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Abstract

Social media interactive messaging is rapidly becoming a major marketing practice in the corporate world. Modern organizations are recognizing the interactive nature of social media platforms as breaker of barriers that initially limited customer-company interactions. Commercial banks have not been left behind in the intensified journey of using social media platforms to interact with customers in real-time and use it as a tool to inspire customer loyalty. However, existing literature has not empirically established if adopting the social media interactive messaging can significantly customer loyalty of commercial banks in Kenya. Moreover, some banking organizations have not fully optimized interactive messaging feature of the social networking sites to inspire customer loyalty. The current study investigated the effect of social media interactive messaging on customer loyalty of commercial banks in Nairobi City County, Kenya. The study was underpinned by the honeycomb model and the technology acceptance model. A primary research methodology was applied. A closed-ended questionnaire was administered to random sample of 384 commercial bank customers. Data collected was coded and entered into the Statistical Package for Social Sciences (SPSS). The study results revealed that social media interactive messaging has a significant positive effect on customer loyalty of commercial banks in Nairobi City County, Kenya. The study recommends that commercial banks in Kenya improve the ease of use of their social media pages to inspire customer usage for communications.

Keywords: *Social media, interactive messaging, commercial banks, Nairobi City County.*

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1.1 Introduction

Modern customers require instant response to inquiries to enable them make purchase decisions. Advanced technologies have provided a basis for instant messaging through social media platforms (Yang & Lee, 2020; Dean et al., 2021). Corporations are leveraging social media interactive messaging to address customer needs, enhance satisfaction, and eventually inspire customer loyalty. The interactive feature of the social media platforms is believed to create information exchanges that solve customer issues and give them the confidence to continue being served by a given bank. Commercial banks in Kenya are grappling with low customer retention capacity during this era of intensive competition for a limited number of customers (Githuku & Kinyuru, 2018; Simba, 2019; Gitau & Mang'ana, 2021). Maintaining a customer base requires a company to invest in effective marketing strategies. Wakazi and Ogada (2019) noted that low customer switching costs and availability of unending options for financial services motivate customers to switch banks at any time, thus, subjecting banks to customer retention crises. Thus, the need for commercial banks adopting alternative strategies for customer retention has become a top priority in the modern competitive financial marketplace. To this end, commercial banks are finding interactive messaging through social media one of the ways through which they can improve attract and retain customers. However, not all banks have recognized the criticality of adopting social media interactive marketing to elicit customer loyalty. Moreover, the empirical evidence concerning the effectiveness of social media interactive messaging in improving customer loyalty is inadequate and fragmented.

Social media interactive messaging is one of the social media marketing practices. Mwangi (2014) described social media marketing as the process of identifying, anticipating, and meeting human needs and wants through the use of social media platforms like Facebook, Twitter, YouTube, LinkedIn, and Gmail. Social media platforms are used for all communication tasks, including contacting customers and soliciting feedback. Social media interactive messaging is founded on the centrality of interactivity, which is one of the elements of the integrated marketing communication. Interactive messaging occurs when companies and customers engage in conversations through the social media networks (Al-Maroof et al., 2019). Social media networking sites are increasingly becoming popular in the world of commerce because they allow for instant messaging between company representatives and customers. Cai *et al.* (2020) noted that the interactivity feature enables customers to engage in real-time communications, which enable them to solve their problems and remain attached to the companies. Interactive messaging has the potential to inspire customer loyalty by motivating banks customers to remain devoted to a given bank and its products by making repeated purchases regardless of the price or convenience of the products or service (Venkatraman, 2017). Tuten and Solomon (2013) emphasized that long-term investment is essential for a company to build a strong brand that demands loyalty. Notwithstanding the scholarly emphasis on paying attention to interactive marketing, most banking institutions seem to lack the impetus to optimize the social media sites to achieve the goal.

1.2 Research Problem

The low levels of customer loyalty that characterize the contemporary Kenyan banking industry has compelled the commercial banks to explore communication options that can attract and retain customers (Owino et al., 2016; Mang'uni, Khabala & Govender, 2017). Commercial banks operating in Kenya have been attempting to enhance the interactive nature of their social networking sites by creating friendly, robust, and appealing interfaces that attract

and enable users to have a positive experience with the banks. Moreover, social media sites encourage customers to express contentment and discontentment on the platforms. Highly interactive social networking sites allow customers to share the posts and exchange information shared on the platforms (Pop *et al.*, 2022). However, some commercial banks in Kenya do not recognize the crucial role that social networking sites can perform in inspiring the creation of loyal customers. Furthermore, existing literature does not present adequate empirical literature concerning the instrumentality of social media interactive marketing to influence customer loyalty of commercial banks in the Kenyan context. In the current study, social media interactive messaging is conceptualized as receiving customer feedback, responding to customer inquiries, operating clear and friendly online platforms, accessibility and ease use of social media sites, and real-time communications. The study addressed the conceptual and empirical gap by investigating the effect of social media interactive messaging on customer loyalty of commercial banks in Nairobi City, Kenya.

1.3 Aim

The study aimed to examine the effect of social media interactive messaging on customer loyalty of commercial banks in Nairobi City County, Kenya.

1.4 Significance

The study findings show how social media interactive messaging affects customer loyalty in Kenya's banking sector. The results will enable banking organizations to become aware of the key components of social media interactive messaging techniques and the potential that are open to them for enhancing customer loyalty. The results will also be helpful to policy makers because they will point out areas where marketing-related laws should be simplified to ensure that social media interactive messaging is used to its fullest. The study's results will also fill in some knowledge gaps, particularly those related to the impact of social media interactive messaging on bank customers' loyalty in Kenya.

2.1 Literature Review

The literature review section is divided into two sections: theoretical review and the empirical review. The section also presents the conceptual model for the study.

2.2 Theoretical Review

The current study was underpinned by two main theoretical models: technology acceptance model and the honeycomb model.

2.2.1 Technology Acceptance Model

Technology Acceptance Model (TAM) was developed by Davis Fred D. in 1989 (Davis, 1989). The use of a new technology by users is explained by the technological acceptance model (TAM). The model claims that there are two factors that influence users' decisions to employ new technology once they are exposed to it. These are perceived usefulness (PU), which measures how much a user acknowledges that using new technology will increase their job productivity, and perceived ease of use (PEOU), which measures how much a user believes

using a particular system will be less difficult (Tuten & Solomon, 2013). The theory claims that the magnitude of adoption of future technologies will determine the adopter's attitude toward them. TAM assumes that its primary constructs (perceived ease of use and perceived usefulness) full mediate the influence of external variables on information technology usage behavior.

Recent researchers that have adopted TAM in their studies include Granić and Marangunić (2019), who systematically reviewed its application in education contexts and Abd Ghani et al. (2017) who studied internet banking and customer satisfaction in the light of TAM. In spite of its longstanding applicability in technology adoption, scholars have widely criticized TAM because it has limited heuristic value and predictive power. Evidence-based criticisms are founded on the recognition that TAM does not founded on empiricism and lacks strong predictive power to predict people's behavior when exposed to new technology. Chittur (2009) further argued that the technology acceptance model does not have any practical value. It has been argued that TAM is characterized by low predictive power and triviality, factors that limit its applicability in predicting technology adoption.

In the current study, the Technology Acceptance Model (TAM) is used to demonstrate how the adoption of new technologies may influence consumers' behavior. Since social media interactive messaging is based on technology, a user must have access to both technological tools and infrastructure in order to take advantage of the social media platforms. The technology acceptance theory can be used to examine how social media influences marketing effectiveness (Chittur, 2009). The majority of consumers are computer proficient, and those that shop online utilize computers to complete all of the transactions they would have made in person at stores or banks. Social media interactive messaging reduces the amount of time and money that customers and/or banks must spend traveling to obtain information from clients or address their concerns. Because of the aforementioned benefits, consumers who are extremely busy and don't have time to visit actual bank halls may readily adopt social media.

2.2.2 The Honeycomb Model

The honeycomb was initially developed by Smith (2007) and adopted to use in social media interactive messaging by Jan Kietzmann, Kristopher Hermkens, and Ian McCarthy (Jayasuriya, Azam & Ferdous, 2017). The honeycomb model is pertinent to this research because it will be applied to evaluate the efficacy of social media and examine the motivations behind bank customers' usage of social media, particularly in connection to various facets of the banking sector. According to Smith (2007), the honeycomb model comprises of seven essential components: presence, connections, reputations, identity, discussion, sharing, and group membership that explained how social media use and functionality are harnessed and controlled to create strong brand loyalty for businesses.

The model presupposes that users of social media platforms present there actively interact with other users by exchanging information, having discussions, joining groups, learning about other people's reputations, and forming connections. In order to engage them in conversations and encourage them to share material about companies with their groups while building more connections to increase reach and visibility, these social media features may be utilized to determine the characteristics of individuals using a certain social media platform. Jayasuriya et al. (2017) relied on the honeycomb model to study the impact of social media marketing on brand equity in Sri Lanka. Furthermore, Khan and Jan (2015) conducted a systematic review of social media and social media marketing using on the light of the honeycomb model. Regardless of its instrumentality in explaining social media interactive messaging, the

honeycomb model fails to consider that not all social media users are willing to actively participate in its content.

2.3 Empirical Review

The role of social media interactive messaging in eliciting customer loyalty is commonplace in extant literature. Tatar and Eren-Erdomuş (2016) examined how social media interactive messaging influences hotel brand trust and loyalty. According to study results, the performance of social media interactive messaging is positively correlated with online marketing factors such as a user-friendly website, online interaction, and website security. According to the aforementioned claim, a precise platform with interactive features for clients and business agencies is a crucial requirement for social media marketing success. The speed of interactions is also influenced by a platform's responsiveness. Customers are encouraged to visit a site because it allows users to quickly and readily download information. However, the study by Tatar and Eren-Erdoğmuş (2016) was based on the hotel industry, which exhibits distant contextual dissimilarity from the banking industry. Similar to the findings from Tatar and Eren-Erdoğmuş' (2016), Trattner and Kappe (2013) also identified that social media marketing is becoming popular because it allows people to share information freely and timely.

Githuku and Kinyuru (2018) conducted a study on the effects of digital banking in customer relationships in the banking industry in Kenya. The study mainly focused on the perceived benefits of digital banking such as decision support systems, online customer care support systems, and interactivity. The study recruited 120 customers who were randomly selected from six commercial banks operating in Nairobi County. The researchers adopted semi-structured questionnaires to collect data. Findings from the study revealed that banks are immensely implementing digital banking for purposes of minimizing the costs of traditional banking systems. Although the study had not studied interactive messaging as it pertains to social media in the banking industry, the study results confirmed that adoption of technological modes of communication is changing the landscape of banking with banks increasingly using technology to attract and retain customers.

Glendah, Alala and Dishon (2019) intended to conduct an investigation on how co-creation affect the loyalty of customers towards Safaricom Limited Company. Regardless of Safaricom not being a commercial bank, it provides financial services and operates vibrant social media sites that are suitable for studying customer loyalty in relation to the company-customer interactions. The researchers adopted stratified sampling techniques and simple random sampling to select a sample of 25 respondents who were engaged in the collection of both qualitative and quantitative data using open-ended and closed-ended questionnaires. Findings from the study concluded that social media marketing provides opportunities for customer interactions, which motivates customers to remain loyal to the company. The interactions between businesses and customers are instrumental in attracting and retaining the attention of customers. In the long-run, customers who get satisfaction and delight when using social media platforms are transformed to loyal customers. However, the assertion has not been confirmed whether it applies to commercial banks operating in the Kenyan context.

2.4 Conceptual Framework

The study's independent variable (social media interactive messaging) and dependent variable (customer loyalty) was hypothesized to interact as shown in the conceptual framework in figure 1.

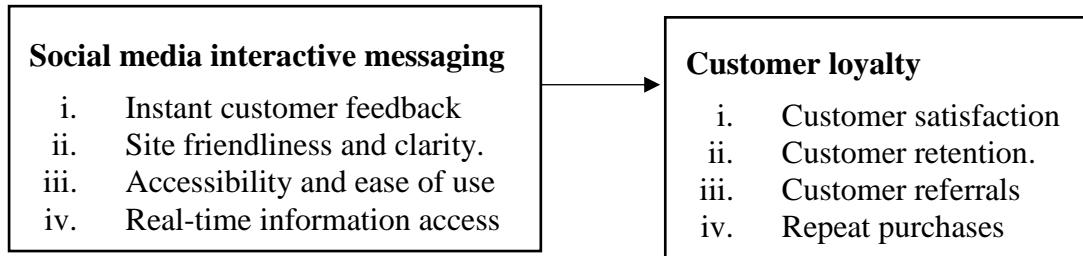


Figure 1: The conceptual framework

Social media, as per Mangold and Faulds (2009), helps firms to establish a foundation for enhancing client interactions in more substantial and profound ways. In order to increase customer engagement and the sense of community surrounding a business so that it becomes a significant part of customers' lives and discussions, Rawal (2013) noted that social media platforms provide new communication strategies that companies can leverage to advanced their marketing endeavors. According to Funk (2013), social media has a wide variety of advantages for financial organizations.

3.1 Methodology

3.2 Research Design

The research design used in the study was descriptive. A descriptive research design was thought to be appropriate given that the goal of this study is to ascertain how social media interactive marketing affects customer loyalty of commercial banks in Kenya. This is because it allows the researcher to explain the behaviors of the variables. Descriptive study design is a technique to research that entails presenting and characterizing the interaction among variables (Mugenda O. and Mugenda A., 2003). The study adopted a survey strategy to collect and analyze data. When conducting using a survey strategy, a researcher can either conduct interviews or utilize questionnaires to get data from live participants (Bryman & Bell, 2007). To gather primary quantitative data from clients of commercial banks in Nairobi City County, Kenya, this study employed a closed-ended questionnaire. The use of closed-ended questionnaire was consistent with the tenets of the positivism philosophy.

3.3 Population and Sampling

The target population includes all the customers of the forty-six commercial banks as detailed in appendix 4 that were operating in Kenya as at December 2020 (Central Bank of Kenya, 2021). Based on the description by Mugenda O. and Mugenda A. (2003), a population is the total set of people, things, or occasions with a shared observable trait that a researcher directly or indirectly includes in a study. As at December 2020, 78% (approximately 36 million) of the Kenyan population were holders of bank accounts (Bankers Association of Kenya, 2020). The study targeted the commercial bank customers as the population of focus collect data for testing the current study's hypotheses. Purposive sampling was employed in this investigation. Participants are chosen for purposeful sampling depending on how well they are acquainted with the topic under study (Neil, 2010). The participants had to have engaged with banks and contacted or requested assistance from the commercial banks using social media channels for them to participate in the study.

The sampling frame for this study constituted customers who had followed social media pages of the ten largest commercial banks as at October 2021. Thus, the sampling frame consists of the customers who have followed the social media sites of the largest commercial banks in Kenya. In this study, the largest ten banks were chosen based on the number of branches with an assumption that the higher the number of branches that a bank operates, the higher the number of customers, hence, the larger the bank (Central Bank of Kenya, 2021). *Table 3.1* presents the list of the selected largest banks based on the number of branches and the total population of followers for each bank across the four major social media networking sites, including Facebook, Twitter, YouTube, and LinkedIn.

Table 1: List of Kenya's ten largest commercial banks

Fans in Social Media Platforms (October 2021)						
Bank	Branches	Facebook	Twitter	YouTube	LinkedIn	Total
KCB Bank Kenya Limited	203	1,100,000	482,000	31,900	100,000	1,713,900
Equity Bank	190	899,298	314,000	5,830	139,000	1,358,128
Cooperative Bank of Kenya	156	1,787,802	509,000	17,500	-	2,284,302
Absa Bank of Kenya Ltd	107	320,000	162,000	4,550	436,298	922,848
Family Bank Limited	92	80,439	29,500	212	29,896	140,047
NCBA Bank	82	371,977	72,500	4,360	-	448,737
National Bank of Kenya	78	73,000	8,898	322	8,000	90,220
Diamond Trust (K) Limited	70	15,000	9,636	559	25,500	50,695
SBM Bank (Kenya) Limited	53	15,825	6,468	116	7,100	29,509
I&M Bank Limited	40	241,000	52,400	587	38,700	332,637
Total						7,371,023

(Source: Central Bank of Kenya, 2021)

A sampling technique was used to select 384 respondents based on Cochran's formula for larger/infinite populations exceeding 100,000 as shown below.

$$n = Z^2 pq/e^2$$

$$n = (1.96)^2 * 0.5(1-0.5)/(0.05)^2$$

$$n = 384.16 \sim 384.$$

The sample size (n=384) was distributed equally to all the 10 largest commercial banks operating in Nairobi County, Kenya as shown in 1. Proportionate allocation was applied to distribute the customers to each bank. Table 2 below shows the number of respondents that the researcher targeted from each bank.

Table 2: Proportionate selection of the respondents from each bank

Bank	Population	% of the total	Sample size
KCB Bank Kenya Limited	1,713,900	23.25%	89
Equity Bank	1,358,128	18.43%	71
Cooperative Bank of Kenya	2,284,302	30.99%	119
Absa Bank of Kenya Ltd	922,848	12.52%	48
Family Bank Limited	140,047	1.9%	7
NCBA Bank	448,737	6.1%	23
National Bank of Kenya	90,220	1.22%	5
Diamond Trust (K) Limited	50,695	0.69%	3
SBM Bank (Kenya) Limited	29,509	0.4%	2
I&M Bank Limited	332,637	4.5%	17
Total	7,371,023		384

3.4 Research Quality

Prior to the actual study, a pilot study that involved 38 respondents from three banks was conducted to establish the validity and reliability of data collection tool. The results from the pilot study confirmed that the research tool was reliable because all items scored a Cronbach's alpha of greater than 0.7. Validity was consistently determined by precisely identifying the variable being measured, constructing a hypothesis based on the theory underpinning a variable, and logically and empirically evaluating the hypothesis (Kothari, 2004).

3.5 Data Collection and Analysis

The data was gathered using a closed-ended questionnaire. Neil (2010) underscored that a questionnaire should be closed-ended in order to obtain quantitative data; a closed questionnaire is structured and allows respondents the possibility to choose an option from the presented alternatives. The researcher used researcher-administered questionnaires to enhance the response rate. Utilizing researcher-administered questionnaires implied that participants were to fill in them in the researcher's presence. However, researcher-administered questionnaires have been criticized for being time-consuming (Creswell, 2013). Despite the limitation, the researcher successfully used researcher-administered questionnaires to achieve 100% response rate.

Quantitative data gathered from the questionnaires was analysed quantitatively using statistical package for social sciences (SPSS) software. SPSS generated both descriptive and inferential statistics. Descriptive statistics included the mean and standard deviation used to capture the characteristics of the variables under study. Inferential statistics include a multiple linear regression and bivariate correlation. The multiple linear regression and bivariate correlation was used to analyse the relationship between inspirational motivation and Performance of Health Sector NGOs in Kenya, Nairobi County.

The linear regression model used in this model was:

Where: Y= Customer loyalty

α = Constant, X_1 = Social media interactive messaging

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In the model, β_0 = the constant term. The coefficient β_i is used to measure the sensitivity of the dependent variable (Y) to unit change in the predictor variables. e is the error term which captures the unexplained variations in the model.

3.6 Research Ethics

Participants were issued with informed consent forms at each station before the commencement of data collection. The researcher also applied for a research permit from the National Council for Science, Technology and Innovation (NACOSTI). The participants were not coerced to participate in the study; they were informed of all the material facts about the study and allowed to participate voluntarily. The researcher assured the participants of their anonymity and confidentiality. Personal details of the participants would not be collected during the study process and any information that researcher came could not be disclosed to third parties.

4.1 Findings

4.2 Response Rate and Reliability

The study achieved a 100% response rate. The response rate was made possible because the study adopted a researcher-administered questionnaire, which meant that the researcher oversaw the study and ensure each selected participant has participated in one bank before moving to the next. The pilot study conducted also confirmed that the data collection tool was reliable because it scored a Cronbach's alpha of 0.8 ($\alpha > 0.7$).

4.3 Demographic Characteristics

Participants demographic details, including gender, age, level of education were analyzed and presented as shown in Table 3.

Table 3: Participants' gender, age and level of education

Variable	Characteristic	Frequency	Percentage
Gender	Male	170	44.3%
	Female	214	55.7%
	Total	384	100%
Age	Below 20 years	15	3.9%
	21-30 years	121	31.5%
	31-40 years	139	36.2%
	41-50 years	73	19%
	51-60 years	24	6.3%
	Above 60 years	12	3.1%
	Total	384	100%
Level of education	Primary	1	0.3%
	Secondary	107	27.9%
	Tertiary	148	38.5%
	First degree	89	23.2%
	Postgraduate	39	10.2%
	Total	384	100%

Based on the analyzed data above, majority of the participants were female (55.7%) aged 31-40 years (36.2%) and having a tertiary level of education (38.5%). The participants were further asked the duration during which they have been banking with the bank. The results revealed

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that most of the participants were customers for the banks during the past 5-7 years as detailed in figure 1 below.

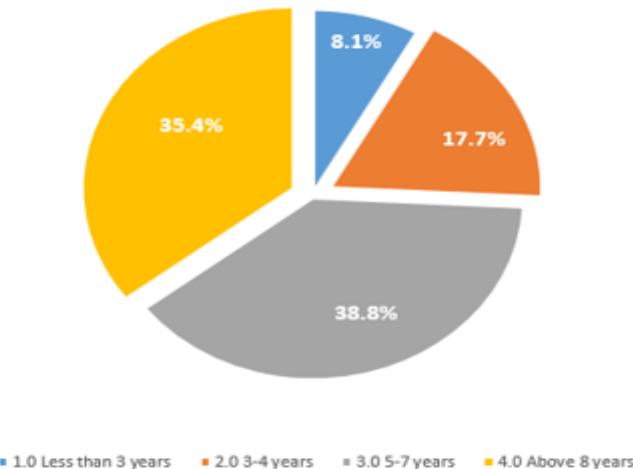


Figure 1: The number of years the participants have been customer to the banks

The study showed that majority of the participants had more than three years banking experience with their current banks. Only 8.1% had less than three years with their current banks. The sample participating in this study had an extended period of experience as the customers of the commercial banks; hence, they are presumed to have knowledge regarding banks' utilisation of the social media to attract and maintain customers.

The most common social media platforms the study considered included to be popular among the commercial banks in Kenya included Facebook, Twitter, Instagram, LinkedIn, Gmail, and YouTube. Based on the study results, the participants revealed they are mostly in Facebook compared to Twitter, Instagram, LinkedIn, Gmail, and YouTube. As per the study results, most of the participants visit the social media platforms that they had signed up with frequently. table 4 presents a crosstab analysis of the results regarding the social media that the participants had signed up with against the frequency with which they use the platforms.

Table 4: Crosstab analysis of participants' social media platforms against the frequency of use of the social media platforms.

	Q6 How often do you visit the social media platforms that you use?			Total
	Frequently	Occasionally	Rarely	
Q5 Given the list of social media platforms below, please tick those that you have accounts with.				
1.0 Facebook	114 (29.7%)	75(19.5%)	6(1.6%)	195(50.8%)
2.0 Twitter	52(13.5%)	17(4.4%)	0(0.0%)	69(17.9%)
3.0 Instagram	44(11.5%)	20(5.2%)	0(0.0%)	64(16.7%)
4.0 LinkedIn	13(3.4%)	9(2.3%)	0(0.0%)	22(5.7%)
5.0 Gmail	10(2.6%)	9(2.3%)	0(0.0%)	19(4.9%)
6.0 YouTube	14(3.6%)	1(0.3%)	0(0.0%)	15(3.9%)
Total	247 (64.3%)	131(34.1%)	6(1.6%)	384(100%)

(Source: Survey data, 20202)

The results in table 4 confirmed that most participants are frequently in social media platforms followed by those who visit occasionally. Only a small proportion of participants were found to rarely visit the social media platforms. Facebook remained the most popular social media platform among the participants. Given that Facebook is the most popular social media site among the commercial banks, it implies that the views presented in this report originated from a population that had had a first-hand experience with the banks' social media communications.

4.4 Descriptive Analysis for Social Media Interactive Messaging

The results for the mean and standard deviation for the variable 'social media interactive messaging' are displayed in Table 5.

Table 5: Mean and standard deviation analysis for the variable 'social media interactive messaging'

Statement	N	Mean	Std. Dev.
Q14 The friendly interfaces of the bank's social media platforms elicit my interest to interact with it.	384	1.924	.9998
Q15 The robustness and speed of bank's social media platforms motivate me to interact with it.	384	2.148	1.1386
Q16 The bank's attractive images on their social media pages' profiles attract and retain my attention.	384	2.076	.9543
Q17 The response nature of the bank's social media representatives enables me to constantly provide feedback when contented and discontented.	384	2.234	1.0333
Q18 The bank's social media operations motivate me share my views with significant others about its services,	384	2.154	1.1030
Q19 The information exchanges that occurs on the social media platforms help to like the bank more.	384	1.771	.9138
Aggregate mean		2.0512	1.0238

The study results showed that the aggregate mean for the variable 'social media interactive messaging' is 2.0512, which when rounded off to the nearest whole becomes '2' (agree). The results imply that most of the participants selected the 'agree' option for the variable. however, the strength of agreeing was lower than that of the variable 'social media brand awareness', given that the aggregate mean value tended more towards '2' compared to 1.8865. Moreover, the standard deviation of 1.0238 ($S>1$) implies that there was a high variability in the responses. Despite this, most of the participants strongly believed that the exchange of information that occurs in the social media platforms helps them to like the bank more.

4.5 Descriptive Analysis for Customer Loyalty

Testing for participants' loyalty to the bank involved providing with statements that could evaluate the extent to which they are ready to continue banking with the banks. The results generated from their responses are presented using Table 6.

Table 6: Mean and standard deviation for the variable ‘customer loyalty’

Statement	N	Mean	Std. Dev.
I plan to continue using the bank’s services because of its impressive social media activities.	384	1.930	1.0105
I refer my friends who are online to this bank by sharing content and tagging them in comments.	384	2.180	1.1318
Rapid access to information through the social media platforms has motivated me to remain committed to the bank.	384	2.138	.9798
Whenever my next of kin need help with banking services, I tell them to search on the social media pages of this bank and make inquiries.	384	2.185	.9252
I am not willing to open accounts with other banks because I get all information that I need from the social media pages of this bank.	384	2.180	1.0871
I am loyal to the bank because of the quality of communications in the social media pages.	384	2.219	.8105
Aggregate mean		2.13867	0.9908

The study showed that majority of the participants agreed with the Likert scale items for ‘customer loyalty’ as evidenced by the aggregate mean of 2.12867~2. However, the strength of their agreeing is low because of high value of the aggregate mean compared to all the three independent variables. The mean standard deviation of 0.9908 shows that there was a low variability in the findings. The result above provides evidence that social media platforms are playing a key role in attracting and retaining customers in Kenya’s commercial banks. Social media platforms provide a range of features, which target and appeal to the customers, hence, helping to maintain their loyalty to the banks.

4.6 Inferential Analysis

Inferential statistics generated included correlations and regressions. Correlation analysis showed a positive and strong association ($r=0.754$; $r>0.5$) relationship between social media interactive marketing and customer loyalty. The association is significant given that it scored a p-value of 0.00 ($p<0.05$).

Table 7: Correlation analysis

Variable	Social media interactive messaging
Pearson’s correlation	0.745
Significance	0.00*

Regression analysis was used to test the relationship between social media interactive messaging and customer loyalty. The analysis involved the generation of the coefficients as shown in Table 8

Table 8: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	.162	.032			5.112	.000
Social Media	.373	.039	.395	9.631		.000
Interactive Messaging						

a. Dependent Variable: CL Customer Loyalty

The results table shows that the constant value was 0.162. This means that when social marketing practices tested in this study are not being implemented, customer loyalty stands at 0.162. The coefficient for social media interactive marketing were 0.373. This means that a unit increase in social media interactive messaging by one unit could lead to a 0.373 increase in customer loyalty of commercial banks in Nairobi City County, Kenya. Given the results from the table, a predictive equation can be generated in the form:

Where: Y = customer loyalty, X_1 = social media interactive messaging

The significance of the effect of social media interactive messaging is 0.00 ($p=0.00$; $p<0.05$). Thus, the hypothesis, ‘there is no statistically significant relationship between social media interactive messaging and customer loyalty of commercial banks in Nairobi City County, Kenya’ is rejected. This means that social media brand awareness has a significant effect on customer loyalty of commercial banks operating in Nairobi City County, Kenya.

4.7 Discussion of the Findings

The current study positively tested the relationship between social media interactive messaging and customer loyalty of commercial banks in Nairobi City County, Kenya. Studies conducted in the context of banking had revealed that interactive messaging enables banks to engage in beneficial conversations with their customers (Al-Maroof et al., 2019; Al-Kandari et al., 2019). The importance of interactive messaging is that it enables banks' customer care/marketing teams to provide information that guides customers to make buyer decisions in favour of a given bank.

Social media interactive messaging allows for service co-creation, which Glendah et al. (2019) had found to significantly affect customer loyalty of a telecommunication firm. Customers feel part of the service delivery process when their social media messages are received and replied to, hence, addressing their concerns and satisfying information quest. The instrumentality of social media platforms is that they provide opportunities for customer interactions with the bank representatives (Bilgin, 2018). Positive interactions provide an impetus for customers to remain loyal to the banking organisations. Trust that social media platforms create through their customer-company messaging engagements lead to brand loyalty (Tatar & Eren-Erdoğmuş, 2016). Past research tested the instrumental role of social media interactive messaging on brand loyalty on varied contexts such as telecommunication firms (Glendah et al., 2019) and hospitality industry (Tatar & Eren-Erdogmus, 2016). The current study,

however, provided evidence that social media interactive messaging has a significant effect on customer loyalty on banking organizations.

The phenomenon can be explained using the Technology Acceptance Model (TAM), which is founded on the tenet that perceived usefulness and perceived ease of use related to a technology motivates people to adopt such a technology (Davis, 1989; Tuten & Solomon, 2013). Studies such as Granić and Marangunić (2019) and Abd Ghan et al. (2017) showed that customers are beginning to find that technologies are ease to use, which provides an impetus for them to utilize them as they seek to benefit from them. Accepting to use the social media platforms because they are easy to use and perceive them as useful implies that bank customers will continue trusting information shared on the social media platforms. Moreover, the honeycomb model harbors interaction between businesses and customers as the mainstay of customer attraction and retention.

5.1 Conclusions

The study sought to contribute to theory and practice by investigating the effect of social media interactive messaging on customer loyalty of commercial banks in Nairobi City County, Kenya. Social media interactive messaging was found to have a significant relationship with customer loyalty. Social media interactive messaging has a significant effect on customer loyalty of commercial banks in Kenya. Interactive messaging involves the conversations between customers and corporate representatives (Al-Maroof et al., 2019). Engaging customers on social media platforms motivates them to remain loyal. Messaging also provides an opportunity for bank customers to access information they need to make decisions (Githuku & Kinyuru, 2018; Glendah et al., 2019). Technology Acceptance Model supports social media platforms because they are ease to use and are perceived to be easily usable. Interactive messaging helps to attract and maintain customers and eventually inspire them to become loyal customers.

6.1 Recommendations

The results from the study revealed that social media interactive messaging works best when there is a two-way communication that involves customers and bank customers. Achieving customer loyalty from interactive messaging requires bank customer care representatives to ensure that all messages and comments on social media platforms are replied to. This helps to motivate customers to not only focus on conversing with their banks, but also remain loyal to the banking organisations. Failure to maintain contact with the customers may demotivate them, which may potentially make them to seek banking services elsewhere.

7.1 Suggestions for Future Research

The current study was limited to commercial banks operating in Nairobi City County. It relied on only 384 customers selected from the banks. While the study has demonstrated robustness, its generalisability to larger population of banks and other fields is limited. Future researchers may consider replicating the current study to other industries apart from the banking industry and expand the sample size in order to improve generalisability of the findings. Social media marketing practices are increasing; hence, future researchers should investigate other social media practices and investigate their effects on customer loyalty of various organisations.

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