATION

Public relations practice in the 21<sup>st</sup> century cannot be devoid of the 21<sup>st</sup> century media because specific target audience of banks can be reached faster and at a cheaper rate. Social media team of banks must always monitor and respond swiftly to comments and reactions of the audience, and nip in the bud comment that could result to crisis.





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