INFLUENCE OF SOCIAL MEDIA ON PUBLIC RELATIONS PRACTICE IN KENYA'S BANKING INDUSTRY: A STUDY OF CHASE BANK KENYA LIMITED

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DEDICATION

I wish to dedicate my research work to my mum Anne Juma who has seen me through

my academic journey. I am who I am today because of you mum.

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ABSTRACT

The banking industry in Kenya is crowded and these banks offer similar products pushing banks into cut throat competition to entice customers.Social media platform offers these banks an effective platform to make their brands stand out,promote their products and help in crisis management communication.This study therefore aimed at surveying the influence of social media on public relations practice in Kenya banking industry a study of Chase bank kenya ltd(IR).The specific objectives of the study were: to determine social media contribution to brand visibility of chase bank Kenya Ltd, to establish the role of social media on product promotion at chase bank Kenya Limited (IR) and finally investigate the role social media had on crisis management communication at chase bank Kenya Limited. The study aimed at advancing research and knowledge on how social media should be utilized by the banking industry in conducting their public relations practice. This will aid towards partially achieving Sustainable Development Goal 9 on Industry, Innovation and Infrastructure. The research design used was survey and adopted quantitativeapproach.A target population of 46 former chase bank employees and clients based at former chase bank branches acquired by SBM bank were investigated.28 former Chase bank employees derived from sales and customer service departments responded to the questionnaires while 16 were former chase bank clients purporsively selected for the study on grounds of having interacted with the banks social media platform participated in the study. Purposive sampling was used to select former chase bank employees in sales and customer service department since their roles allowed them to intensively interact with banks clients.Data was collected using closed questionnaires. Analysis was done on Microsoft excel package where data was manipulated in form of percentages,mean,mode and median then findings presented in tables, graphs and pie charts. The findings indicated that social media contributed immensely to brand visibility(58.3%), helped in product promotion (75%) and also contributed to creating and resolving crisis at chase bank Kenya limited (70.9%). Recommendations of the researcher are: banks should utilize social media alongside traditional media to promote brand awareness and brand visibility to stand out in the crowded banking industry due to its cost effectiveness. Social media should be utilized by banks in product promotion for instance by creating online competition and giving awards and using celebrity endorsement on social media to promote their products. Banks should regularly monitor their social media platforms to promptly avert crisis and also utilize their social media for crisis management communication. Finally banks should embrace social media on all other public relations function.

LIST OF ACRONYMS AND ABBREVIATIONS

ASB   Auckland Savings Bank

ATM   Automated Teller Machine

Ads   Advertisements

Bn   Billion

CBK   Central Bank of Kenya

EACB   East Africa Currency Board

ICICI   Industrial Credit and Investment Corporation of India

IR   In Receivership

KBA   Kenya Bankers Association

KSMS   Kenya School of Monitory Studies

KES   Kenya shillings

NACOSTI National Commision For Science,Technology and Innovation

PR   Public relations

PRSA   Public Relations Society of America

RBC   Royal Bank of Canada

SBM   State Bank of Mauritious

SDGs   Sustainable Development Goals

CHAPTER ONE

INTRODUCTION

1.1: Background of the Study

The banking industry in Kenya is crowded with over 40 banking institutions being in operation in Kenya as of the year 2019.These banks have branch network countrywide and offering quite similar products and services, causing dilemma among prospective clients on which bank to settle for. Social media platform also provide an opportunity for the banking industry to promote their products at least at low cost but reach a wider audience. Many banks are yet to embrace social media as a formidable platform for promoting their products, many sticking to traditional approaches like employing sales representatives or utilizing main stream media for expensive advertisement space.

Globally,ASB bank In Australia through their Facebook platform allows access of general banking services.ICICI bank in India allows access to E-statements,debit card upgrades,order of food,book and miovies as well as sending of electronic gifts through its facebook platform.In Canada RBC bank through their Facebook and Twitter social media platforms allows its clients to pay bills,check account balances and send money. Regionally the banking industry in Africa has started adopting social media to offer its products and services,promote their brands and products and monitor and respond to and prevent crisis . In Nigeria Sterling bank has embedded an application called social lender that allows customers to borrow short term loans on their Facebook and twitter platform (Njoroge & Koloseni, 2015). Locally the banking sector s not left behind in offering essential services on their social media platform,Equity bank with 44,000 followers on twitter and 420,000 likes on facebook share out useful financial advice to

their clients on these platforms.KCB Bank Group makes its presence felt through social media platform where they offer explanation on mobile banking,financial advice and respond to clients concerns on social media.Barclays Bank with over 200,000 followers on facebook and and 38,000 followers on twitter enable clients to bank with convenience and offer sound financial advice on their social media platforms(Roberts, 2015).

Research on how banks should utilize social media in public relations activities is ripe for further research in Kenya. This is compounded by possibility that Chase bank may have been placed under receivership due to negative rumors on social media that led to run on the bank (BBC News, 2016). There is need for research in this area so that banks are well able to prepare for the negatives of social media that may lead to crisis as much as social media came with very much positivity and also use social media in crisis management process

The series of events above led to social media speculations that the bank was headed for closure something that the bank disputed and even explained that the loss reported in the financial statement was as a result of provisions of bad debts. Twitter and Facebook were awash with news that chase bank was headed for closure and for fear of their money being locked clients withdrew their cash. The bank was subsequently placed under receivership on 6th April 2016 for one year.

The role social media is playing in rebuilding the bank as it strives to come out of receivership and the role the social media plays in helping promote chase bank products considering people still bank and new clients still come through.

Theories of communication that seek to address concerns in this study are media richness theory advanced by Daft and Lengel (1984, 1986),theory of social presence whose proponents are by John Short, Ederyn Williams and Bruce Christie in the year 1976 and consumer brand relationship theories advanced in 1959 by Sydney Levy

From the discussion above on how globally,regionally and locally its an emerging trend to offer banking services through social media platform,need arises on how the platform can also be utilized to promote public relations activities in the bank.This study pick three public relations functions which are enhancing organizations brand visibility,product promotion and effective crisis management as areas where social media can come in handy for the banking industy. This is demonstrated by the unique contribution of these functions to banking industry and the intertwined relationship between the three public relations function. Social media can help in creating brand identity for the bank by creating their personality through their social media talks and presence.

Through consistency of their messages and posts it can generate deep, wide, brand awareness in consumer thoughts. Through social media bank can ensure product promotion and therefore help in acquisition of new customers through social advertising. Banks can use social media to acquire new customers by creating suitable content to advertise products, hosting consumer testimonials on social media monitoring content created by competition and promote personalized promotional messages (Ahuja, 2020).Finally crisis management ensures that bank retain their hard earned clientele base and also avoid reputation and financial loss which are very key to banks.

Brand is defined as a name, term, design, symbol, or any other feature that identifies one seller's good or service as distinct from those of other sellers (Kotler, 2003). Brand visibility consists of both brand recognition and brand recall. This study looks focuses on regular posting,use of creative visual content inform of images and videos,use of social influencers like celebrities for product endorsement and organizing social media campaigns as a way to achieve brand visibility in the banking industry through social media.

Product promotion is action taken by a company's marketing team with the intention of encouraging the sale of a good or service to their target market (Business Dictory, 2019).Product promotion aspects through social media that this study focused on are advertisements on social media,building trust through social proofs by posting positive customer reviews on social media,seeking publicity through social media events like organizing contest and giving awards, and sharing of creative visual content aimed at product promotion in social media.

Crisis is an adverse occurance that may lead to reputation injury or loss to an organization. Contemporary forms of communication like social media and mobile technologies play critical role in crisis management(Fill & Turnbull, 2016).Crisis management communication is the process through which an organization can put in place to address crisis .This study focuses on crisis three communication phases which are pre crisis phase,crisis phase and post crisis phase and how social media can be utilized in all these three phases of crisis communication.

The researcher find it worth to study the role of social media in public relations activities in the banking industry to fill in the glaring gap in this area.

1.2: Problem Statement.

Influence of social media on public relations practice in the Kenyan banking industry has not been widely researched. Being that social media is a new media and many social media platforms keep emerging, there is a need to enlighten Kenyan financial institutions on how they can benefit from this latest development to stay ahead in the game.

Most banks in Kenya have embraced social media to provide financial services but are yet to utilize these platforms for public relations functions like enhancing brand visibility through regular social media posting,frequent social media presence,use of creative visual content,use of social influencers and social media campaigns.

Product promotion aspect in social media platform through social media advertisement,positive customers review which promote a product,publicity events such as organizing competition and giving awards in social media platforms and sharing creative visual content to enhance product promotion are yet to be given priority in the banking industry in Kenya despite their wide reachability and cost effectiveness to these function.

Lastly crisis communication management through social media is not fully embraced as sometimes there is adverse mention of banks in social media platform that has the potential to hurt reputation of these organization.Adequate preparation for social media

crisis is yet to be adopted for entire crisis communication cycle of pre crisis,crisis response and post crisis response.

This study will, therefore, seek to fill research gap and open door for further research on how social media can be a useful tool for public relations practice by Kenyan banking industry when it comes to brand visibility, product promotion, and crisis management.

1.3 Objectives of the Study

This section outlines the general objective of this study and specific objectives of this study

1.3.1 General Objective

To survey and determine the influence that social media communication had on public relations activities of banks in Kenya with a specific focus on Chase Bank Kenya limited (IR).

1.3.2 Specific Objectives of the Study

I. To determine social media contribution to brand visibility of chase bank Kenya Ltd.

II. To establish the role of social media on product promotion in the chase bank Kenya Limited.

III. To investigate the role social media had on crisis management communication at chase bank Kenya Limited.

1.4: Research Questions of the Study

I. How did social media promote brand visibility of chase bank Kenya Ltd (IR)?

II.   What was the role of social media on product promotion at chase bank Kenya Ltd?

III. How did social media help in crisis management communication at chase bank Kenya ltd?

1.5: Justification

The study of influence of social media in Kenya's banking industry aim at realization of SDG 9 (Sustainable Development Goal number 9) adopted by United Nations General Assembly 2015 which aims to build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation. Social media is demonstration of innovation which are proving useful to many industries. These latest innovation has come in handy for the banking industry infrastructure and platform through which the industry can advance its operations and management to realize their objectives.

The use and application of social media in the banking industry through brand visibility has proven effective way through which individual banks can stand out and generate a loyal consumer base in the crowded market which seem to offers more or less similar products and services . Use of social media in product promotion has also proven to be a cheap replacement to traditional ways of product promotion which is enabled by social media wide reachability and low cost compared to traditional media. Banks can Use social media to acquire new customers through advertising (Ahuja, 2020). Crisis management through social media has also proven a quicker way to help resolve crisis since it provides a platform for the banks to communicate effectively and consistently to mitigate crisis**.**

Social media platforms is offering many consumers chance to give speak their mind. Whereas conventional media remains to play a crucial role in the exchange of information, the old networks are progressively predisposed by online dialogues. The new influencers are therefore beginning to tear at the fabric of marketing as it has existed for 100 years, giving rise to a new style of management, communication, and marketing that is characterized by conversation and community.

1.6: Significance of the Study

This study will help in improving knowledge on the use and practice of social media in Public relations in the banking industry. The study will also help in stamping authority of social media as a newly emerging tool in the practice of public relations that is proving to be having a broader reach, cost-effective and so fast in delivering information information on social media brand visibility, product promotion and crisis management communication as compared to other tools of public relations to the banking industry and financial sector in Kenya and world over.

The study expects advancing research and knowledge by finding out the role of social media in advancing public relations practice in the Kenyan banking industry. Social media as a tool of public relation has made public relations an essential component in the banking industry as it provides an inclusive forum accessible by many audiences and which can provide two-way communication between the bank and its clients. Public relations, therefore, confronts with a vast selection of new communications channels which can be exploited by banking institutions. Internet-based social media tools like blogs, podcasts, and online video.

The study will advance knowledge in the field of communication and public relations as far as adoption of social media as an emerging trend in communication.

It brings out the significance of application of related communication theory such as social presence theory,media richness theory and also consumer brand relarionship theory.These theories are rather classical theories and were advanced based on classical communication medium.However this study brings out how emerging communication medium such as social media can fit into the explanation and advancement of these theories in moden times**.**

1.7: Scope of the Study

This study was limited to Chase bank Kenya Limited (IR) but with specific focus to the extent to which they embraced social media in advancing their public relations as a tool of communication with its clients internally and externally.The study was limited to three public relations function which are brand visibility,product promotion and crisis management communication. It also covered social media mechanisms which were embraced by the chase bank (IR) to advance its public relations activities namely WhatsApp, twitter, Facebook, Instagram.The study covered former chase bank branches and only employees on customer service and direct sales representatives.The study is also limited to a section of former chase bank staff (direct sales representatives and customer service officers) who were based in their branches and former chase bank clients who were active on the banks social media platform

1.8: Limitations of Study

The following obstacles were encountered during the course of the study:Obtaining exact number of former chase bank clients who were on social media platform as target population was difficult,the researcher therefore opted for a client per branch to respond to clients questionnaires as long as they had accessed chase bank social media platforms.Tracing former chase bank employees and clients was an issue but the researcher focused on chase bank employees that were absorbed by SBM bank after taking over chase bank. This made the research to seek permission from SBM bank management to access their staff at various branches that were former chase bank branches for ease of data collection. Same case applies to former chase bank clients but the later were traced individually.The study also focused on only a section of former the Chase bank branches and employees which may not give a general picture of a more extensive bank network.The study is also limited to three theories which are theories of social presence advanced by John Short, Ederyn Williams and Bruce Christie in 1976,media richness theory by Daft and Lengel 1984 and 1986 and consumer brand relationship theory advanced in 1959 by Sydney Levy

1.9: **Assumption of the Study**

The researcher assumed that the information given by respondents is the true reflection of the wider banking industry in Kenya and also that of chase bank.Social media is wide but the researcher assume that the selected social media platforms for this study will stand in for the wider social media platform currently on use in the banking sector in Kenya.

The research notes that there are many functions of public relations but the study assumed that brand visibility,product promotion and crisis management will stand for the wider functions of public relations functions.Banks are profit making instutions which rely on peoples confidence with them to bank and borrow inorder to realize profits.The three functions of public relations chosen for this study are people centred and enhances greatuer mutual beneficial relationship between the bank and clients.

1.10: Definition of terms

Bank- This is a financial institution that accepts deposit and lend to the public.For this study bank refers to Chase Bank.

Brand Visibility- Brand visibility refers to how banks utilize social media through regular posting,sharing creative visual content,use of celebrity endorsements or social influencers and organizing so campaigns and sales promotion through social media to enable a brand stand out.

Crisis Management communication- A set of activities the bank undertake to address crisis in organization in three phases; pre crisis phase,crisis phase and post crisis phase.

Integrated Public Relations- Bringing together public relations and other communication and marketing activities under one umbrella or management.

Industry-A branch of economy that produces closely related services or goods**.**For this study industry is Kenyan banking industry.

Influence-Capacity to have an effect on public relations functions in the banking industry.

Influencers-These are people with large following on social media.They could be movie starts,pop stars,sports personalities and other people with large following in social media.

Product Promotion- Disseminating information about a product, product line, brand and company to the prospective buyers through social media such as advertising on social media,positive customer reviews on social media,publicity through social media and sharing of creative visual content on social media.

Public Relations- The communication process which builds a beneficial relationship between an organization and its publics.This study looks at brand visibility,product promotion and crisis management as public relations activities.

Social Media- It is a form of electronic communication (whatsapp,Facebook,Twitter and Instagram) through which users create online communities to share information, ideas, personal messages and other contents like videos.

Theory- A set of assumptions (social presence theory,media richness theory and consumer-brand relationship theory), propositions or accepted facts that attempt to provide a plausible or rational explanation of cause-and-effect (causal) relationships among a group of an observed phenomenon.

1.12: Conclusion

In this chapter the study presented the introduction to the study, the background to the study, the statement of the problem, the objectives of the study, the research questions, the scope and limitation of the study, the significance of the study and definition of operational terms.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter will introduce and discuss theories and past studies related to public relation and social media in organizations. The present chapter seeks to evaluate some of the key theories and literature to set the theoretical framework and conceptual insights to the study.

The chapter has three aims. First, the chapter seeks to provide a firm foundation for a theoretical and conceptual framework for the study as this has a weighty bearing in interpretations of the findings of the study. Secondly, this chapter seeks to acknowledge, discuss and appraise the scholarly contributions to the influence of Public relations in kenyas banking industry interms of three public relations functions of brand visibility,product promotion and crisis management thereby expose the existing state of knowledge in so far as the the influence of social media in public relations in Kenyas banking industry is concerned.Again, this chapter pursues to recognize, deliberate and value the academic contributions to the influence of social media in Kenyas banking industry and the linked thoughts. Lastly, the chapter seeks to establish the research gaps in the present body of knowledge and the role of the present study in bridging the identified research gaps.

2.2: Empirical Related Studies

This section will look into empirical related studies on social media and public relations practice.

2.2.1: Understanding Social Media

So far there has not been an unambiguous definition of social media among academics. This can be due to the detail that the profile and use of social media is influenced by many factors which make it always mutate.Technological reasons aid in social media evolution as social media growth is dependent on the technology and podiums that assist the collaborating web's content making, association, and sharing by users.Social media is a shift in how people discover, read, and share news and information and content. Gillin deeply elaborate that social media is a mix of sociology and technology, changing information movement from a soliloquy into interchange involving many people (Gillin, 2008).

Eistenhardt and Graebner,(2007)   pinpoint a developing tendency occuring in connected (online) groups known as"Groundswell"in which users intermingle through web 2.0 supported skills .Example of Social media that utilise web 2.0 technology include but not narrowed to Facebook, LinkedIn social networks where members can connect, and such websites as YouTube,Wikipedia that rely on user authored content. Groundswell is shaped by the connection of people, collaborating technologies and online economics.Groundswell is facilitated by Web 2.0 technologies, a word created by Tim O' Reilly, which uses the combined intellect of people. Web 2.0 is also reffered to as social media (Chaudhuri & Holbrook, 2001) .

Social media is shared communication and highly interactive which make it reffered to as   consumer generated media, new media and citizen media (Eikelmann, Hajj, & Peterson, 2008).Traditional media is corporation created, and information moves in one direction, for instance messages are relayed from company to aimed audience (one-to-

many).However, for social media cases the movement of content takes the form of active interactive communication among followers of the online audience (many-to-many) and occurs in several directions.

Social media is the liberalization of information, changing people from content consumers into a content creators (Solis, 2010). This definition gives weight to ability of content creation and the accepting of the part people play in the process. Solis, (2010) proves that social media is not limited to people reading and broadcasting information but how they share and produce content for others to partake.This phenomenon is explained as a shift from a broadcast mechanism to a many-to-many model, rooted in a conversational format between authors and media consumers (Dubois & Gadde, 2002).

Social media is a group of internet based applications that construct on ideological and technological foundation of Web 2.0, and permit the creation and interchange of user generated content (Kaplan & Haelein, 2010).

This study makes three pre-conditions for content to be considered user-generated content: It must to be available either on a openly available website or a social networking site available to a designated audience; it necessities to demonstrate a degree of creative work, and it suppose to have been produced separate to professional customs and practices. Considering the above explanation of Web 2.0 and user-derived content, the researcher determines that social media is a cluster of Internet-related applications that are embedded on the ideological and technological grounds of Web 2.0, and that permits the construction and exchange of user-derived content.

In 2017,Pew Research centre reported that two-thirds of adults in the USA got their news through social media channels.In a Reuters Institute Survey of the 36 countries across the globe more than 54 percent of online adults use social media as news source each week(Queensberry, 2019)**.** More than one in ten people around the world indicate social media is their main source of news.In the Uk social media has overtaken television as the main source of news for people between age of 18 years to 24 years.For marketers ,advertisers and public relations proffesionals this translates to limited opportunities for traditional public relations and advertising media(Queensberry, 2019).

Social media is therefore an emerging favorite platform for organizations to advance their agenda and this study will look at how to utilise social media for public relations practice in the banking industry.

2.2.2: The practice of public relations

Public relations is a planned process to influence public opinion, through sound character and proper performance based on mutually satisfactory two way communication(Sietel, 2017).

Traditionally public relations was done through print and broadcast media where editors selected and shaped content they received through press release and other forms of content gathering(Fill & Turnbull, 2016)**.**Development in digital technology have impacted on public relations and use of social media and video have been the most prominent as practitioners use interactive media to build relationships based on interaction and dialogue.

Use of social media develop dialogue based relationship with stakeholders(Mamic and Almaraz, 2013).Engagement through social media can lead to development of dialogic relationship which can in turn enable stakeholders to change their behavior.The interaction capability within social media complements core characteristics of public relations(Fill & Turnbull, 2016).

In public relations, using social media as a tool for branding and promotion works best when coupled with honesty. Having a social media presence that is deemed authentic is vital to efforts to achieve brand equity and branding(Heath, 2013).While in general social presence and interaction,social media may not cause crisis,however,in industries like banking it may pause threats and therefore the need for brand visibility,product promotion and crisis management.

There is therefore need to discuss how social media affect public relations function with specific interest to three public relations function which are brand visibility,product promotion and crisis management communication in the banking industry.

2.2.3: Brand Visibility

A brand is a name, term, design, symbol, or any other feature that identifies one seller's good or service as distinct from those of other sellers (Kotler, 2003). Brand awareness refers to customers' ability to recall and recognize the brand under different conditions and link to the brand name, logo and jingles among others to certain associations in memory or the extent to which a brand is recognized by potential customers, and is correctly associated with a particular product (Kotler & Keller, 2006). According to

American Marketing Association brand is a name, a term, a sign, symbol or design which aims to define product and services of a seller or group of sellers and to differentiate itself from its competitors (Cakir, 2001). Brand visibility consists of both brand recognition and brand recall.

With the branding concept in public relations (and related areas of communication), four process areas are often considered: creating brand, maintaining brand, damaging brand, and repairing (Heath, 2013).

Brand is combination of unique qualities of a company,product or product line.He also define branding as a marketing strategy that is used to build brand recognition.Successful branding makes brand easily identifiable with a product or service (Kaser, 2013).

Benefits of branding for companies; it helps distinguish beween competing brand,makes purchase decision easier since consumers identify amd make repeat sales,it communicate strong consistent message about the product,creates trust and emotional attachment which help overcome competition,increase sales af a new product introduced under already established brand name and finally allows companies with stronger brands to charge higher prices (Kaser, 2013).

Terms used in branding process;brand equity which is the valiue that a company gets from having a product with recognisable name.It is built on brand recognition,quality and reliability perception,longevity,brand loyalty and memorable advertising campaign (Kaser, 2013).

Brand awareness which is the extent to which a brand is recognised.Its not associated with preference of the brand but rather ability to identify the brand.Companies endevor to move customers from brand awareness to brand preferance and finally to brand loyality.Brand loyality is achieved when consumers are commited to purchase one brand over all other brands.Social media sites used by consumers and companies can help achieve viral branding to reach wide targeted audience (Kaser, 2013).

Brand image is consumers impression of a brand.It include thoughts and feelings associated with the brand created through consumers experience and observationsThis encampasses ease of use,prestige,price, and also emotional connection.

Generic brands are no name products that competes with brand name products.They are lso called private brands or store brands.

Social media is one of the most important sites where corporate identities is formed,enacted,challenged and destroyed (Motion, Heath, & Leitch, 2016).

An important aspect in banding is corporate branding. Corporate branding is defined as the application of typical branding constructs found in marketing to the entire organization, that is, the organization itself becomes the brand—the corporate brand. It has also been defined as the process of creating and maintaining a favorable reputation of the organization and its various components, by sending signals to stakeholders using the corporate brand (Heath, 2013). It does not focus on customers, but rather all stakeholders, and one of its major attributions are creating relationships with those stakeholders. It is in order to say that public relations is the management function that has primary responsibility for the corporate brand (Heath, 2013).

A corporate brand is one of the most vital strategic assets a corporate can have. In the globalizing world, corporations that manage their corporate brands successfully gain advantages of market access, penetration, and differentiation over their opponents in ways that help them mix their wide - ranging activities (Mary Jo Hatch, 2008). But no brand does this flawlessly persistently, the environment they face changes frequently, with ever fluctuating patterns of competition and fluctuations in shareholder backing. Beside the growing importance of corporate brand in the midst of change comes the urge for a diverse sort of brand management. No longer do marketing departments rule the area of branding. Instead, obligation exudes out from the top management to every other person in the organization and beyond this into the web of stakeholders that make up the enterprise (Mary Jo Hatch, 2008). As a result of these changes, modern ways of thinking about corporate branding are in need of an overhaul. This makes social media as important consideration while planning for corporate branding as it also provides platform for branding purposes.

Use of social media can help in progression of brand awareness in the following order;No awareness,brand awareness,brand preference to brand loyalty (Kaser, 2013). Constant transformation in the economic, technological, regulatory, and other situations a company go through, and in the stakeholders who will forever try to negotiate new brand meanings that you never intended or imagined that forces organizations to mutate to keep abreast with their branding.

Social media allows organizations develop conversations with stakeholders. Stakeholder conversations is with ' real people inside brands' and allow business not

only to see what people are saying about their brands in real time but also respond to their public directly. (Mamic & Almaraz, 2013).

Consumers have numerous choices than ever thanks to the ease of accessing social media information online, and the social Web has unlocked up a worldwide online conversation that most companies still don't know how to leverage. That's because companies aren't ready to accept the three keys to social media marketing success namely brand consistency in image and message, which builds a brand promise, setting and meeting customer expectations based on the brand promise and finally allowing the audience take control (Gunelius, 2011).Some of social media branding strategies are:

Regular postings

Social media branding efforts are boosted by regular posting. If you are going to tweet ones or post ones a month on Facebook you are likely to be forgotten thus diminishing brand on social media platform (Sprout Social, 2019).

Being present in social media network that support branding.Considering audience social media preferance to reach masses and the type of message that need to be transitted. If you are not gaining any traction from some social media you are a active on it may not be entirely your fault.Not every social media might be right fit for your company,find a network that align with your brands image and goals otherwise you will struggle to progress(Sprout Social, 2019).

Different social media have different strengths in terms of how they transmit messages,for instance for video messages youtube would be preferred to other social media platforms.

Organizations do not have a choice about whether or not they have a corporate identity,instead the choice for organizations lies in the degree to which they actively engage in the creation and management of identity(Motion et al., 2016).They note that a similar principle is emerging in relation to social media,organizations do not have a choice about their social presence,only how actively they engage with and how they manage that presence.

Use of creative visual content.

From images to videos,infographics and presentations,the approval and unparalleled usage of visuals have occasioned in a social media age that rewards creativity(Walter & Gidglio, 2014).A picture might yet be worth a thousand words but memes, cartoons and animations is capable of bringing a new dimension and context into a photos story telling captivity.Social media have made it easy for brand to connect with customers not only through text but with photos ,videos,infographics and other images laced with logo,corporate colours,slogan and other images that identify with your organization.

Visuals play important role in social media branding. When each profiles look like they are owned by different company they create disconnect among users. Branding should therefore be consistent across all social media channels to help with recognition no matter the platform being used.

The use of video within media relations has become crucially important form of communication with a variety of audiences. Video materials can be disseminated inform of press release, interview with CEO, press conferences are now being disseminated

through videos (Fill & Turnbull, 2016)**.**These recordings are accessible on the organizations social media pages Facebook and You tube**.**

Billions of videos are viewed online each month on sites like YouTube. Organizations can benefit from some of that video traffic (Gunelius, 2011). An organization can produce, upload, and promote its own exciting and valuable videos. Creating videos is so easy these days with the use of a video camera, and uploading to a site like YouTube just takes a few minutes (Gunelius, 2011). An organization can even create their own branded video show page on YouTube and other video sharing sites. The prospective for brand building, word of-mouth marketing, and direct and indirect selling is astonishing. While online video usually is best for indirect marketing, some organizations successfully walk a fine line between indirect and direct marketing by promoting products in entertaining ways in their videos (Gunelius, 2011).User generated content in any photo, video, post or comment shared by consumers in any social media is a powerful tool for brands (Queensberry, 2019)**.**

Use of social influencers ie celebrity endorsements

Influencers can simply be people with large social following in specific areas of interest or industries or they could be celebrities such as sport stars,musicians or Hollywood actors (Queensberry, 2019)**.**This key leaders liverage to advocate on behalf of brand to reach large audience via their social channels**.**

Influencer marketing is an recognized trend in marketing that classifies and marks individuals with influence over possible buyers(Sammis et al., 2015). It focuses on popular celebrities and internet personalities to build strong relationships with

customers on social media,this help grow your brand by tapping into huge following of the already established celebrities. Influencer markerting allows to ride at the back of the audience that recognized people in your industry have already created.Since influencers has already built the trust and admiration of their supporters,getting a co-sign or mention from them conveys a lot of weight (Sprout Social, 2019).

Twitter for instance can be utilized by organizations to promote its brand in several ways (Wood & Burkhalter, 2014). These are company organic, company paid, celebrity paid and celebrity organic. Company organic is where company tweet brand consumer message encouraging consumers to follow it on twitter. Company paid is a promoted tweet where company pay to have tweet inserted in consumer twitter feed. Celebrity paid sometimes referred to as sponsored tweet. The brand pays celebrity to tweet on its behalf and finally celebrity organic where celebrity tweets about a brand without compensation.

A new trend on influencer marketing has emerged called micro- influencer marketing where brands partner with people who have smaller followings on social media to promote product (Queensberry, 2019).These micro influencers have super engaged clients

Endorsement is public expression of approval or support for a product or service (Kaser, 2013).He says endorsements are also known as testimonials.Although ordinary citizens can endorse a product mostly endorsements are associated with celebrities.Celebrity are paid handsomely to be the spokes person or endorser of a product or business.

Endorsements however have restrictions. The person making the endorsement must gave factual information.Exeggerations and misleading statements are not allowed.

The following are shortcomings of celebrity endorsements.The person making the endorsement must gave factual information.Exeggerations and misleading statements are not allowed celebrities may also fall out of favor with the public due to inapproriate behavior which decreases the value of an endorser .Endorsements are also not popular with older people who are more concerned with quality and affordability but are popular with teenegers who look up to the celebrities.Educated citizens are also not swayed by celebrity endorsements because they have done their homework and know what they are interested in (Kaser, 2013).

Organizing social media campaigns and sales promotion ie through contest where participants are given awards.

All companies strive to reach as many people as possible with their brand.Contests are one of the ways to reach people and promote brand.Some of the startegies an organization can employ include collecting emails of participants so that when the contest is over you can do a follow up using the database you gather to continue promoting your products and services.Have a target audience who ideally are interested in your company,do not give huge prices that has nothing to do with your company as it may attract people who only care for the prize but not your company (Submittable, 2019). Host contest regularly to super engage your clients and give them opportunity to interact and engage with your company then eventually become your brand ambassodors.

Consistently hosting contest help in brand recognition and sustained brand awareness which transaltes to more clients and sales (Submittable, 2019). If you are also introducing a new product soon contest can provide the best platform to hype the product,it will excite people and if they still do not win they will still purchase your product.

Online contests are cost effective and have potential for huge profits and minimum losses.Traffic will be created in your website and social media making it easier to find new business.Contests and awards make consumers happy as they have something to win and companies tend to benefit in many ways which promote brand awareness.

Sales promotion involves the use of marketing activities that provide value and giving incentives for customers.Kaser (2013) highlight Common types of sales promotion such as price discounts,coupons,rebates,giveaways,sweeptakes,product displays,free product samples,contests and loyality marketing programms.These activities build and promote brands online and social media enable reaching wider audience at low cost for sales promotion activities. Sales promotion can strengthen brand loyalty by rewarding consumers for for repeat purchases (Kaser, 2013).

In summary brand visibility through social media is an important function of public relations for organizations and is a cheap and convinient way to reach large number of audience to make you brand a pronounced brand.Some of the social media startegies this study looked at as a means of enhancing brand visibility on social media are regular posting on social media platform,use of creative visual content,use of social influencers to promote brand and organizing social media campaigns.

2.2.4: Product Promotion

An action taken by a company's marketing team with the intention of encouraging the sale of a good or service to their target market. For example, product promotion performed by a typical business might take the form of advertising the product in question via print or Internet ads, direct mail or e-mail letters, trade shows, telephone, and personal sales calls, TV and radio ads, billboards, posters and flyers(Business Dictory, 2019). Social media marketing is not only an excellent opportunity for building relationships, brand loyalty, and business, but it's also an important tool for search engine optimization, providing opportunities for more people to access you online than anyone could have visualized of a decade ago. Using the tools of the social Web, you can directly and indirectly promote your business, because every interaction opens a new door to your online presence (Gunelius, 2011).Social media product promotion can be indicated by activities below:

Advertising on social media

Online platforms are used for modern advertising. Online advertisements are also known as internet or web advertising which involves using internet to deliver promotional marketing messages to consumers.

Through social media individuals can learn about new products, consider various consider various users review and post their own comments and, questions and experience regarding companies and brands (Fill & Turnbull, 2016)**.**

Through social media organizations can enhance corporate advertisement. This is achieved by presenting personality of an organization to a wide range of stakeholders

rather than presenting particular functions or products that the organization markets. This will enhance company's reputation which in turn will provide support for promotion of its products and services.

The popularity of social networking sites such Facebook, outstanding. Social networking sites enable people to create a profile for themselves and use it to form a virtual network of their offline networks and to make new networks online. There are many people who do create social networking sites share their photos, journals, videos, music, and interests with a network of friends (Scott, 2007).

Building trust through social proofs i.e. posting positive customer reviews on social media. Positive customer reviews emerge from consumer generated advertising (Fill & Turnbull, 2016). Consumer generated advertising is where consumers freely choose to create and share information of value (Campbell, Pitt, Parent, & Berthon, 2011). Consumer generated advertisements on the other hand may refer to specific instances where consumers create brand focused messages with intention of influencing others (Fill & Turnbull, 2016). This involves posting clients positive reviews on social media. This builds confidence about a product and the organization offering the product. These messages when shared on social media platform earn trust and build confidence on products and services.

Queensberry (2019) refer to this concept as user generated content. This is whereby marketers and public relations professionals consider value of brand content created and shared by consumers in social media.

It is through social media that individuals can consider other users, review and post their own comments, questions and experiences regarding companies and brands.

This involves posting clients positive reviews on social media. This builds confidence about a product and the organization offering the product.

People contributing in online discussion groups frequently make recommendations to other people and this can be a targeted advantage for business (Rasberry, 2005). To get referrals, you, a friend, a satisfied customer, or an employee must vigorously share in the discussion group. Whether or not you have an online site of your own, it's a good idea to join an online newsgroup or two and contribute in discussions about topics that relate to your business. (Rasberry, 2005).

Seeking publicity through social media

A major element of public relations is publicity (Toth, 2009). It involves communication about a product or organization by placing news about it. It is the movement of information to the general public from the mainstream media without directly paying for (Mersham, Theunisen, & Peart, 2009). According to Aula (2010) there are two major types of publicity in this digital age which is offline publicity and online publicity. This study will focus on online publicity which is done through internet based platform specifically social media. Some online publicity techniques are email, web page popups, blogs, web sites, social media (Toth, 2009).Example of social media publicity include running contest on social media and giving rewards to participants.

On your business blog, organize and hold a contestant give away one of your products or a discount on upcoming purchase. On your Facebook platform, hold a contest, and give away some hours of consulting time. To boost your marketing contact list, offer a small gift on your blog in exchange for people joining your e-mail list and social media platforms. Tweet limited time offers such as "Visit our store in the next few weeks, and get 10 percent off any purchase." (Gunelius, 2011).

Sharing creative visual content on social media i.e. images and videos are more effective in engaging social media users than plain text.

In today's world of information consumptions we are surrounded by media and it's never been more important to grab your audience attention with high quality content. The brain processes visual content 60,000 times faster than text so it's no wonder marketers are increasingly turning to strong visual content to engage their audiences and keep their attention (Walter & Gidglio, 2014).

Scott (2007) identifies some of video sharing technique organizations use to share creative video content:Developing online video channels for the company .Enterprises that take online video programming earnestly create their own medium, often with a distinctive Uniform Resource Locator.Some companies attempt to tail gate corporate-sponsored video onto YouTube in a way that makes it look like it is consumer-generated. The YouTube public is extraordinarily skillful at removing fake video, so this approach is full of danger. Other companies use Vlogging which is Short term for "video blogging," which implies to when people insert videos into a blog. The written section of the blog adds context to each video and help with search engine promotion.

Lastly companies invite their customers and communities to submit videos (Scott, 2007). This is another technique used by some companies that try to generate viral marketing interest. These companies finance contests where customers submit short videos. The best videos are often showcased on the company site, and the winners awarded with good prizes. In some instances, the winning videos are also played on TV as "real" commercials.

Share pictures of your products and services is mostly beneficial to businesses that offer products people have to see to believe before making a purchase. For example, florists, interior designers, stylists, or home organizers could increase sales by sharing pictures of their recent projects and offering free consultations (Gunelius, 2011).

In summary social media platform provide an effective way to promote organizations product as a public relations function.Some of strategies this study focused on as a means of product promotion discussed above are advertising on social media,showcasing positive customers review on social media,publicity events on social media and sharing creative visual content on social media.

2.2.5: Crisis management

Crisis management is an important organizational function. Avoidance may lead to disastrous threat   to stakeholders, losses for an enterprise, or terminate its existence. Public relations practitioners are an integral part of crisis management teams. As Dilenschneider (2000) noted in The Corporate Communications Bible, all crises threaten to tarnish an organization's reputation.Crisis can create three related threats

which are public safety,financial loss and reputation loss.Effective crisis management handle these threats well.There are three phases of crisis management process:

Contemporary forms of communication like social media and mobile technologies play critical role in crisis management(Fill & Turnbull, 2016).

Pre crisis phase: This stage is concerned with avoidance or prevention and readiness. Both Barton (2000) and (Coombs, n.d.)records that organizations are best at handling crises when they posses a crisis management plan updated yearly, have selected crisis management team, conduct exercise to review and test plans and teams every year and have already drafted crisis messages.

Social media crisis management strategies can adopt the above pre crisis phase strategies and for these studies the author will investigate the following social media pre crisis management strategies for chase bank: having internal social media crisis management team, regular training on social media crisis preparation

Crisis response phase: This is what management does and says after the crisis hit. It has been divided into two steps initial crisis response and reputation repair& behavioral intentions.

Initial response focuses on quick, accurate and consistent massaging. Arpan & Rosko-Ewoldsen, (2005) as cited by (Coombs, n.d.), conducted a study that documented how quick, early response allow an organization to generate greater credibility than slow response. Accuracy and consistency of messages is of value to the organization and generates credibility.

For reputation repair a number of research has been advanced in public relations communication and marketing to show how to repair the reputational damage a crisis inflicts on an organization. (Coombs, n.d.) created a master list of reputation repair strategies which include but not limited to attacking the accuser, denial, scapegoating, justification, compensation and apology.

In an increasingly turbulent and mediated environment, individuals and institutions regularly face criticism for what they do. The ways they respond to allegations of wrong doing include the form of communication generally recognized as "corporate" apologia. A corporate apologia is a response to accusations of ethical misconduct where the corporation as a social actor has the primary motive of the defense of its reputation and offers discourse in self-defense that denies, explains, or apologizes for its actions (Heath, 2013). Although it may contain one, an apologia is not an apology; instead, it is a justification of actions that seeks to present a competing interpretation of "the facts" and, in so doing, repair a damaged reputation (Heath, 2013). While the success of apologia at repairing damaged reputations is arguable, a central benefit appears to be the fact that they provide a conclusion for a bad story, one whose purpose is to relieve organizations from a difficult news cycle

Post crisis phase: On this phase the organization is returning to normal. The crisis is no longer the concentration of the management but still requires attention.However profound and strong the crisis is, and however embedded the crisis there is always a point at which a senior leader stands the crisis response down. But while most of the organization settle down after crisis the immediate outcome of a crisis is a crucial time.

It is the time that will see the organization bounce back even stronger than before or struggle to recover reputation, market share and or share price (Griffin, 2014).

At this stage the management does follow up communication. Business round table (2002) observe that intranet can be effectively used to update employees on recovery process,(Coombs, n.d.)document how numerous alert systems can be employed to convey latest message to staffs and shared publics. Similarly social media can play a role on disseminating information to the publics during this crucial stage of crisis management.

This important recovery phase includes post-crisis reviews, which records how the crisis was managed (Crisis, Issues and Reputation Management), identifying learning lessons by effecting change to crisis readiness (structures, processes and training) to ensure that the output of the post-crisis assessment is taken on board and that the business is in a superior place to manage any upcoming crises and lastly rebuilding trust with all stakeholders lastly changing the organization more fundamentally (Griffin, 2014).

The crisis management process is circular rather than linear. Learning can inform any of the other three stages. Lessons from the crisis may help in prevention (e.g., how to reduce some risks), preparation (e.g., how to improve the crisis management plan), or response (e.g., how better to deal with the news media) (Heath, 2013).

Upon conducting a literature review, there is suggestion indicating both positive and negative roles of social media on public relations in the banking sector.

Social media can do the following for public relations practitioners in regards to crisis management(White, (2012)**;**

- It is used by many people

- It's a good way of distributing information

- You can get information to many people

- One can provide immediate response to a large number of people

- One can share many videos and files in social network so that everyone can look at the files in common and analyse them.

Despite the many benefits listed above, White (2012) however pointed out the following concerns to practitioners about using social media.On possibility of compromising privacy,openness of social media to everyone and fear of being stalked or preyed upon undermine privacy.Ease of accessibility can come as a disadvantage assits hard to limit who puts information on the systems which can lead to false information being provided.Quality of information is also a concern as people may spread or upload false or incorrect information,hackers may steal information in identity theft,information overload.Security of information is always a constant threat in any online environment as viruses may infect the system.

Social media is therefore not an end all be all communication.Just because someone gets a text message does not mean they will take it seriously,just because someone gets facebook message does not mean they will respond to it.Social media is a means of eliminating the middle man which is main media in reaching people but how we perceive this information may not be the same as in real world.

Someone is always going to say something negative about a business venture or an organization on the social Web at some time. Strategies an organization can employ to nanage crisis include ; flight and fight (Gunelius, 2011).Flight or ignoring usually seems the easiest route to ignore negative information about an organization online. This strategy is effective when the negativity is from a single, small source and doesn't travel far and eventually the negative information will fade online. An organization however must stay on top of the online conversation, so you know when it's time to step in and respond (Gunelius, 2011).

Second course of action an organization can take if 'fight' which involves responding to negative information about an organization if finds its way online. While you certainly should not use strong, defensive tone in your response, you should endeavor to massage perceptions and shove the conversation in the right direction. Always consider the source before you respond, and then act accordingly (Gunelius, 2011).

In conclusion social media provides an effective platform to help organizations handle their crisis communication.Its a platform that enable public relations office to prepare for crisis,respond to crisis and evaluate crisis in the post crisis stage.This study focused three phases of crisis communication which are pre crisis phase (having crisis management team in readiness for crisis and conducting regular training to help prepare for crisis),crisis response phase (initial crisis response and reputation repair) and post crisis phase(regular update on recovery process of an organization)

2.3: Summary of Literature Review

From the literature review, it is notable that public relations plays an important role in institutions a subject that has drawn significant scholarly interest. Financial institutions such as well established and growing banks should utilize public relations to stay afloat in the increasingly competitive industry. The overwhelming amount of studies on the role of public relation in institutions have tended to focus on the modern practice of public relations as opposed to traditional approach also putting into consideration emerging trends in public relations such as utilization of social media as a tool for public relations. Some studies have tempted to focus on the effects of social media on public relation in institutions.

These studies have indicated both negative and positive effects of public relations as stated above. Overall, the influence of public relations in the banking industry remains un addressed yet this is a critical industry with immense competition and where client institution relationship requires much attention as it is grounded on trust with clients financials. Some existing theories also support the view that public relation into banking institutions: social presence theory, media richness, and consumer brand relationship theory. Very little research exists that determine the role of public relation in Banks within the Kenyan context. It is in the interest of filling this gap that the study seeks to investigate the place of public relation in Kenyan banking industry case studies of chase bank Kenya limited

2.4: Research Gap

Studies on the role of social media in enhancing public relation in banking industry Kenyan context are minimal and still needs to be developed.

There is lack of right approach to implement public relations within our financial institutions as most banks are yet to consider public relations as an integral part of the management, but most consider public relations as only necessary in times of crisis. Utilizing social media to promote public relations is also yet to be researched. Public relations provide a long-term beneficial relationship between firms and their publics, as it provides an opportunity for everyone to communicate effectively and efficiently in a way unprecedented by no other means of communication.

Kirakosyan (2015) research on social media usage in banking industry and its managerial view a case study for Mexican banking system.

Social media,traditional media and marketing communication of public relations,a survey of three Iranian banks public relations department try to understand the use of different media in marketing communication (Khajeheian, 2015).

Thomas (2010) says that social media is a Consumer Relationship Management for the modern era and not just a mere marketing tool.

Regionaly other scholars have done research on application of social media in the banking industry, Manzira and Bankole (2018) looks at application of social media analytics in the banking sector to drive growth and sustainability: a Proposed Frame

work.Their findings revealed social media analytics led to improved revenue revenue streams of the bank providing a sure compliance and survival and sustainability.

Njoroge and Koloseni (2015) studies the adoption of social media as a full fledged banking Channel,an analysis of Retail Banking consumers in Kenya.

Different scholars have therefore embarked on studies of social media in the banking industry however none has conclusively tackled relationship between social media and public relations practice prompting the researcher to further interrogate this area that has drawn researchers world wide but not exhaustively looked.

2.5: Theoretical framework

This section looks at theories that are relevant to objectives of the study.

2.5.1: Social media theories

A huge slice of media research is concerned with the question of whether or not media access can affect an person's attitudes or actions. However, a person's pre existing circumstances may lead to discriminating exposure or attention to specific media content. This discriminating or selective attention to media contents may then reinforce or emphasize the attitudes or behavioral changes. This kind of mutual association is considered important in social media research (Katz & Lazarsfield, 1955). Experts use some theories to explain the effect of Social Media on an person's attitude or behavior. These theories include but are not limited to the Theory of Social Presence and the Media Richness Theory and consumer brand relationship theory which this study will focus on.

2.5.2: Theories of Social Presence

Proponents: This theory was advanced by John Short, Ederyn Williams and Bruce Christie in 1976.

The theory was originally developed to explain the effect telecommunication media can have on communication.They defined social presence as the degree of salience (quality or state of being there) between two communicators via a communication medium. They elucidate that communication media vary in their degree of social presence and that these variations influence how people interact. From their viewpoint people see some media as having a higher degree of social presence (e.g. video) while other media have a lower degree of social presence (e.g. audio). Most significantly, they alleged a medium with a higher degree of social presence is perceived as being sociable, warm and particular or personal while a medium with little gradation of social presence is perceived as less personal and dispassionate.

This theory therefore measures communication media based on based on the extent of awareness of the other person in a communication interaction.

Dubois and Gadde (2002) led the social influence model of technology usage. According to their proposal, social media influences such as sharing news, interactions, marketing, and learning, etc. can influence an individual's behavior or state of affairs in an organization like banks. As per social presence theory, use, perceptions, and influence of media are projected to differ and be, at least partly, socially constructed.

The social psychological procedures that explain the development of meaning and use trends about communication technology include social learning and social info

digestion (Gillin, 2008). According to the theory, coordinated patterns of behavior are expected to develop based on observations of others' behavior, consequences of behavior, and emotional reactions (Eiesenhardt, 1989). This category of social influence on one's conduct can emerge from a communication showing others' feelings, behaviors and practices.

Daft and Lengel established four main criteria that determine the level of richness of media; the availability of instant feedback, capacity to transmit multiple cues, use of natural language and degree of personal focus(Fill & Turnbull, 2016). Social media has the capacity to perform all these function spontaneously depending on the medium chosen.

Social presence is influenced by intimacy (interpersonal vs mediated) and immediacy (asynchronous versus synchronous) of the medium. Social presence is therefore thought to be higher for interpersonal (face to face) than mediated communication (television) and for synchronous (live chat) than asynchronous (email) communications(Queensberry, 2019). The greater the social presence, the superior the social influence that communicators have on each other's behavior.

2.2.3 Media richness theory

Proponent: Daft and Lengel (1984, 1986)

This is a competing theory to social presence theory developed in 1980s.The proponents focus was on information processing behavior in organizations. More precisely they were attentive in a concept they termed as information richness (Dunlap & Lowenthal, 2009).

Richness is defined as potential information carrying capacity of data. They argued that face to face communication has the highest richness while numeric communication has the lowest i.e. data in spread sheet.

In the hierarchy of media richness, face-to-face communication is the richest, followed by telephone, electronic mail, and print communications (Katz & Lazarsfield, 1955).

Accordingly, some social media are more effective in resolving ambiguity and uncertainty and is therefore considered rich. This is grounded on their ability to send numerous verbal and nonverbal signals (i.e. emoji's, videos, and visual images), ability to allow immediate feedback when both parties are online or on video, usage of natural language, and presence of personal focus. Social media is also rich in its ability to transmit text, images, sound and video and it can transmit this information instantaneously in both (from sender to receiver and vice versa) directions across the world (Queensberry, 2019).

Queensberry (2019) leverages on how rich social media is today. She thinks of the amount of media richness the average consumer has on their smartphone these days. One social media platform such as Facebook alone is rich in many media options for posting, commenting, and sharing text images .sound, video, emojis, illustrations and graphics.

2.2.4 Consumer –Brand Relationship theory

This theory was advanced in 1959 by Sydney Levy. The theory seek to answer the question can consumers have relationship with a product? Sydney proposed that

products and brands can go beyond their utilitarian value and can be used as a symbol with social meaning.

When a consumer displays or uses a product the brand meaning is transferred to the consumer. Branded products contribute to and communicate a consumer's self-image and consumer personality thus creating products attachment. A close relationship with the brand is therefore forms since repeated use satisfies consumer need (Queensberry, 2019).

Kurt Martzler,Elisabeth Pichler,Johan Fuller and Todd Mooradian took this theory one step further to brand communities. Consumers identify with other consumers who use the same products and brands. In their study they found out that both attachment to the product and ties to a brand community led to greater brand trust and loyalty.

Other researchers Hyejune Park and Young-Kyung Kim proved this theory with study of Facebook published Retailing and consumers services. They found that a brand social network can positively influence consumer's perception of the investment the brand has made in the consumer relationship. This contributes to both brand relationship quality and the willingness to spread good words about the brand through social networks further advancing the consumer brand relationship.

Investing in social media creates consumer enhances consumer attachment to a product and builds stronger ties with the brand community, leading to the consumer sharing brand social content and increasing brand and increasing brand trust and loyalty.

Consumers can therefore have relationship with a brand and social media enable this to happen even more.

2.5.3: Relevance of social presence, media richness and consumer-brand relationship theories to the study objectives.

Online communication is an example of computer mediated communication which generally yield low social presence as compared to other forms of communication like face to face communication. This can result in low feelings of loyalty and trust and relationship. Social media overcome social absence in many ways hence goes a long way in fulfilling the objectives of this study.

Social media enhance presence by enhancing the extent to which users know if other users are accessible. It involves knowing other users in virtual world or real world and help in making them available. Users are able to engage with each other real time and provide mechanism through which these users can engage each other and interact (Fill & Turnbull, 2016).

Richness of social media due to its ability to utilize nonverbal cues, video illustration, immediate feedback and personalized feedback goes a long way in fulfilling objectives of this study as illustrated below:

Social media goes a long way in overcoming absence of social presence by encouraging users to users to upload humanizing media such as profile pictures (in organization set up this can be substituted with organizations logo, name, corporate colors).Social media richness in utilizing creative visual contents such as videos and images can also be utilized by banks to enhance brand visibility of an organization. This enhances brand visibility via social media. Rich media are able to deliver stronger branding messages.

Investing in social media enhances consumer attachment to a product and builds stronger ties with the brand community, leading to the consumer sharing brand social content and increasing brand and increasing brand trust and loyalty. Consumers can therefore have relationship with a brand and social media enable this to happen even more.

Brand researchers Albert Muniz and Thomas O ' Guinn coined the term " brand community " to define the specific and non - geographically bounded set of relationships that cultivate among fans of a brand (Mary Jo Hatch, 2008).

Social theorists tend to qualify groups like brand communities with the term imagined because their members are keen to share their strong sense of belonging with individuals whom they have never met which could happen on a social media platform. However, it is not rare for members of imagined communities to find reasons for getting together face - to - face. Many brand communities create instances for this purpose, and organizations sometimes sponsor or host such events (Mary Jo Hatch, 2008).

For marketers and product promoter's social media provides means to send traffic back to business through creation of interesting attention catching content while advertising like videos and online images, running publicity campaigns and posting positive customer reviews as social proof.

Marketers who apply these theories to social media versus traditional media such as print, radio and television will quickly see how advanced this communication medium is in terms of its potential for effectiveness.

For crisis management through social media, banking institutions can utilize social media by increasing social presence typically through engaging in two way communication of social media to respond quickly, accurately and timely to clients concerns. This response can be personalized response which boost social presence and solidify relationship. Regular update on a crisis situation is also a means of increasing social presence which can be utilized by social media in crisis and post crisis response by banks.

2.6: Conceptual framework

Independent Variables   **Dependent Variables**

Social Media

(Indicators)

Facebook, Twitter, WhatsApp,

Instagram

Brand Visibility

- Posting regularly.
- Owning a social media account.
- Use of creative visual content.
- Use of social influencers.
- Social media Campaigns.

Product Promotion

- Social Media advertising
- Social proofs
- Publicity.
- Sharing creative visual content.

Crisis Management

- Crisis Management team.
- Regular training
- Initial crisis response.
- Reputation repair
- Regular update on crisis recovery process.

Figure 2. 1: Conceptual framework

Source: (Author 2019)

In the figure above, social media is the independent variable. Dependent variables are three public relations functions explored in this study which are brand visibility, product promotion and crisis management.

The indicators for social media brand visibility are regular social media postings, presence in social media platform that promotes brand visibility, use of creative visual contents like video and images that promote brand visibility, use of social influencers like celebrities and social media campaigns such as organizing contest and awards.

The influence of social media on product promotion is indicated by social media advertisements, social proof through positive customer reviews on social media, publicity and sharing of creative visual contest on social media that helps in promoting products and services.

The influence of social media on crisis management is indicated by how social media can be used in the three phases of crisis management which are the pre-crisis phase, crisis response phase and post crisis phase.

Pre crisis phase largely involves preparation for crisis and if possibly should aid in crisis aversion. This phase involves setting up a social media crisis management team and providing regular training for the team on social media crisis management. Crisis response phase involves the initial response when crisis strike and how social media can be used to restore reputation of an organization undergoing crisis. Post crisis phase is the recovery period long after crisis. Basically it involves follow up on issues promised during crisis phase and regular update and re assurance to shareholders on recovery process.

The conceptual framework above resonates to the theories discussed earlier in this study. Online communication yield low social presence as compared to other forms of communication like face to face communication. Social media overcome social absence in many ways hence goes a long way in fulfilling the objectives of this study. For instance social media provides ability to have real time communication which can help in enhancing brand visibility by regularly posting and receiving feedback hence engaging people on an organizations social media platform. Ability to use additional social media features like videos, images gifs allow the organization to use creative visual content in enhancing its brand visibility using logos, organization colors and slogans effectively on social media. Social media personalities and celebrities with huge following on social media can be used to endorse brands. Social media helps in knowing other users in virtual world or real world and help in making them available.

Richness of social media due to its ability to utilize nonverbal cues, video illustration, immediate feedback and personalized feedback goes a long way in fulfilling objectives of this study as illustrated below:

Social media overcome social absence by encouraging users to users to upload humanizing media such as profile pictures, logo, name, corporate colors. Social media richness in utilizing creative visual contents such as videos and images can also be utilized by banks to enhance brand visibility of an organization by helping deliver branding messages.

Investing in social media enhances consumer attachment to a product and builds stronger ties with the brand community. Marketers and product promoter's social media

provides means to send traffic back to business through creation of interesting attention –catching content while advertising like videos and online images, running publicity campaigns and posting positive customer reviews as social proof.

For crisis management through social media, banking institutions can utilize social media by increasing social presence typically through engaging in two way communication of social media to respond quickly, accurately and timely to clients concerns. This response can be personalized response which boost social presence and solidify relationship. Regular update on a crisis situation is also a means of increasing social presence which can be utilized by social media in crisis and post crisis response by banks.

Consumer brand relationship theory. Consumers identify with other consumers who use similar products creating a brand community. This is true as to when popular influencers like celebrity endorse a particular product. People who envy or identify with the consumer buy the products endorsed by the consumers.

Branded products in the long run creates a brand memory amongst users of the product. Repeated use of these products leads to identity and in the long run creates brand relationship. Consumer therefore identify with the brand creating brand relationship.

When consumers strive to identify with a brand it creates brand preference which in the long run lead to brand loyalty. This leads to increased purchase and consumption of the brand. This helps in product promotion.

2.7: Conclusion

This chapter presented the literature review from other scholars who have delved into studies that are related to the current study. The chapter looked at three theories relevant to the study which are social presence, media richness and brand relationship theories. From the review, a gap was realized following the realization that the influence of social media in the Kenyan banking industry had not been adequately researched a gap that this study aim to fill.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1: Introduction

The chapter outlines stages that was followed during the study.It captures research design,research paradigm,target populationstudy area,sampling technique and sample size,data collection instrument and procedure,methods used for data analysis and presentation,reliability and validity of data,ethical considerations during the study and conclusion for the chapter.

3.2: Research Design.

This is a survey design. Survey research provides a quantitative or numeric description of attitudes or opinions of population by studying a sample of that population(Creswell, 2014). It includes cross sectional studies using closed questionnaires for data collection with the intent of generalizing from a sample to a population.

3.3: Research Paradigm

This inquiry adopted quantitative research paradigms. Quantitative research generates statistics through the use of large scale survey research using methods such as questionnaires or structured interviews (Dawson, 2002).Quantitative research uses closed ended questions, identifies variable to study, uses standard validity and reliability, observes and measures information numerically and employs statistical procedure(Creswell, 2014).

3.4: Target Population

Target population for this study were entire 46 former chase bank employees working as customer service officers and direct sales representative officers.The researcher purposive sampling technique to study these population owing to their frequent interaction with bank's customers in person and on banks official social media platform.The research also targeted former chase bank clients who had contacted the bank on social media.The actual number of these clients is not known to the researcher and therefore the researcher would purposefully select two former chase bank clients per branch to participate in the study as long as they had contacted the bank or a regular users of the banks social media platform.

3.5: Study Area

The focus area of the study was all former chase bank (IR) branches in their three former regions; Great Rift-Western region, Coast region and Western and Nairobi.The research was therefore focused on all 23 branch network of former chase bank branches country wide.

3.6: Sample technique and Sample Size

The researcher used purposive sampling also known as judgmental, selective or subjective sampling technique. Usually the sample being investigated is small compared to probability sampling techniques. The goal of purposive sampling is to focus on particular characteristics of a population that are of interest which will best enable the researcher to answer research questions.

The researcher used purposive sampling to select staff from sales and customer service officers from the entire branch network of the bank as they were most suitable for the study owing to their frequent interaction with clients compared to other staff from other departments.

The bank network country wide was divided into three regions which is Nairobi, Coast and Rift-Western regions. The researcher therefore purposively picked all branches in each region to give it a national face representation of the bank network countrywide. No region was therefore side-lined in this study.This would ensure the researcher conclusively address the objectives of the study as far as brand visibility,product promotion and crisis management is concerned.From the population of 46 staff all were selected to participate in the study through purposive sampling.

For former chase bank client's purposive sampling technique was used too and one respondent were selected from each branch.This generated sample size of 23 former chase bank clients who were active on social media platform and may have been familiar with former chase bank social media platform.

The characteristic of the sample size are summarized in tables below:

Table 3.6. 1: Sample Size

Source: Chase bank 2018

BRANCH NETWORK	STAFF DEPARTMENT	TARGET POPULATION
23 branch Network	Sales	23
	Customer service	23
Total target population of former chase bank clients		46

3.7: Data Collection Instruments and Procedure

This research used primary data collection instruments to help in triangulation of data hence enhancing validity and reliability. Primary data instruments used was Closed Questionnaires administered to former Chase Bank clients and employees.

The researcher used closed questionnaires to collect data from respondents.Closed questionnaires was preffered since they are easy and quick to answer,analysis of data obtained is also quick ,easier and less costly,closed questionnaires improve consistency in response and its easier to compare respondents answers.Its however important to note that closed questionnaires limted the respondents opinion to the choces provided hence its putting ideas on the repondetns mind.

Questionnaires were self-administered at former chase bank branches where the repondents took few minutes to fill and handed them back to the researcher. The researcher was able to track former chase bank employees and clients at current SBM branches as some of them were absorbed by SBM bank upon takeover.

3.8: Data Analysis and Presentation

Data was analysed using Microsoft excel package to obtain statistical data inform of percentages, mean, mode, median and standard deviation. Analysed data was presented inform of tables pie charts and graphs.

Upon obtaining data the researcher fed the data on Microsoft excel package,each respondent was given a unique code example first former chase bank employee respondent was given code R1 while the 28th respondent was given code R28.First

former chase bank client respondent was given the code C1 while the last respondent (16th) was given code C16.Former chase bank employees and clients who responded were entered on separate excel spread sheets.Respondents were entered in columns excel sheets from the first to the last respondent.

Respondents reaction to the questions were also coded for instance strongly Agree,Agree, neutral response disagree and strongly disagree was coded as 1,2,0,3 and 4 respectively.No and yes answers were coded as 1 and 2 respectively.

Responses were therefore matched to respondents in the column section and excel formulars for summation,percentage,frequency,mean mode and median were used to generate overall data for the respondents which were used to draw tables and pie charts .

The researcher notes that even though Excel is a fine spreadsheet for data analysis its not a statistical data analysis package and it was never intended to be one.Its therefore only good for a few and quick calculation and also applicable where huge data is not involved.Potential limitations that may arise when using excel for analysis of big data include output scattered in different excel sheets templates,output maybe incomplete or not properly labeled,likelihood of errors while manually feeding response in excel sheet and lack of record of what you did incase of future or repeat if necessary.

The researcher however considered analysis of data on excel due to not much data being dealt with and few number of respondents involed.

Information manupulated ought to be presented in an effective way otherwise it would be a great loss for both authors and readers should data be presented in a shambolic way. Its from this knowledge that the researcher found it most convenient to use tables,

pie charts and graphs as a means of data presentation.Graphs,tables and charts are a good visual tool for data presentation and is able to give visual display at glance,facilitate comparison and unravel trends and relationship making it easy to understand,attract and maintain the interest of readers.They are also effective and convinient way to present large form of data at a glance and not easy to assume.They are very powerful visual communication tool.

Reliability and Validity of Data

Data collection instrument adopted (closed questionnaires) allows consistency in data collection and response to the questions posed to the respondents.There is consistency in scale of measure uniform for all respondents and in some situation if the respondent have no opinion there is room for neutrality.

Validity of data is achieved through triangulation where the researcher related findings with the theories used in this study and literature reviewed to validate the findings.Findings of the study were analysed and discussed in comparison to already existing literature to validate them.Further validation was done by comparing finding to the tenet theories used in the study.

3.9: Ethical Consideration.

The researcher obtained written approval to from the Rongo University to carry out research. The researcher then applied and obtained written permit from NACOSTI to carry out research. The researcher also obtained email consent to carry out research within SBM Bank. Participants were informed of the purpose of the research and signed

written consent to participate in the study. Respondents were assured on the privacy of their identity while carrying out the exercise.

3.10: Conclusion

In this chapter, the study looked at the methodology that was used in carrying out this study. It discussed the research design that was adopted in carrying out the research, the area of study and the study population. The techniques and instruments that were used to collect data were discussed too. The procedures of data collection and data analysis have also been elaborated. The ethical considerations that the researcher made too, have been explained in this chapter.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1: Introduction

The chapter covers the analysis of response rate and descriptive statistics. It also covers inferential analysis and presentation of the data collected. All questions were analyzed in order to summarize quantitative data that made the findings easy to understand, and led to clear conclusions to stakeholders. The tables, charts and graphs were also included in the analysis for easier interpretation of the data in question.

4.2: Analysis of Response Rate and Descriptive Statistics

28 of the 46 targeted former chase bank employees responded to the research questionnaires which is 60.86% of the targeted respondents therefore responded to the questionnaires presented. This is a valid response rate as a response rate of over 50% is recommended.16 of 23 (69.5%) former chase bank clients also managed to fill the questionnaires and hand them back to the researcher .

4.2.1: Age Ranges of the Participating Clients

Table 4.2. 1: Age Ranges of the Participating Clients

Source: Research conducted in June 2018 at SBM bank Kenya LTD

Age Bracket of former chase bank clients	Number of clients	Percentage %
18-30 years	9	56.25
30-50 years	5	31.25
Over 50 years	2	12.5
	16	100

From the table above 56.25% of the participants of this study have their ages ranging from 18– 30 years, whereas 31.25% were from 30 – 50 years, while 18.75% were over 50 years. That is 9, 5 and 2 of 16 respectively.

Majority of former chase bank clients therefore took part in this study are young population. The study therefore revealed that social media is widely embraced the youth hence the ease of use and convenience to contact the bank or be contacted through social media platforms.

This therefore is of significance on how they can respond to how social media contribute to brand visibility, product promotion and crisis management which are objectives of this study.

4.2.2: Educational Levels of Participating Clients.

Table 4.2. 2: Educational Levels of Participating Clients

Source: Research conducted in June 2018 at SBM bank Kenya LTD.

Education Level of former chase bank client	Number of clients	percentage
Postgraduate	1	6.25
Graduate	8	50
Undergraduate	6	37.5
Others	1	6.25
Total	16	100

The table above represent in percentage and figures education levels of participating former chase bank clients on this study. Among the 16 respondents, 1 was a

postgraduate respondent making 6.25% of the total. 50% that is 8 were graduates, 6 who are 37.5% undergraduates while another 6.25 % that is 1 respondent held a qualification lower than undergraduate.

The respondents were well academically endowed hence their responses and opinions could be termed as valid. From their education background, the researcher concludes that the clients understood the questions well and the banks operations as far as social media is concerned thereby contributing positively to the objectives of this study.

4.2.3: Duration of Being Chase Bank Clients

Table 4.2. 3: Duration of Being Chase Bank Clients

Source: Survey data conducted in June 2018 at SBM bank Kenya LTD.

Years as chase bank client	Number of clients	percentage
0-1 year	4	25
2-5Years	5	31.25
Above 5 Years	7	43.75
Total	16	100

The data collected indicate in the table above that 43.75% that is 7 of 16 clients had banked with Chase bank for over 5 years, 33.75% had banked with chase bank for between 2-5 years while 25% which is 4 of the 16 clients had banked with chase bank for less than a year.

The above analysis points out that, former chase bank clients who participated in this study had banked with the bank for a commanding good period of time with 75% having banked with the bank for over a year. Their response and experience with the bank therefore is reliable in regards to the objectives of this study.

4.2.4: Length of Service as Chase Bank Employees.
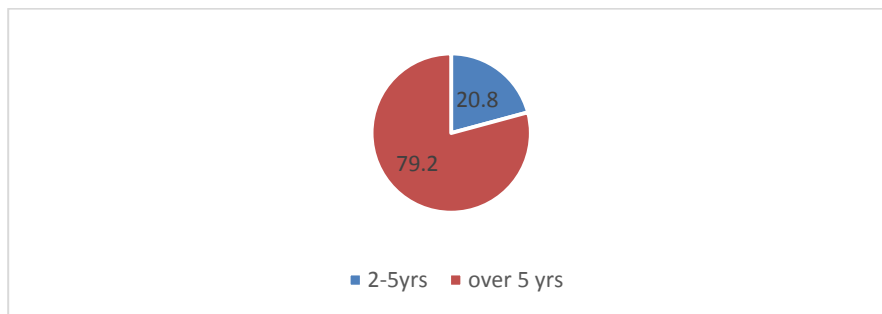
Figure 4.2. 1: Length of Service as Chase Bank Employees

Source: Survey Data Conducted in June 2018 at SBM Bank Kenya LTD

The pie chart above represent in percentage length of service at chase bank of their former employees who participated in the study.79.2% of former chase bank employees had worked for a duration exceeding five years while 20.8% had worked between 2-5 years. That is 19 and 5 of the 24 respectively. None had worked for a period of less than a year.

Former employees of chase bank who therefore took part in this study had worked for a period longer than one year a duration the researcher feel therefore that they could provide reliable information concerning the bank and its operation thereby contributing positively towards the objectives of the study.

4.3: Brand Visibility Inferential Analysis and Presentation

This section discusses finding son the first objective of this study which is to find out how social media promote brand visibility of chase bank Kenya Ltd.Findings under this area point out to the indicators of brand visibility adopted in this study which are owning organization social media account,use of creative visual content,regular posting on social media by the bank and use of social influencers to enhance brand visibility.

4.3.1: Clients Discovery of Chase Bank.

Table 4.3. 1: Clients Discovery of Chase Bank

Source: Field Survey Data Conducted in June 2018 – SBM bank Kenya LTD

Media used for bank discovery	Number of clients	percentage
Direct sales representative	8	50
Social media	5	31.25
Advertisement on media	3	18.75
TOTAL	16	100

The table above shows that 50% which is 8 out of 16 of the respondents first knew of chase bank through direct sales representative, 31.25% who were 5 through social media while 18.75% 3 of the 16 first heard of chase bank through advertisement on main stream media. In relation to the study, direct sales representatives played a major role in ensuring the market is aware of the bank and the services offered. Following closely is social media which according to the former chase bank clients marketed the

bank successfully. Advertisements on main stream media took a smaller percentage of the population of respondents indicating lower popularity with the respondents.

Empirical review in this study pointed out that among ways an organization can enhance brand visibility through social media is by first ensuring they are present on the social media platform. Some of the former chase bank clients confirmed chase bank was present on social media platform and through that they first discovered the bank. Potentially in addition to being present in social media platforms the bank went further to deliver promotional marketing messages to potential consumers making them become its clients.

Social Media platform like Facebook page is a business's, brand's, organizations, or celebrity's space on Facebook. A genuine owner or representative for an entity can create a Facebook page and maintain it as the administrator for that page. Any Facebook user can like a page or become a fan of a page in order to be able to publish comments and join in conversations through that page. The administrator may opt to upload images, videos, and more to the page as well as send update messages to everyone who has follow that page at once. Recipients cannot respond to these updates, but they can opt out of receiving them. Facebook page administrators also have access to a variety of statistics about the page's performance.

Theoretically, media richness theory fully back marketers to explore social media for marketing purposes. One social media platform such as Facebook is rich in many media options for posting, commenting, and sharing text images, sound, video, emojis,

illustrations and graphics. Social media is also more influential than traditional media whether for personal, marketing, advertising and public relations communication.

Social media therefore contributed to brand visibility of chase bank by helping in discovery of the bank among prospective clients who went ahead to become banks clients. As much as traditional media such as advertisement on mainstream media and also other marketing strategy employed by the bank such as direct sales representatives helped enhance the banks brand visibility and presence, social media also contributed significantly to placing the bank on map supplementing its brand visibility.

In conclusion,social media contributed to brand visibility at chase bank Kenya limited by helping market the brand and helping the bank win some of their clients who happen to have known first about the bank through social media platform as demonstrated through the responses to this question.

4.3.2: Advise to Clients to Seek Banks Information on Social Media
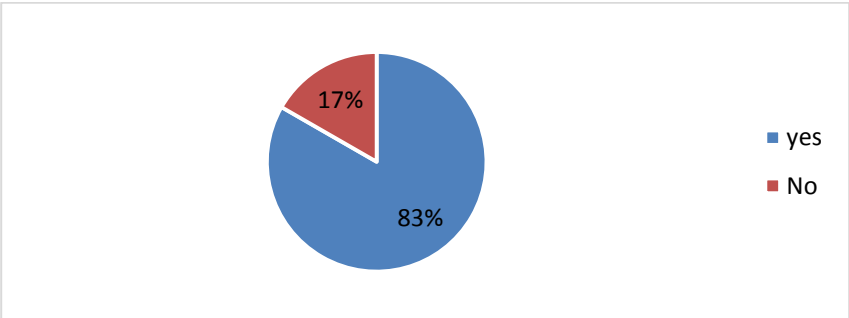
Figure 4.3. 1: Advise to Clients to Seek Banks Information on Social Media

Source: Field Survey Data Conducted in June 2018 – SBM Bank Kenya LTD

The pie chart above represents percentage of former chase bank employees who advised their clients to also seek information on social media with 83.3% that is 20 of 24 responding positively while 16.7% only 4 of 24 responding negative.

A majority of former chase bank staff who participated in this study had therefore at one point advised their clients to alternatively seek banks information on social media.

Chase bank as an entity therefore was well visible on social media and their employees were confident to advise client to seek banks information on the social media platform. This confirms social media presence as illustrated on literature review as an indicator of brand visibility.

Social media allows organizations develop conversations with stakeholders. Stakeholder conversations is with ' real people inside brands' and allow business not only to see what people are saying about their brands in real time but also respond to their public directly (Mamic & Almaraz, 2013).

Theoretically consumers brand relationship is enhanced by social media networks as demonstrated by brand relationship theory. Referring clients to seek banks information will tap on the influence of social media in building relationship between clients and brand. Some might actually share the banks products and services on social media.

Former chase bank employees ensured proper use of social media to enhance the banks brand visibility by avsing clients to at times access banks information on social media other than than visiting the bank in person.At times information that clients travellong to the banking halls to get leading to congestions and wastage of time in the banking

halls can easily be obtained through the banks official social media platform and if utilized strengthens brand visibility.

4.3.3: **Client's Preferable Social Media Platform**

Table 4.3. 2: Client's Preferable Social Media Platform

Source: Survey Data Conducted in June 2018 – SBM Bank Kenya LTD

Question	Facebook	WhatsApp	Twitter	Instagram	Mean
Which of the following social media did you use to interact with chase bank	62.5%	25%	12.5%	0%	2.9
In your opinion which of the following social media was more utilized by chase bank clients?	62.5%	25%	8.3%	6.67%	2.07

The tables above shows former chase bank employees and clients response on the most preferred social media platform by clients in percentage.

Respondents were asked question on which social media was most preferred. Facebook scored the highest as the most preferred social media platform by clients scoring 62.5% with Instagram being the least preferred by clients when reacting with the bank.

For former chase bank clients, 62.5% (10 of 16) used Facebook to make inquiries on chase bank, 25% (4 0f 16) used twitter, 12.5% (2 of 16) had used WhatsApp channel while non-used Instagram. The data therefore revealed Facebook as the most popular

platform for the respondents of this study hence more frequently used. Former chase bank employees take on preferred social media platform by clients while contacting the bank .62.5% that is 15preferred face book, 25% that is 6 preferred twitter, and 8.3% that is 2 preferred WhatsApp, 1, 6.67% preferred Instagram.

The Mode and the median is 4 (Facebook) therefore being the most utilised platform by clients and where chase bank brand was more visible with the least being Instagram.

Brand visibility is enhanced by presence of an organization in social media platforms. As seen under empirical review social media brand visibility is amplified by an organization having a social media platform. Through these platform clients can contact the organization or interact with the organization in one way or the other. Again social media preference is influenced by client's preference. The choice of medium is influence by the type of audience and the message that need to be passed. For former chase bank clients Facebook lead the park in terms of user preference, followed by twitter, WhatsApp and Instagram as per the findings of this study.

As seen earlier during literature review, organizations do not have a choice about their social presence,only how actively they engage with and how they manage that presence.In public relations, advertising, and marketing, having a social media presence that is deemed authentic is vital to efforts to achieve brand equity and branding. Social media allows organizations develop conversations with stakeholders.Stakeholder conversations is with ' real people inside brands' and allow business not only to see what people are saying about their brands in real time but also respond to their public directly (Mamic & Almaraz, 2013).

Theoretically consumer –brand relationship theory comes into play. Hyujen Park and Young –Kyung Kim research on Facebook found that brands social network can positively influence consumers perception of the investment a brand has made in the consumers relationship. Social media strengthens a consumer's attachment to brand creating relationship with the brand.

In conclusion,Chase bank had strong social media presence enhancing its brand visibility on social media platform through facebook being the most dominant social media platform where their brand was most visible followed by whatsapp and twitter as demonstrated by both former chasebank clients and employees in their response above.Social media therefore played a role in brand visibility of chase bank by providing a platform to promote their brand.

4.3.4: Celebrity Endorsement of Chase Bank Products and Services
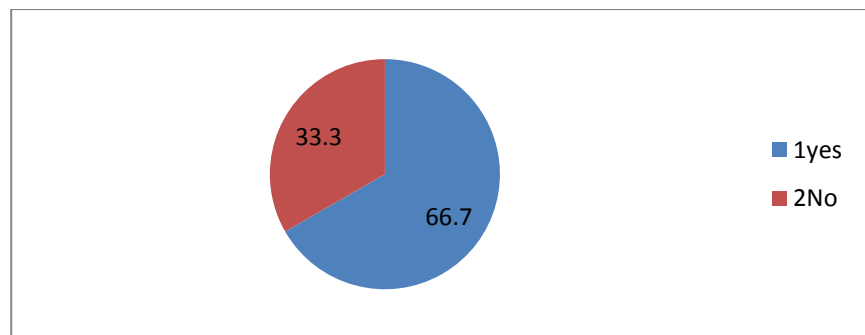
Figure 4.3. 2: Celebrity Endorsement of Chase Bank Products and Services

Source: Survey Data Conducted in June 2018 – SBM Bank Kenya LTD

The pie chart above describe the percentage of employees who responded to whether chase bank used social influencers like celebrities to endorse their products and services

on social media platform. 66.7% that is 16 of 24 responded positively while 33.3% that is 8 of 24 responded negatively.

Mean response is 1.3 Implying on average the clients responded positively. The mode and the median is 1 implying most clients responded with yes to the question.

Chase bank therefore used social influencers to enhance its brand visibility as confirmed by majority of its former employees.

Empirical review in this study pointed out that use of social influencers i.e. celebrities endorsement or internet personalities as an established means of promoting a brand and enhancing brand visibility. Organizations tap into their already established social media following to promote their brands through endorsement or mention of their brands by these influencers helping generate millions of views by followers and believers of these personalities a strategy.

Consumer brand relationship theory can be enhanced through endorsements. Consumers identify with other consumers who use same products creating brand communities that celebrity endorsements aim to achieve. This leads to greater brand trust and loyalty.

In conclusion social media helped in enhancing chase bank brand visibility by actively engaging social influencers to promote their brand on social media platforms enabling them to tap into the followers of these influencers to enhance their brand visibility.

4.3.5: Former Chase Bank Client's Opinion on Social Media Brand Visibility at Chase Bank

Table 4.3. 3: Former Chase Bank Client's Opinion on Social Media Brand Visibility at

Chase Bank

Source: Survey Data Conducted in June 2018 – SBM Bank Kenya LTD

Question	1.Strongly disagree	2.Disagree	3.Agree	4.Strongly agree	Mean score
Chase bank posted regularly on its social media account	12.5%	25%	12.5%	50%	3.2
Chase bank had visual contents like banks logo, corporate colors on its social media platforms	18.75%	12.5%	31.25%	37.5%	3.0
Chase bank used popular influencers(celebrities) to endorse their products and services on social media	12.5%	25%	25%	37.5%	3.0
Chase bank run social media campaigns where winners were awarded valuable incentives	18.75%	18.75%	31.25%	31.25%	3.0

Former chase bank client's opinion on brand visibility aspects is represented in the graph above in percentages.Respondents reacted to questions concerning brand visibility like regular social media posting, use of creative visual contents and use of

popular influencers and running of social media campaigns. Results displayed in the table shows former chase bank giving high scores to chase bank in all the areas; regular posting 62.5%, use of creative visual content 68.75%use of popular influencers i.e. celebrity endorsements 62.5% and social media campaign 62.5%.The mean response for both set of questions was 3 while the mode was 4.The median response in both the four sets of question was 3.

On whether chase bank regularly posted on social media platform.50 %(8 of 16) strongly agreed, 12.5 %(2 of 16) agreed, 25 %(4 of 16) disagreed while 12.5% (2 of16) strongly disagreed. Majority of the former chase bank employees therefore agreed that chase bank regularly posted on social media platform at 62.5%.

Mean and median response is 3 which is agree, mode is 4 which implies most former chase bank client response was strongly agree .

Social media branding efforts are boosted by regular posting. . If you are going to tweet ones or post ones a month on Facebook you are likely to be forgotten thus diminishing brand on social media platform (Sprout Social, 2019).To enhance brand visibility through social media therefore an organization should regularly engage its followers on social media otherwise they risk diminishing. As confirmed by Chase bank employees at 65.5% chase bank therefore stayed active on social media enhancing its brand visibility by regularly posting on social media platform.

Queensberry (2019), leverages on how rich social media is today. She thinks of   the amount of media richness the average consumer has on their smartphone these days. One social media platform such as Facebook alone is rich in many media options for

posting, commenting, and sharing text images .sound, video, emojis, illustrations and graphics.This supports the theory of media richness whch backs social media to be able to send messages in many formarts thus allowing regular posting and feedback.

Social media therefore played a role in brand visibility at chase bank by allowing the bank to do regular messaging to its clients via social media to avoid diminishing brands and super engage its clients.

On whether chase bank had creative visual content like banks logo, corporate colors, etc with consistency and design,37.5% strongly agreed,31.25%agreed,12.5% disagreed while 18.75% strongly disagreed.

Majority of the clients at 68.75% therefore agreed that chase bank used creative visual content on their social media accounts.31.25% of the former chase bank clients had disagreed by the statement chase bank used creative visual content.

Mean response is 3 inferring Agree. Mode is 4 strongly agree which was most occurring. Median response is 3.5 which the researcher would translate to strongly agree.

Visuals play important part in social media branding. When each profile look like they are owned by different company they create dis-connect among users. Branding should therefore be consistent across all channels to help with recognition no matter the platform being used. From images to videos,infographics and presentations,the approval and unparalleled usage of visuals have occasioned in a social media age that rewards creativity (Walter & Gidglio, 2014).

Images, videos, GIFs, memes, info-graphics, cartoons, paintings etc. are also other forms of visuals that generate huge interest as compared to plain text and are highly likely processed by users of social media. They also have the potential to grab attention easily. With their unique abilities they help maintain brand visibility. Also user generated content in any photo, video, post or comment shared by consumers in any social media is a powerful tool for brands (Queensberry, 2019).

A look at media richness theory backs social media to be a rich content ability as it can be used to share creative visual content which enhances brand visibility like text,videos,graphics,caertoons and other creative media.A single social media platform such as facebook enable on to share text,pictures,video as well as audio which could help bring out an organizations brand.

In conclusion social media therefore contributed to brand visibility at chase bank by enabling the bakn to share creative visual content which promote its brand.

On whether chase bank used popular influencers to endorse their products and services on social media 37.5% strongly agreed, 25% agreed, another 25% disagreed while 12.5% strongly disagreed.

Mean response 3 indicating agree, mode is 4 meaning most clients strongly agreed with the response. Median response is 3 implying agree.

A good way to achieve quick visibility is by endorsement by already established brand names. Established celebrities with millions of followers allow one to the organization to ride on their already established audience and reputation. Mention from such people carries a lot of weight.

Kaser (2013), dsefines endorsement as public expression of approval or support for a product or service which enhances brand visibility. A new trend on influencer marketing has emerged called micro- influencer marketing where brands partner with people who have smaller followings on social media to promote product (Queensberry, 2019).

Theoretically consumer brand relationship can be enhanced through endorsements. Consumers identify with other consumers who use same products creating brand communities that celebrity endorsements aim to achieve. This leads to greater brand trust and loyalty. Consumer brand relationship theory therefore comes in handy.

In conclusion,social media played a role in brand visibility at Chase bank by allowing endorsement of the brand by established social influencers.The influential individuals have the ability to make a brand go viral by enabling reaching many of their followers who also buy the brand as they look upto the influencers.

On chase bank running social media campaigns and awarding participants, 31.25% agreed and strongly agreed while 18.75% disagreed and strongly disagreed.

Mean response is 3 equating to agree. Mode is 3.5 therefore most occurring response was 4 and 3 which is strongly agree and agree. Median response is 3 implying agree.

Social media campaigns draw a lot of interest and traffic if well managed. Where valuable incentives are offered to participant's potential large following will be gained thereby promoting brand visibility.

Consistently hosting contest help in brand recognition and sustained brand awareness which transaltes to more clients and sales (Submittable, 2019). If you are also introducing a new product soon contest can provide the best platform to hype the product,it will excite people and if they still do not win they will still purchase your product.

Kaser (2013), highlight common types of sales promotion such as price discounts, coupons, rebates,giveaways, sweeptakes, product displays, free product samples, contests and loyality marketing programe. These activities build and promote brands online and social media enable reaching wider audience at low cost for sales promotion activities

Online contests are cost effective and have potential for huge profits and minimum losses.Traffic will be created in your website an social media making it easier to find new business.Contests and awards make consumers happy as they have something to win and companies tend to benefit in many ways which promote brand awareness.

Consumer brand relarionship is enhance through these contest and awards.People begin sharing the brand and products on social media creating brand communities.This creates willingness to share brand and spread good news about the brand on social media networks advancing consumer brand relationship theory.

Social media herefore immensly contributed to brand visibility at Chase bank by providing a platform through which the bank popularised its brand by organizing online contest and issuing gifts.

4.3.6 summary

In summary,social media played important role in enancing brand visibility at chase bank Kenya by allowing regular posting on social media which enhances sustained brand visibility on social media through constant engagements with its clients,ensuring strong presence on social media platforms such as facebook,whatsapp,twitter and instagram,sharing creative visual content on social media platforms such as videos,graphics and cartoons to enhance brand visibility,allowing social media influencer to pitch its brand and therefore reach large number of people and finaly organizing contests on social media platform where rewards are issues and incentives given to participants.

4.4: Product Promotion Inferential Analysis and Presentation

This section present findings on how social media contributed to product promotion at Chase Bank Kenya limited.Resondents responded to questions touching on the indicators of product promotion reviewed in this study which are product advertising on social media,Positive customer review of chase bank products on social media ,publicity through social media and sharing creative visual content of their products on social media

4.4.1: Product Advertising on Social Media
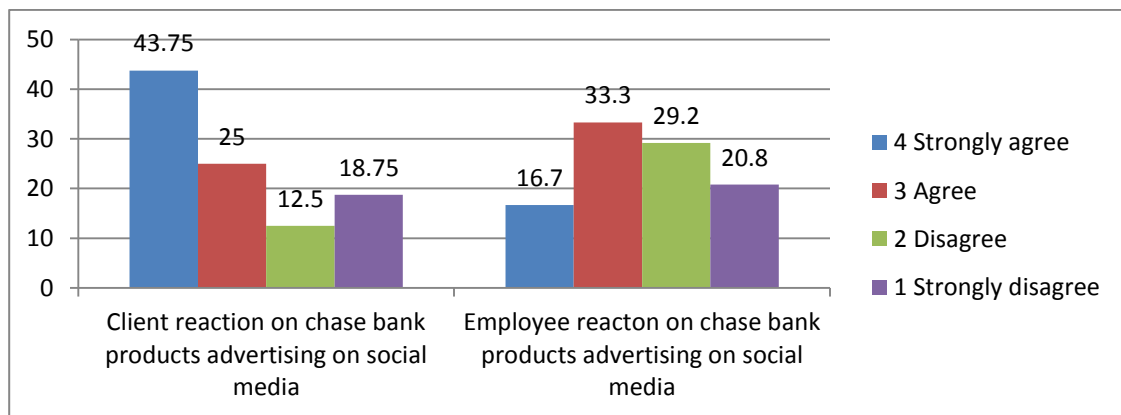
Figure 4.4 1: Product Advertising on Social Media

The graph above represents in percentage former chase bank clients and employees response to products of the bank being advertised on social media.

Former chase bank client respondents who took part in this study reacted as follows; 37.5% strongly agreed, 25% agreed 20% strongly disagreed while 12.5% disagreed. That is 7, 4, 2 and 5 of 16 respectively. Mean score is 2.93.Mode is 4 while median score is 3.

For former chase bank employees when asked whether chase bank advertised its products on social media.16.7 % strongly agreed, 33.3% agreed, 29.2% disagreed while 28.8% strongly disagreed. That is 5, 7, 8 and 4 respectively. Mean is 2.57, mode is 3 while median score is 2.5.

Majority of former chase bank employees and clients who participated in this study therefore agree that the bank advertised its products on social media as seen with the scores in terms of percentage, mean, mode and median figures.

These findings are in line with the two theories discussed in this study, social presence theory and media richness theory. Social media platforms are effective for advertising as they help overcome social absence by employing interactive and creative means of advertisements such as creative videos demonstrating how a product can be used (high social presence).Social media is also rich with features like videos, space for images, two way communication live chatting or video conversation fulfilling media richness theory usefulness in advertisements.

Online platforms are increasingly used to promote products through advertisement. Advertisements on social media as indicated in empirical review is cheap and can be

accessed by multitudes. Organizations are not limited by cost, space or time as seen in traditional media but rather social media provide valuable platform that also allows interaction in form of two way communication.

Marketers who apply the theories of social presence and media richness to social media versus traditional media such as print, radio and television will realize how advanced this communication medium (social media) is in terms of its potential for effectiveness.

Social media therefore played a role in product promotion at chase bank by providing a platform for the bank to advertise its products and services.Product advertisement on social media is cost effective compared to traditional media and one is not limited by space and time.It can also reach wide number of people through viral marketing startegies. Through social media individuals can learn about new products, consider various consider various users review and post their own comments and, questions and experience regarding companies and brands (Fill & Turnbull, 2016)**.**

4.4.2: Positive Customer Reviews of Chase Bank Products on Social Media

Former chase bank clients and employees were asked on whether there was positive customer review of the bans products and services on social media platform.Their response is given inform of pie chars below.

a) Former Chase Bank Client Reaction on Positive Customer Reviews on Social Media
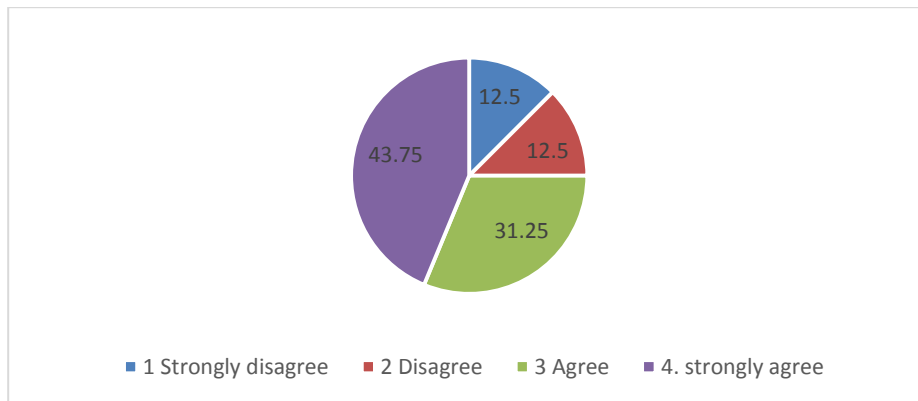
Figure 4.4 2: *Former Chase Bank Client Reaction on Positive Customer Reviews on Social Media*

Source: Survey Data Conducted in June 2018 – SBM Bank Kenya LTD

The pie chart above represents percentage of former chase bank clients response to the question social media is the best place to market products and services.43.75%(7 of 16) strongly agreed,31.25%(5 of 16) agreed,12.5% (2 of 16)disagreed and strongly disagreed each. Mean score is 2.93; mode is 4 while the median is 3.

b) Former Employee's Response on Positive Customer Reviews on Social Media
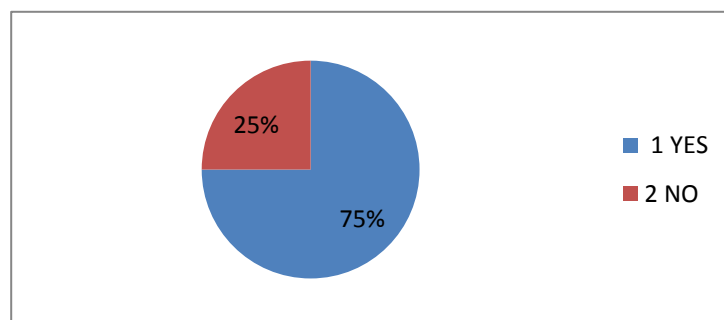
Figure 4.4 3: *Former Employee's Response on Positive Customer Reviews on Social Media*

Former employee's response on positive customer reviews on social media

The pie chart above represent chase bank employees' reaction on positive social media customer reviews. 75% responded positively while 25% responded negatively. That is 18 and 6 of the 24 respectively. The mean score is 1, 2, 5, mode and median is 1 all indicating positive response to the question.

From the pie charts above, there was positive customer reviews of chase bank products on social media thereby boosting confidence on the banks products and services among prospective clients.This in turn led to improved product promotion on social media.

Positive customers reviews are referred to as consumer generated advertisements or user generated content by some scholars as seen earlier in empirical review. This is whereby marketers and public relations professionals consider value of brand content created and shared by consumers in social media. Former chase bank client's according to findings in this study spread positive reviews of the banks products and services on social media strengthening loyalty to the bank.

Relating these findings to theories of social presence and media richness reviewed earlier indicates that the findings concur with the theories. Theory of social presence believe that some medium have higher degree of social presence i.e. social media due to its ability to combine various forms of communication i.e. videos and images. Positive customer reviews can be posted on social media in form of videos or graphic images, memes, GIFs etc. which increases confidence among prospective users. Media richness theory also places social media as a rich medium due to its ability to combine various

forms of communication ranging from videos, audios, info-graphics, and cartoons to pass a promotional message. These can be harnessed while posting positive customers review on social media.

Consumer brand relationship theory touches on people willingness to share good news about products and services. This amounts to positive clients reviews on social media. Social network can positively influence consumer's perception of the investment the brand has made in the consumer relationship. This contributes to both brand relationship quality and the willingness to spread good words about the brand through social networks further advancing the consumer brand relationship.

In conclusion,social media played a role in product promotion at Chase Bank Kenya Limited by providing a platform where the customers provided positive reviews of the banks products.Both the former banks employees and clients agree therefore that there was positive review of the banks products on social media thereby promoting the banks products and services to prospective clients. People contributing in online discussion groups frequently make recommendations to other people and this can be a targeted advantage for business (Rasberry, 2005).Such recommendations are valued by prospective clients and are deemed honest as they do not originate from the organizations themselves.Those who provide these recommendations are deemed to have developed relationship with these products asserting the concept of consumer brand relationship theory.

4.4.3: Publicity Through Social Media Contest and Awards
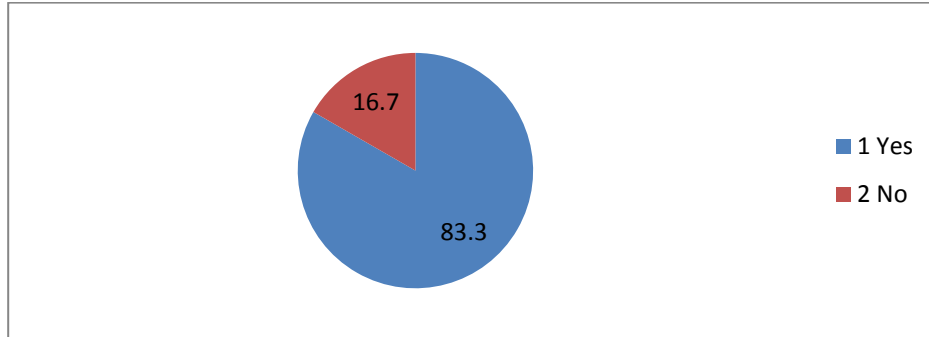
Figure 4.4 4: Publicity Through Social Media Contest and Awards

Source: Survey Data Conducted in June 2018 at SBM Bank Kenya LTD

The pie chart above represent former chase bank employees' response to whether the bank organized social media contest and awards of which 83.3 % (20 of 24)responded positively while 16.7% (4 of 24) responded negatively. Mean is 1.16, mode is 1 and median is 1.

Former chase bank employees therefore by majority as seen in the results above acknowledged that chase bank enhanced publicity through social media contest.

Social media contest and awarding participants is publicity strategy that draws a lot of interest from consumers and can be perfectly utilised for product promotion. Publicity attracts main media coverage and is totally unpaid for. Chase bank therefore utilised their social media to organize for contest and awards as confirmed by chase bank employees.

Online contests as earlier seen during empirical review are cost effective and have potential for huge profits and minimum losses.Traffic will be created in your website

and social media making it easier to find new business.Contests and awards make consumers happy as they have something to win and companies tend to benefit in many ways which promote brand awareness which progresses to brand loyalty thereby increasing sales and consumption of a product.

Rewarding contestants and customers who win publicity contests help in creating relationship with brands thus leading to future purchase and return customers hence supporting brand-relationship theory reviwed in this study.Winners of such contest may be highlighted by main stream media that help in creating euphoria on products and services offered. It is the movement of information to the general public from the mainstream media without directly paying for (Mersham et al., 2009).

In conclusion social media therefore contributed to product promotion at Chase bank Kenya Limited by enabling social proof through positive clients review of the banks products on social media.This potentially led to acquisition of new customers through social media referrals and by enhancing customer brand relationship which led to return customers.

4.4.4: Chase Bank Shared Creative Visual Content on Social Media
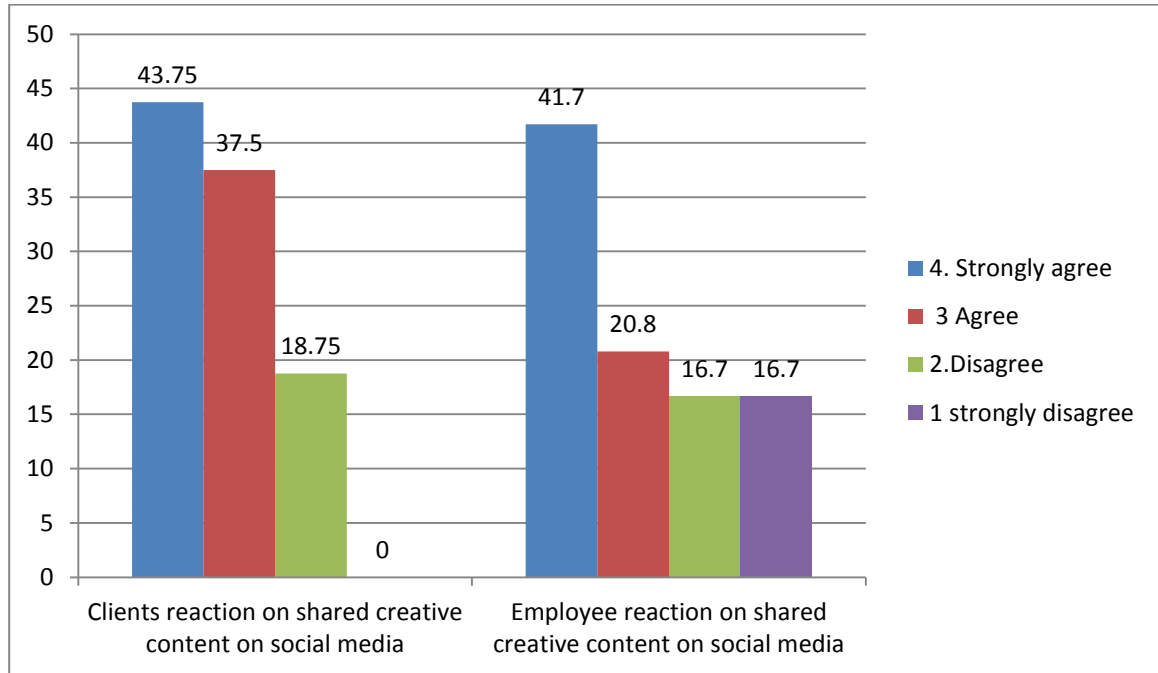
Figure 4.4 5: Chase Bank Shared Creative Visual Content on Social Media

Source: Survey Data Conducted in June 2018 at SBM Bank Kenya LTD

The graph above represents former chase bank clients and employees reaction to whether the bank shared creative visual content on social media for product promotion.

Former chase bank clients response; 43.75% strongly agreed, 37.5% agreed, 18.75% disagreed while non strongly disagreed. That is 7, 6 and 3 of 16 respectively. The mean score is 3.25 inferring agree, mode is 4 strongly agree while median response is 3 agree.

Majority of the former chase bank clients therefore responded positively to whether chase bank used creative visual content on social media for product promotion. For former chase bank employees 41.7% strongly agreed, 20.8 agreed, another 20.8% disagreed while 4% strongly disagreed. That is 10, 5, 5 and 4 of 24 respectively. The mean score is 3.56, mode is 4 and median is 3.

Majority of former chase bank employees at 62.5% agreed that chase bank shared creative visual content on social media to promote products and services while 37.5% disagreed. Average score is agree while the most occurring score is strongly agree, 4.

Images and videos are more effective in engaging social media than plain text. These visuals are 60,000 times processed by the brain than plain text (Walter & Gidglio, 2014). They are also captivating. This makes them more effective in product promotion. Social media like Facebook, messenger, WhatsApp, Instagram have high ability convey their messages in creative visuals therefore highly effective in product promotion. This is also supported by social media presence theory that explains that social media endeavor to overcome social absence by allowing users to use creative contents like videos. Same applies to social media richness theory since social media is rich in terms of ability to share creative contents too.

Media richness theory suggest that social media is rich in its ability to convey text, images, sound and video and it can transmit this information instantaneously in both (from sender to receiver and vice versa) directions across the globe. Social media platform such as Facebook alone is rich in many media options for posting, commenting, and sharing text images .sound, video, emojis, illustrations and graphics which in turn enable sharing of product features while marketing, show video demonstration on how a product can be used etc.In conclusion social media helped in product promotion at Chase bank Kenya Lmited by providing a platform where the bank could share creative visual content to promote their products and services.Creative visual contents streamed on organizations social media platform attracts wide number

of audience and can lead to viral promotion.They easily capture attention to products and through sharing they reach wide number of audience.

4.4.5 Summary

From the findings above the role of social media on product promotion at chase bank Kenya limited was providing platform for the bank to advertise its products,providing platform for clients to positively review the banks products,providing platform for publicity at social media and providing a platform for the bank to share creative visual content of its products.

4.5: Crisis Management Inferential Analysis and Presentation

The findings in this section seek to investigate the role social media had on crisis management communication at chase bank Kenya Limited.It seek to unravel how social media contributed to the three phases of crisis communication management which are pre crisis phase,crisis response phase and post crisis phase.

4.5.1: Analysis of Client's Data on Crisis Management
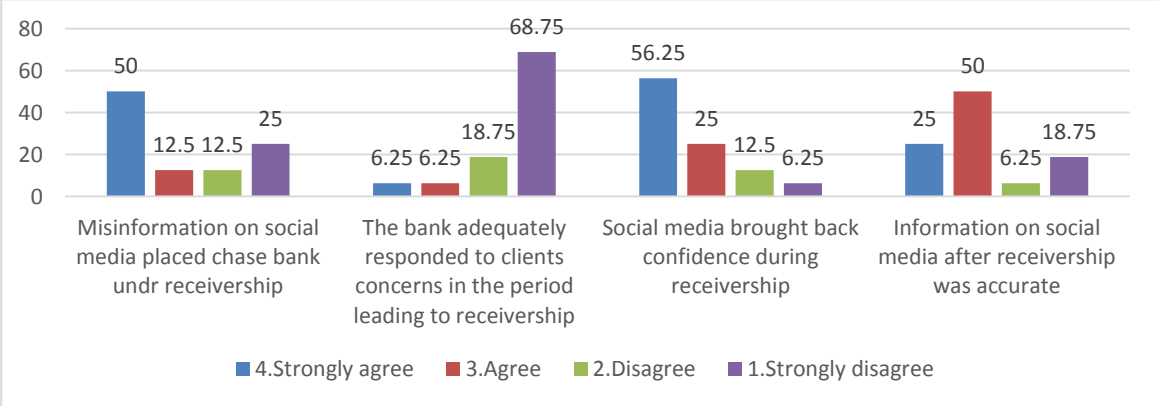
Figure 4.5. 1: *Analysis of Client's Data on Crisis Management*

Source: Survey Data Conducted in June 2018 at SBM Bank Kenya LTD

The group bar graphs above represent former Chase bank client's reactions to various questions concerning crisis management. Their response has been presented on the bar graph in percentage.

On whether misinformation on social media led to chase bank being placed under receivership, 50% (8 of 16) strongly agreed, 12.5% (2 of 16) agreed and disagreed, 25% (4 of 16) strongly disagreed. Majority of former chase bank clients therefore agree that misinformation on social media led to the bank being placed under receivership at 62.5% while 37.5% disagreed. Mean score is 2.9; median is 3.5 while mode is 4.

Majority of the clients therefore agree that social media misinformation led to chase bank being placed under receivership as indicated by their response above.

In-depth interpretations of these findings indicate that Chase bank failed to manage an imminent crisis at the pre-crisis phase. From the empirical review in this research pre-crisis phase involve preparation for crisis or even at best averting the crisis from completely occurring. This can be done by increasing social presence (social presence theory) through social media by engaging in two way communication to respond quickly, accurately and timely to clients concerns. Social media richness in resolving ambiguity and uncertainty due to ability to give real time communication aiding immediate feedback could be used to avert such bad rumours about an organization potentially averting crisis.

In conclusion,from the response its clear that the bank was not adequately prepared for a crisis.This result in failure to put mechanism to avert crisis or respond to crisis should they occur,a very vital component of pre-crisis phase in crisis management process.The

bank therefore invited issues to escalate into full blown crisis by failing to address the misinformation issues circulating about the bank on social media.Had the bank put up a team to monitor mentions of the bank on social media so as to address any negative mentions just as corporates used to monitor traditional media for adverse mention the crisis would have possibly been averted.

On whether chase bank adequately responded to clients concerns on social media in the period leading to receivership, 6.25% strongly disagreed, another 6.25% disagreed, and 18.75% agreed while 68.75% strongly agreed. That is 1, 1, 3 and 11 of the 16 respondents respectively. Mean score is 2 while mode and median is 1.

87.5% former chase bank clients therefore were of the opinion that the bank never responded adequately to clients concerns on social media in the period leading to receivership. Only 12.5% reacted positively. The median and mode score too indicate they strongly disagreed indicating chase bank never really responded to clients concerns in the period leading to receivership.

Chase bank therefore failed at critical moment to respond to clients concerns about the position of the bank when negative rumours were spreading about the bank.

This is a pre-crisis phase when the banks internal crisis management team and social media monitoring could have picked up clients concerns and adequately respond to them. Failure to adequately respond to clients concerns led to panic causing a massive withdrawal of client's fund ultimately making the bank have liquidity issues. This eventually progressed into full blown crisis by leading to the bank being placed under receivership as they could not meet their financial obligations.

Theoritically,ability of social media to have high social presence and its richness could be applied to address clients concerns through direct engagement with clients having concerns, videos and multiple messages on social media reassuring the clients as well as response to clients on the banks social media platform possibly could have averted the crisis.

In conclusion these findings resonate to earlier findings that the bank did not adequately at pre-crisis stage address issues that would have otherwise averted crisis at the bank.Failure to adequately respond to clients concern on social media led to escalation of issues raised to crisis.Ultimately the bank was placed under receivership.

On the bank using social media to bring back stakeholder's confidence in the bank, 56.25% strongly agreed, 25% agreed, 12.5% disagreed while 6.25% strongly disagreed. That is 9, 4, 2 and 1 of 16 respectively. Mean score is 3.3 inferring agreed, while mode and median is 4.

Chase bank was therefore able to bring back stakeholders confidence through social media as demonstrated by response above.

This falls on crisis response phase as demonstrated in the literature review section of this paper. Typically it involves initial response and reputation repair. Chase bank was therefore able to effectively use social media to handle this phase of crisis bringing back stakeholder's confidence. The bank goes down in history as the first bank in the world to be placed under receivership still able to open doors for its clients to transact; surprisingly acquiring new clients even during the period it was under receivership. Initial response involves quick, accurate and consistent messaging which is aided by

social media high presence and richness ability.Media richness theory and the theory of social presence therefore is applicable in social medias ability to carry information thereby enabling the bank to utilise it in addressing the crisis.

Reaction on speed, accuracy, consistency of social media information provided by the bank during receivership period, of the 16 respondents 25%(4), 50%(8), 6.25% (1)and 18.75%(3) strongly agreed, agreed, disagreed and strongly disagreed respectively. Mean score is 2.9 while mode and median is 3 inferring agreed.

Majority of chase bank clients therefore agree that information provided by chase bank after receivership was accurate, quick and consistent at 75% against 25% who disagreed. The most occurring response and the median response is 3 indicating most former chase clients agreeing.

This is essential in crisis response phase and post crisis phase of crisis management as seen during empirical review in this study. This helps bring confidence, repair reputation and see off any crisis successfully.

Social presence theory and social media richness theory can harness unique features of social media to ensure success during this phase of crisis i.e. social media highly present and rich since it has the ability and features to relay mix of messages in videos, text, and real time and promote face to face engagements.

In conclusion,majority of former chase bank clients who took part in this study agree that the bank adequately used social media to de escalate the crisis that had befallen the bank.The bank used social media to quickly and accurately provide information and try to make people understand the nature of crisis that it was experiencing.

Social media therefore played a role in crisis communication management at Chase bank by enabling the bank adequately respond to the crisis by providing a platform through which the bank was able to reach its stakeholders with accurate and consistent information to address the crisis as demonstrated by former chase bank clients response provided.

4.5.2: Analysis of Former Chase Bank Employee Response on Crisis Management
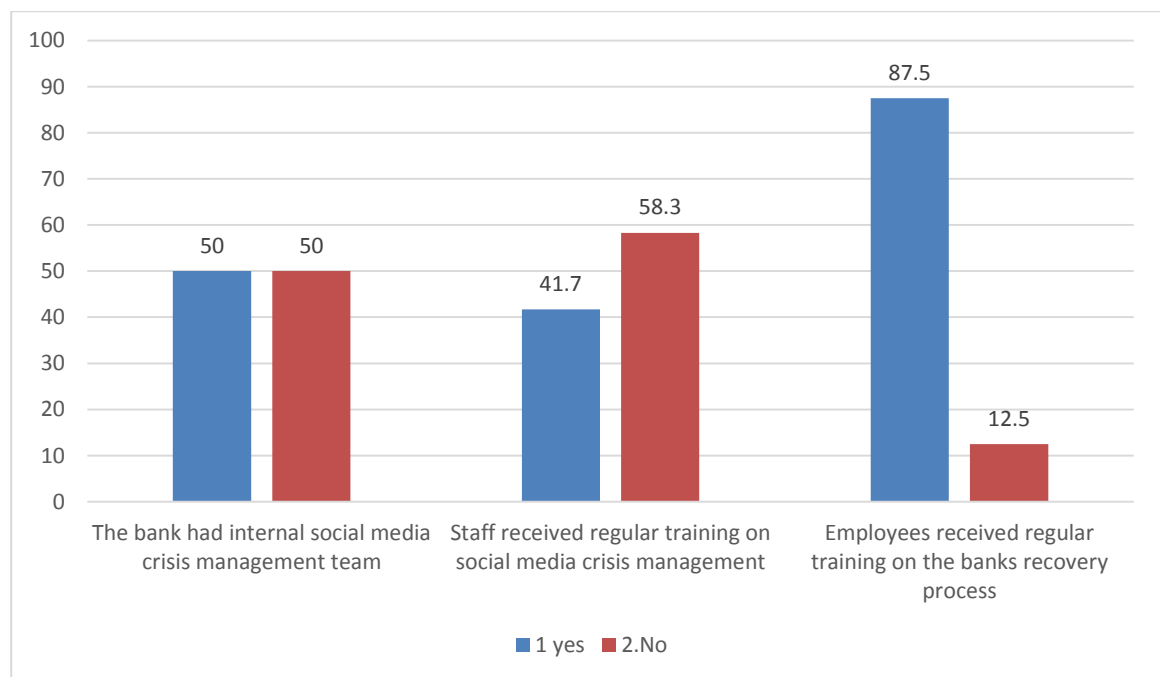
Figure 4.5. 2: *Analysis of Former Chase Bank Employee Response on Crisis*

Management

Source: Survey Data Conducted in June 2018 at SBM Bank Kenya LTD

The graph above shows former chase bank employees response in percentage to questions regarding crisis management.

On whether the bank had internal social media crisis management team the response was 50% for both positive and negative reaction that is 12 each. Organizations are

better able to handle crises when they have a crisis management plan updated annually, designated crisis management team, conduct exercise to test the plans and teams at least annually and pre-draft some crisis messages.Statistics generated in this response put employees agreeing and disagreeing whether they had internal crisis management team at 50-50 basis making it difficult for the researcher to conclusively ascertain the truth.However,it is critical for an organization to have a crisis team ready to deal with all sort of crisis and also to avert crisis (Barton, 2000).

On whether former chase bank employees received regular training on social media crisis management 41.7% (10 of 24) responded positively while 58.3% (14 of 24) responded negatively. Mode response is 1 therefore the most occurring response.This is pre-crisis phase in crisis management cycle.A slight majority of former chase bank employees agree that they received regular training in preparation for crisis at the organization.This is critical in preparing the employees to address crisis should they occur.

On whether the bank posted regular updated on the banks recovery process on social media 87.5 %(21 of 24) responded positively while 12.5 %(3 of 24) responded negatively. Mode response is 1.This is a post crisis phase of the crisis management cycle. Business round table (2002) observe that intranet can be effectively used to update employees on recovery process.Consequently social media provides a platform through which management can share information to employees on recovery process of the organization avoiding loss of talent to stable organizations.Media richness theory applies as social media is considered a rich media due to its ability to convey message in numerous forms such as text,videos,graphics etc thus providing an effective platform

for response in crisis. (Coombs, n.d.) reports how mass notification systems can be used to deliver update message to employees and shared publics. Similarly social media can play a role on disseminating information to the publics and employees during this crucial stage of crisis management

Crisis management process involves three phases, pre-crisis phase, crisis response phase and post crisis phase. Having an internal social media crisis management team falls on the pre-crisis phase as seen during the empirical review. The team monitors social media and responds to concerns that could potentially lead to crisis. Their aim is to avert crises and also respond swiftly to crises should it occur.

Regular training of staff on how to handle social media crisis is also an essential requirement on pre-crisis phase. This prepares the organization staff to avert crises and also handle crises when they occur.

Post crisis management phase involves updating stakeholders on the recovery process of an organization. It is critical as it offered reassurance to stakeholders on the organization future. Former chase bank employees confirm that they received constant updates on recovery process of the organization.

In conclusion,social media therefore provided a platform through which the bank could address crisis management and from the response from former chase bank employees,social media provided a platform for the bank to prepare for crisis,respond to crisis and also heal from the crisis.

4.5.3: Analysis of Former Chase Bank Employee Reaction to Reputation Repair as Risk Management Strategy.

The bank reapired its reputation through social media during receivership

- 4 Strongly agree
- 3.agree
- 2.Disagree
- 1.strongly disagree
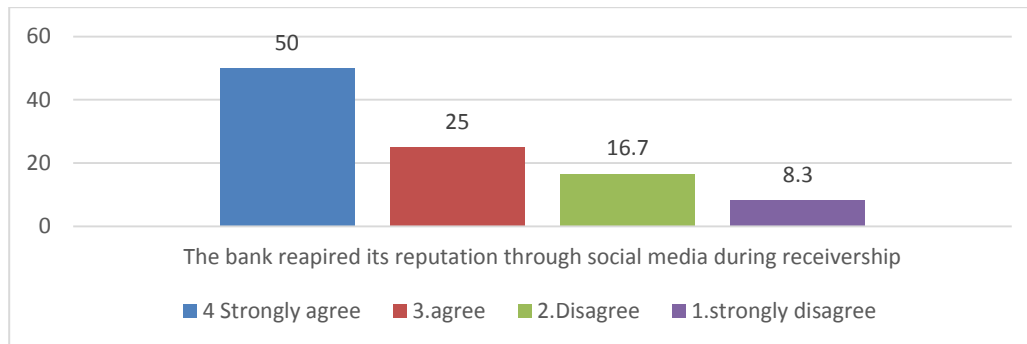
Figure 4.5. 3: Analysis of Former Chase Bank Employee Reaction to Reputation Repair as Risk Management Strategy

Source: Survey Data Conducted in June 2018 at SBM Bank Kenya LTD

The graph above shows in percentage former chase bank employees who reacted to the question regarding reputation repair through social media by the bank.

When asked to react whether through social media the bank was able to repair its reputation leading to stakeholder confidence, 50% strongly agreed that is 12 of the 24 respondents.25% 6 of 24 respondents agreed.16.7% disagreed, 4 of 24 while 8.3% strongly disagreed, 2 of the 24 respondents. Mean score is 2.33 while mode is 4 the most occurring Median response is 3.

The bank was therefore able to utilize social media to repair its crisis as shown by majority of the employee response.

This relates to crisis response phase in crisis management process. Crisis response phase involves reputation repair. Reputation repair inflicts damage in an organization

and social media can be utilized to reach a vast number of audience and stakeholder quickly at minimal cost to help in the healing process in an organization facing risk. Constant sharing of organization progress on social media in an effort to come out of crisis, sharing creative visuals on social media with the aim to regain stakeholder's confidence is key; this is supported by social presence theory and media richness of social media to help during this phase of crisis. Regular update on a crisis situation is also a means of increasing social presence which can be utilized by social media in crisis and post crisis response by banks.

In conclusion,social media provided a platform through which the bank was able to repair its reputation by engaging in timely and accurate response to crisis.In as much as social media led to crisis at the bank it provided a platform through which the bank recovered from the crisis adequately.

4.5.4 Summary

Social media played a role in crisis communication management at Chase bank Kenya limited by enabling entire phase of crisis commication management.At the pre crisis phase Chae bank had established social media crisis management team and conducted training on crisis management to employees in preparation for crisis or averting crisis.At crisi response phase the bank adequately did iitial crisis response by constantly providing accurate and regular information to stakeholders regarding the crisis.They also ensure reputation repair through social media. At post crisis phase the bank updated stakeholders on the recovery process of the bank.

4.6 Former Chase Bank Employee General Reaction to Influence of Social Media on Public Relations Activities.
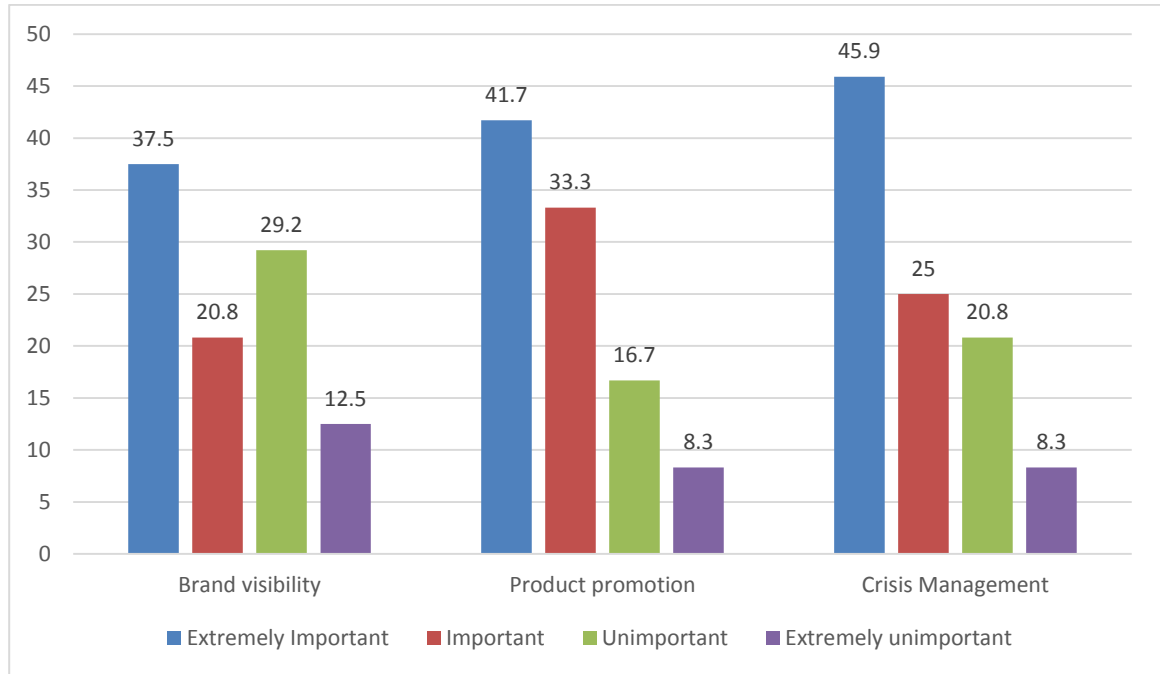
Figure 4.5. 4: Former Chase Bank Employee General Reaction to Influence of Social Media on Public Relations Activities

Source: Survey Data Conducted in June 2018 at SBM Bank Kenya LTD

The graph above show former chase bank employee's general reaction to influence of social media on various public relations functions explored in this study**.**

On brand visibility out of the 24 respondents 9, 37.5% said it was extremely important, 5, 20.8% agreed it was important, 7, 29.2% said it was unimportant while 3, 12.5% said it was extremely unimportant. The mean response is 2.8 mode is 4 while median response is 3.

On product promotion out of the 24 respondents, 10, 41. 7% agreed it was extremely important, 8, 33.3% agreed it was important, 4, 16.7% said it was unimportant while 2, 8.3% said it was extremely unimportant. The mean response is 3.08, mode is 4 and median response is 3.

On crisis management, 11 which is 45.9% agreed it was extremely important, 6, 25% agreed it was important, 5, 20.8% said it was unimportant while 2, 8.3 % said it was extremely unimportant. The mean response is 3.08, mode is 4 and median response is 3.

From the figures above, overall former chase bank employees noted significant social media contributions to branding activities and visibility of the bank, product promotion and crisis management.

Theoretical review demonstrate social media a highly social present media and a rich media owing to its ability to employ its unique features like videos,images,GIFs,real time chat and talk, instant feedback among other variety of features. These features help in advancing several public relation functions such as branding, product promotion and crisis management.

Social media goes a long way in overcoming absence of social presence by encouraging users to users to upload humanizing media such as profile pictures (in organization set up this can be substituted with organizations logo, name, corporate colors).Social media richness in utilizing creative visual contents such as videos and images can also be utilized by banks to enhance brand visibility of an organization. This enhances brand visibility via social media. Rich media are able to deliver stronger branding messages.

Investing in social media enhances consumer attachment to a product and builds stronger ties with the brand community, leading to the consumer sharing brand social content and increasing brand and increasing brand trust and loyalty. Consumers can therefore have relationship with a brand and social media enable this to happen even more.

For marketers and product promoter's social media provides means to send traffic back to business through creation of interesting attention –catching content while advertising like videos and online images, running publicity campaigns and posting positive customer reviews as social proof.

Marketers who apply these theories to social media versus traditional media such as print, radio and television will quickly see how advanced this communication medium is in terms of its potential for effectiveness.

For crisis management through social media, banking institutions can utilize social media by increasing social presence typically through engaging in two way communication of social media to respond quickly, accurately and timely to clients concerns. This response can be personalized response which boost social presence and solidify relationship. Regular update on a crisis situation is also a means of increasing social presence which can be utilized by social media in crisis and post crisis response by banks.

4.7 Conclusion

This chapter looked at the response rate of the questionnaires issued also presented descriptive data of respondents relevant to objectives of this study. Findings were also

analyzed and presented in graphs, tables and pie charts. Findings were also discussed in relation to empirical studies and theories looked at in this study.Below is summery of the findings:

Social media played important role in enhancing brand visibility at chase bank Kenya by allowing regular posting on social media which enhances sustained brand visibility on social media through constant engagements with its clients,ensuring strong presence on social media platforms such as facebook,whatsapp,twitter and instagram,sharing creative visual content on social media platforms such as videos,graphics and cartoons to enhance brand visibility,allowing social media influencer to pitch its brand and therefore reach large number of people and finaly organizing contests on social media platform where rewards are issues and incentives given to participants.

Social media role on product promotion at chase bank Kenya limited was providing platform for the bank to advertise its products,providing platform for clients to positively review the banks products,providing platform for publicity at social media and providing a platform for the bank to share creative visual content of its products.

Social media played a role in crisis communication management at Chase bank Kenya limited by enabling entire phase of crisis commication management.At the pre crisis phase Chae bank had established social media crisis management team and conducted training on crisis management to employees in preparation for crisis or averting crisis.At crisi response phase the bank adequately did iitial crisis response by constantly providing accurate and regular information to stakeholders regarding the crisis.They also ensure reputation repair through social media. At post crisis phase the bank updated stakeholders on the recovery process of the bank

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMENDATIONS

5.1 Introduction

This chapter presents summary of the study where the researcher mentions the purpose of the study research questions or specific objectives methodology used and presents the major findings of the study. In this chapter the researcher give conclusion and propose recommendations for this study.

5.2: Summary of Findings

This study aimed to explore how social media impact on public relations activities in the banking industry of Kenya. The study area is SBM Bank Kenya Ltd where the researcher traced former chase bank employees and clients to participate in this study. The research objectives were to determine social media contribution to brand visibility at chase bank, to determine the role of social media in product promotion at chase bank and to investigate the role social media had on crisis management communication at chase bank.

The study adopted a quantitative research paradigm with a survey research design. The participants were former chase bank clients and employees selected through purposive sampling. The data collection tool was closed questionnaires self-administered to 44 respondents and secondary data sources.

Social media contributed to brand visibility of chase bank Kenya Limited In the following ways: through social media chase bank acquired some of its clients who

reported that they first knew of the bank through social media, chase bank had strong presence on social media platforms (i.e. facebook, whatsApp and twitter) further enhancing its brand name, logo, images and corporate colors visibility among users of these platform, clients made inquiries about the bank on social media platforms and employees also directed the clients to alternatively seek banks information on social media, Chase bank regularly posted on its social media platform engaging the public more often, the bank used creative visual content like images, corporate colours, memes, videos, GIFs ,info graphics on its social media platform to increase its brand presence and visibility, the bank used social influencers like celebrities and social media personalities to endorse its products and services and finally the bank organized online social campaigns where they organized contest and participants rewarded. The activities above helped in enhancing the corporate brand name of chase bank and promoting its brand elements such as logo, corporate slogans and corporate colors on social media hence reaching millions of people.

Social media played important role on product promotion at chase bank Kenya limited. Through social media the bank advertised its products and services and eventually acquired some of its clients who first knew the bank through social media. The bank was able to show social proofs which helped in building trust on its products and service by posting positive customer reviews on social media. The bank was also able to run publicity on its social media platform by running contest and giving awards to participants on social media for instance in 2014 the bank run a contest dubbed "Shika Mita " where winners and participants were awarded. The contest attracted a lot of mainstream media attention and reported freely on mainstream media. The bank also

shared creative visual content on its social media i.e. videos and images which are highly effective in engaging social media users on features of products and types of services offered thereby helping in product promotion.

Social media had a hand in crisis management communication at chase bank Kenya limited. Crisis management process was looked at in three phases; pre crisis phase, crisis response and post crisis phase.

During pre-crisis phase it was established hat chase bank failed to respond adequately, timely and quickly to distressed clients concerns leading to a run in the bank. Former chase bank clients and secondary sources reveal that chase bank was placed under receivership due to misinformation spread on social media. The bank had internal social media crisis communication team with a crisis plan and also trained its staff regularly on social media crisis management process.

On crisis response phase chase bank adequately responded to clients, used social media to bring back stakeholders confidence and restore its reputation. Indeed the bank was opened and in operation despite being placed under receivership being the first in the world to allow customers transact and even on boarded new clients while under receivership.

Post crisis phase revealed that employees of chase bank and other stakeholders were regularly updated on the banks recovery process further leading to reputation repair.

5.3: Conclusion

From the study it can be concluded that social media and public relations practices go hand in hand. Social media to a large extent enrich public relations activities in the banking industry in Kenya.

Social media therefore greatly contributed to brand visibility or brand awareness of chase bank Kenya ltd. This is evident in the study as some of the clients chase bank first discovered the bank through social media platform. Existence of chase bank on social media platforms such as Facebook, twitter and WhatsApp further enhanced brand awareness and visibility of the bank. To the extent that some clients could make inquiries on social media platform of the bank also prove that the bank was visible on social media to the public. Employees referring or advising their clients to at times use social media platforms to make inquiries on banks products and services on social media platform when they cannot access the banks facilities physically also proves that brand visibility through social media is paramount. Brand awareness is an important function of public relations and therefore social media enhanced these activities of public relations at chase bank.

Social media played key role in promoting chase bank products and services. Through social media chase bank Kenya limited got some of their clients who later accessed chase bank products and services. From periodicals reviews it is also noted that Chase bank on their Facebook handle promoted new banks products and services as well as existing products and services. From analysis of clients response significant majority agreed that the bank advertised its product and services on social media and also agreed

that social media is more accessible hence reaches wide number of audience making it a good platform for product promotion. Social media also enabled publicity events and allowed the bank to share creative visual content on social media.

Social media also helped in crisis management at chase bank Kenya limited. Interestingly social media helped create the crisis before being used to partially resolve it. Survey conducted from the clients pointed out that significant proportions believe that chase bank was placed under receivership due to misinformation on social media. Periodicals reviewed also revealed that chase bank clients did panic withdrawal making the bank have liquidity issues hence being placed under receivership due to wrong information or rumors that were spread on social media. Failure of the bank to adequately respond to distressed clients queries on social media made the misinformation look true triggering panic among depositors. Through social media the bank also managed the crisis well, soon after the doors were opened for client's transaction during the receivership the bank through its social media platform provided clients with accurate information through social media, adequately responded to client's issues to ensure they brought back confidence of the client. The bank also followed up on post crisis phase to ensure stakeholders and employees were updated on recovery process of the bank.

5.4: Recommendations

The researcher would like to make the following recommendation to stakeholders of the banking sector in Kenya in regards to social media and public relations practice in the banking industry.

The stake holders should;

1) **Banking industry in Kenya should utilize social media for brand visibility and awareness.**

Banking industry in Kenya is crowded with many banks offering almost similar products and services. Competition is therefore very stiff and with growing needs of banking services from the citizens it is a good idea to cut an edge in the very competitive market by enhancing brand visibility and awareness. Traditional approaches like bill boards, mainstream media advertisement though were very effective in maintaining brand visibility has proven expensive in the long run and reaching large number of audience has proven difficult.

Social media therefore is emerging as a strong platform to promote brand awareness and visibility which is proving to be cost effective as it is virtually free to promote your brand on your own social media platforms.

Also a big number of youths exist on social media platform. This segment of the population is unbanked yet. To capitalize and reap maximum from this segment of the population banks should embrace social media platform to reach them and create a significant lead in banking this population.

2) **Banking industry in Kenya should utilize social media for product promotion**

Banks should employ various strategies to promote their products and services. Social media in Kenya as observed before reaches massive audience at lower cost. Large

portions of unbanked population who are the youths have access to social media. Banks would therefore capitalize and promote their products and services to this group becoming their leading banker.

Generally, the masses regardless of age are slowly embracing social media therefore social media provides a good platform for product promotion for all.

Various strategies that can be employed for social media product promotion is running contests on social media and giving gifts to winners, work with influencers such as celebrities on social media to promote a given product etc.

3) **Local banks Crisis management communication strategies should closely employ social media as a tool.**

Banks should regularly monitor their social media platforms to ensure they timely respond to clients concerns. Just as traditionally public relations office would monitor mainstream media such as newspapers to see if their organizations are mentioned then issue appropriate response in a timely manner. They should do so with social media however with more frequency.

Social media platform should also come in handy to diffuse crisis that already exist. Regularly updating stakeholders and the public through social media platform can diffuse crisis and stabilize situations. In recent years, official position or statements of organizations are also shared on their social media platforms to help reach a wider scope of audience.

I therefore recommend social media for proactive and reactive crisis management strategies

5.4.1: Suggestion for Further Research

This research is not conclusive. Social media is a relatively new technology and innovations and inventions keep coming rapidly. What works today on social media may quickly become obsolete in a matter of days. New social media platforms keep emerging paving the way for new ideas and opportunities for study. Existing social media platforms are also regularly updated with new features hence research and academic world in this field should endeavor to stay on top of the game.

Furthermore challenges and limitations of this research work also open doors for further research in this field of social media and banking industry. This will enhance realization of SDG 9 on innovation, industry and infrastructure.

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Appendix 1 Questionnaires for clients.

PART A DESCRIPTIVE DATA FOR CLIENTS

Kindly respond to the questions below by ticking appropriately.

What is your age bracket?

18-30   (   )

30-50   (   )

Over 50 yrs.   (   )

What is your highest education level attained?

Post graduate   (   )

Graduate   (   )

Under graduate (   )

Others   (   )

How long were you a client with Chase Bank?

Yr.   (   )

2-5 Yrs.   (   )

OVER 5 Yrs.

PART B

1. BRAND VISIBILITY

How did you know chase Bank Kenya LTD

Direct sales representative ( )

Social media   ( )

Advertisement on media   ( )

Which of the following social media do you use to interact with chase bank?

Facebook   (   )

Twitter   (   )

WhatsApp   (   )

Instagram   (   )

Kindly respond to the statements below by ticking appropriately.

Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Chase bank posted regularly on its social media platforms					
Chase bank had visual contents like banks logo, corporate colors on its social media platforms					
Chase bank used popular					

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
influencers(celebrities) to endorse their products and services on social media					
Chase bank run social media campaigns where winners were awarded valuable incentives.					

2. PRODUCT PROMOTION

Kindly respond to the statements below by ticking appropriately.

Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Chase bank products are advertised through social media					
There were positive customer reviews of chase bank products and services on social media					
Videos and images of chase bank product were posted on the banks social media platforms.					

I. CRISIS MANAGEMENT

Kindly respond to the statements below by ticking appropriately.

Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Chase bank was placed under receivership due to misinformation through social media					
Chase bank adequately responded to clients concerns on social media in the period leading to receivership					
Information provided by chase bank on social media has made you gain confidence with the bank even after being put under receivership					
Information provided by chase bank on social media was quick, accurate and consistent during receivership period.					

Appendix 2 Questionnaires for Employees

PART A

Kindly respond appropriately to the questions below

How long did you work at Chase Bank?

1yr   (   )

2-5 yrs.   (   )

OVER 5yrs   (   )

Respondent category or department

Sales   (   )

Customer service   (   )

Relationship officer (   )

Manager   (   )

PART B

BRAND VISIBILITY

Kindly tick appropriately while responding to questions below.

Did you advise clients to seek banks information through social media? Tick appropriately.

Yes (   )

No ( )

In your opinion which of the following social media was more utilized by chase bank clients? Facebook   (   )

Twitter   (   )

WhatsApp   (   )

Did the bank have celebrity endorsement of their products on social media?

Yes ( )

No ( )

PRODUCT PROMOTION

The bank advertised its products and services on social media. Mark appropriately.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Through social media the bank demonstrated customer approval and reviews to its products and services

Yes ( )

No ( )

The bank run social media contest for customers and gave awards to participants

Yes ( )

No ( )

Chase bank shared creative content demonstrating its products and services on social media

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

CRISIS MANAGEMENT

Kindly mark appropriately

1 .Did the bank have social media internal crisis management team?

Yes ( )

No ( )

2. Did your team regularly receive training on social media crisis management?

Yes ( )

No ( )

3. Through social media messages chase bank was able to repair its reputation leading to stakeholder's confidence.

Strongly Disagree	Disagree	Neutral	Agree	Strongly agree

1. Through social media the bank regularly updated employees and clients on recovery process of the bank.

   Yes ( )

   No ( )

5. The bank promptly responds to clients queries on social media

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

6.In your view, how important was social media contribution to the following activities at chase bank?

Extremely un-important unimportant Neutral Important extremely Important

	Extremely un-important	unimportant	Neutral	Important	extremely Important
Promoting brand awareness	( )	( )	( )	( )	( )
Product promotion	( )	( )	( )	( )	( )
Crisis Management	( )	( )	( )	( )	( )

Appendix 3 Introduction letter for researcher

Dear Sir/Madam,

I am a Master of Science, communication studies student at Rongo University. I am conducting research examining the role of social media in public relations activities in the banking industry of Kenya (a case study of chase bank Kenya Ltd IR).

I considered having Chase Bank Kenya Limited as my key bank representing the Commercial banks. This is primarily because of its availability in modern social media platforms that identifies with the current generation and its uniqueness a bank placed under receivership but managed to open its doors again for clients till the purchase by SBM bank was completed. This has never happened before in Kenyan history. Your input as a former employee and or client of chase bank will be highly appreciated.

The attached questionnaire has been designed to help gather data on the project. I kindly request assistance on collecting the information by answering the questions herein as precisely and factual as possible.

The information collected shall be used for academic purposes only, and strict confidentiality is assured.

Yours faithfully,

Signature…………..   Name………………………………..

Appendix 4 Consent letter for former chase bank clients

Dear Sir/Madam,

I am a Master of Science, communication studies student at Rongo University. I am conducting research examining the role of social media in public relations activities in the banking industry of Kenya (a case study of chase bank Kenya Ltd IR).

I considered having Chase Bank Kenya Limited as my key bank representing the Commercial banks. This is primarily because of its availability in modern social media platforms that identifies with the current generation and its uniqueness a bank placed under receivership but managed to open its doors again for clients till the purchase by SBM bank was completed. This has never happened before in Kenyan history. Your input as a former client of chase bank will be highly appreciated.

The attached questionnaire has been designed to help gather data on the project. I kindly request assistance on collecting the information by answering the questions herein as precisely and factual as possible.

By signing this you consent to participate in this pure academic research.

The information collected shall be used for academic purposes only, and strict confidentiality is assured.

Yours faithfully,

Signature…………..

Appendix 5 Consent letter for former chase bank employees

Dear Sir/Madam,

I am a Master of Science, communication studies student at Rongo University. I am conducting research examining the role of social media in public relations activities in the banking industry of Kenya (a case study of chase bank Kenya Ltd IR).

I considered having Chase Bank Kenya Limited as my key bank representing the Commercial banks. This is primarily because of its availability in modern social media platforms that identifies with the current generation and its uniqueness a bank placed under receivership but managed to open its doors again for clients till the purchase by SBM bank was completed. This has never happened before in Kenyan history. Your input as a former employee of chase bank will be highly appreciated.

The attached questionnaire has been designed to help gather data on the project. I kindly request assistance on collecting the information by answering the questions herein as precisely and factual as possible.

By signing this you consent to participate in this pure academic research.

The information collected shall be used for academic purposes only, and strict confidentiality is assured.

Yours faithfully,

Signature…………..

Appendix 6 NACOSTI Research Permit

National Commission for Science, Technology and Innovation

Telephone:+254-20-2213471,
2241349,3310571,2219420
Fax:+254-20-318245,318249
Email: dg@nacosti.go.ke
Website : www.nacosti.go.ke
When replying please quote

NACOSTI, Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No. **NACOSTI/P/19/40600/30283**

Date: **17th May, 2019**

Francis Odoyo Ogutu
Rongo University
P.O. Box 103-40404
RONGO

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *"Social media and Public Relations practice in Kenyan Banking Indusrty: A case study of Chase Bank Kenya Ltd (IR)"* I am pleased to inform you that you have been authorized to undertake research in **selected** Counties for the period ending **16th May, 2020.**

You are advised to report to **the County Commissioners and the County Directors of Education of the selected Counties** before embarking on the research project.

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

**DR. MOSES RUGUTT, PHD, OGW
DIRECTOR GENERAL/CEO**

Copy to:

The County Commissioners
Selected Counties.

The County Directors of Education
Selected Counties.