

Social Media Individualization and Marketing Content Creation of Quoted Banks in Nigeria

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Abstract

This study investigated the relationship between social media interactivity and marketing content creation in the context of quoted banks in Nigeria. Cross sectional survey research design; explanatory casual research design was used to generate data and explain relationships among variables. The population of the study was the fourteen (14) quoted banks listed on the floor of the Nigeria stock exchange. The sample size of the study was the fourteen (14) quoted banks. However, purposive sampling was used to study five (5) management staff and officers from each bank. Both primary and secondary data were used to elicit information. Data were analyzed using simple regression analysis with the aid of statistical package for social sciences (SPSS, version, 22.0). The result of the study indicates that there is positive and significant relationship between social media individualization and marketing content creation of quoted banks in Nigeria. The study therefore concludes that implementing the integration of social media individualization will create marketing contents; messages and brands that are consistent, coherent in meeting the expectation of the business stakeholders. It recommends that banks should ensure that products and services in the online space are customized to meet individual customer account holder unique preferences and expectations.

Key Words: Social Media Individualization, Marketing Content Creation, Message Content, Quoted Banks

1. Introduction

The banking industry in Nigeria is highly automated. Banks use technologies to drive their business including the internet technology. As the money deposit institutions deals with different customer groups or market segments, they deploy various communication media to communicate their values to these markets. Both traditional and social or digital media are leveraged by Nigeria quoted banks. Arguably, banks use internet media to reach their customers which are seen to be interactive, relationship building and cost effective (Moretti & Tuan, 2013). Today's business environment is evolving and so is the marketing communication space. Because of technological advancement, there is the emergence of digital media which companies leverage to complement the traditional media of communication. This is the emphasis on integrated marketing communication framework (Valos, Habib, Casidy, Driesener, & Maplestone, 2016). The use of the digital communication media is also further reinforced with the emergence of e-consumers or the online customers who are the younger generations and are seen to be more sophisticated, smart and connected all over the world. Social media is used by organization to communicate a firm value proposition to the online community or market, build and manage relationships with varied online customer groups.

Social media integration “is a marketing strategy that allows a firm to leverage social channels as an extension of its existing branding and marketing efforts, or as a primary vehicle Ruben Qunones (2018) Social media integration is also the fusing together of the social media communication mix and the traditional integrated marketing communication media in other to achieve an all-inclusive communication (Message, brand posture) to the audiences (Stoner, Freeman, & Gilbert, 2013). Integration of social media platforms within social media is imperative first to avoid noise and disjointed communication in the customer environment and second, to send messages that are immediate. Integration of social media platforms within social media of communication requires adjustment and modification of the existing integrated marketing communication framework (Valos et al, 2016). This framework is seen not to be fast- paced, and cost effective. Social media interactivity has no geographic boundaries etc. The drawbacks which may be avoided; the likely disjointed messages and communication and bridging of regulatory over sight etc. Proper integration of social media to the integrated marketing communication will address this anomaly (Choudhury & Harrigan, 2014). Most studies in the domain of social media deals with integration of social media into the current traditional integrated marketing communication framework (Valos et al, 2016). Both services and product industry deals with the complementing relevance of social media to the traditional media of communication and call for the modification or adjustment of the existing integrated marketing communication model for a more robust and extended framework. Previous studies omitted the relationship between social media interactivity and marketing content creation of quoted banks in Nigeria. In view of this, the researcher developed the interest to investigate the relationship between social media individualization and marketing content creation in the context of quoted banks in Nigeria.

2. Literary Perspectives

2.1 The Concept of Individualization

Companies and individuals can leverage the digital media for individual or personalized purposes. Social media platforms can be used to send customized information to consumers or individualized communication and interact can take place between users or between user and the firm. The Facebook, Twitter, YouTube Instagram, etc. can be used by companies and politicians to communicate individualized values to a particular consumer individual or household (Karlson, 2011; Rosema & Jansen, 2015). Apart from a company posting to a mass audience, the company can decide to interact with individuals-by posting customized offerings to individual consumer’s space. This is also done in politics where the promoters can decide to shift from the promotion of a political party or institution and focus on the candidate or individual. Thus, it is noted by several studies that social media will increase personalized interaction, communication and individualized campaigns (Karlson, 2011). This is on the premise that companies and institutions leveraging social media platforms will channel their campaigns and marketing communications to individual accounts. Customization of campaigns to individual users will be of increase and benefits to both parties as it increases relationship. Individualization in social media integration and implementation drives both the communication and marketing strategies of the firm. Through individual engagement, companies are able to identify the relative needs preferences and perceptions of line consumers. These consumers characteristics are then factored into the firm communication and marketing strategies. Individualization helps the company to design and

implement customized products and services relative to individual customers. Individual unique products or service needs are met by individualizing the services within the social media. Customer profiling and online segmentation can be orchestrated by firms implementing individualization in social media integration (Kotler & Armstrong, 2008; Hudson et al 2015).

3. Marketing Content Creation

Marketing content is about publishing messages and information to the audience which will attract the consumers, engage and retain them. These contents are in the form of short on long messages, videos, pictures, signs etc. Gupta (2014) posited that content marketing refers to creating and delivering literal messages, videos, pictures etc. that are of value and relevance to attract and retain potential customers. Organization should deemphasize the idea of selling but ability to communicate relevant content or values that will attract, engage and keep as existing customers (Gerzic & Osman, 2017). Because business organizations in connecting and communicating values to customers must send messages that should inspire the potential customers to connect and engage with the firm, contents (values) which sometimes are in the form of literal messages, pictures, sound, video tapes, audio tapes, micro film books and so on, should be sent in a way that will captivate the audience for interaction, engagement and ultimate close of sales (Chang, 2011; Gupta, 2014) thus understanding content marketing implies sending strong and relevant messages to the audience with immediacy or at the right time. This contact can be created in different media be it digital or traditional media. The digital or social media through which the content can be delivered are; Facebook, YouTube, Twitter, Google+ etc. The traditional media of implementing marketing contents are the newspapers, magazines, journals etc. (Chang, 2011; Garzic & Osman, 2017).

Integrating media to lunch marketing content is laudable. Because of the attendant limitations in implementing marketing content through traditional media of communication; slow, physical availability and printed nature and can only be accessed from where they are stored physically etc. executing content through social media helps speedy the process in terms of rich and make up for the limitation of traditional media of content creation (Chang, 2011; Huotari *et al.*, 2015). Thus, marketing content implemented through online or offline media should be able to evoke interest from the audience so that they can engage with the company site or page. This is because; contents are created not for the organization and its employees but for the potential and existing customers. According to content marketing institute (2013), “content marketing and social media make a great team. No content marketing strategy is corporate without a strong social media strategy”. Social media drives the content; it is the fuel to set your marketing content on fire (CMI, 2013). It was discovered that “B2B marketers use an average of five social media channel to distribute content, whereas B2C markets use four”. Marketing content creation effectiveness can be done through social media implementation. Most organizations use social media to send different kinds of contents to the target audience. Example, companies can send video’s that have strong commercials through YouTube, video etc., photo sharing through Instagram and Flickr etc. organizations when sending content through social media should also measure the level of engagement by consumers or potential clients. Even if your product category is naturally interesting, execution is very important. Spend time posting well-edited photos and well-written copy. Example, in Facebook volume is not everything, quality is highly significant, posting of

short messages is the best, if the message is to be long it must be captioning or compelling for client engagement (Huhmann & Limbu, 2016).

In today's ever changing and dynamic business environment, it is expected that companies built strategic and effective content for big results. The content should be seen as a big marketing strategy; "the wrong content or right content at wrong time is a waste of your effort" as an organization (Huotari et al, 2016). In social media implementation, content creation and execution is very laudable, exceptionally good contents; pictures, literal messages, videos, etc will attract and engage the potential consumers, turn prospects to customers. Good content implemented by firms leads to business performance, sales growth and market share (Kotler & Armstrong, 2008). Conversely, the idea of marketing content creation is new in marketing discuss (Chang, 2011; Gupta, 2014). More so, to the best of our knowledge, conceptual and empirical literatures depicting measures of marketing content creation are yet to emerge. Howbeit, studies in the field of integrated marketing communication have identified messages, videos, pictures, colors, brand and signs as key characteristics of marketing content creation (Chang, 2011; Gerzic & Osman, 2017). Thus, in view of the constant and continues evolution in the areas of scientific discovery, we focus on some key elements of definitions of the concept to derive its measures. According to Chang (2011), marketing content creation is the creation and distribution of valuable, relevant and consistent content (messages, brands, colors, videos, pictures etc. to attract and acquire a clearly defined market with the objective of driving profitable customer action thus sequel to the above definition, to effectively measure marketing content creation, message and brand are crucial and essential to firms success in creating qualitative marketing content. This study therefore adopts message and brand as measures of marketing content creation

3.1 Message Content

Messages convey different information based on ways and manner of communication. In the context of marketing content creation, it has been viewed that strategic coordination of message is traditionally a "one voice" idea in the sense that messages are organized in such a way that they convey one thing regardless of the way and manner they are sent (Navarro-Bailon, 2011). In marketing content creation, messages are built in coherent and consistent ways to avoid discontinuity in information flow. According to Kitchen and Burgman (2010), one voice idea in marketing content refers to the combination of different messages, be it advertising or communication into coherent whole to achieve effectiveness in communication. The idea of content marketing hinges heavily on offering strong and very meaningful message to a target audience in a timely manner (Gupta, 2014). The role of content marketing creation can be classified into three ways as elucidated by Gangdon (2014) thus;

1. Put forward the information about an organizations skills, process and products or services
2. Aids competitive advantage position among firms. In fact, the role of content marketing in creating coherent and consistent messages cannot be over stressed. Brennan and Croft (2012) hints that creating good message content that is geared towards a target audience can take different dimensions (for instance the use of blog posts or online videos) yet in a coherent manner.

3.2 Brand Image

A very difficult yet most important factor in the present day business world is how an organization can project itself or its product in a way that will make customers recognize, recall and prefer it over competitors' product offerings. This is the main essence of brand in marketing content creation. According to Olja (2016), developing image or identity is a very tasking process that can be best achieved by designing good brand image that captures an organizations idea product image. This mindshare potential makes branding an integral and indispensable aspect of marketing especially in the present day competitive business environment (Rose, 2013). Sonja, Volcjner, Liu-Thompkins & Wietz (2013) views brand as a valuable created by firms to form rich and knowledgeable structure in consumer memory. According to Ambler (2003), brands are useful as they provide the basic points of differentiating between companies' product offerings. Ambler further identifies philosophical approaches in defining brands. Firstly, the product – plus view which describes branding as an incremental attributes to a product thus implicit in the above statement is that brands essentially identifies a company's product amidst other companies products. The second approach takes a holistic view of brand which includes the marketing mix variables. However, in the views of Aaker (1991) as adopted by Sonja et al (2013), brand development is hinged on the promotion of sufficient level of awareness and a suitable perception within a target market.

Because the internet has made the world a global village especially with the emergence of social media thus building a company's product image in today's era of free and permanent exchange of information in view of a myriad of product and the aggressive competition in the market is a real art (Woodsize, 2010). According to fischer, Volckner & Sattler (2010), consumer generated brand stories that are spread through social media affect social networks, new connections between consumers exchange their brand stories on social media pick up, refine and further disseminate the brand information told by other consumers (Sonja et al, 2013). Olja (2016) notes that developing a great brand image is though difficult and challenging but a worthwhile art that helps organization to distinguish themselves from competitors' longer-time effect. Olja further stress that well developed brand image give a company's product an opportunity to differentiate itself from competitors' offerings. Brand image creation give social media based customers a coherent and content view of a firm's product. Woodside (2010) states that the need for brand images development among firms is ever increasing as it is used to avoid interruptive marketing with no perceived value, this makes the creation of sustainable brand contend that connects with the right audience imperative among firms. There is therefore the need for organizations to successfully integrate their processes, resources and structures in a coherent manner across all social media platforms.

4. Previous Studies on Social Media Individualization and Marketing Content Creation

The identification of individual consumer unique needs and wants, preferences and perception helps the company to craft unique content; literal messages, videos, photos etc to meet individual user accounts. Individualization of social media messages enhances engagement and leads to customer satisfaction (Kilgour, Sassar & Larke, 2015). This construct of individualizing social media information and contents is akin to the marketing concept as a business philosophy; organization should start the business process by identifying the unique needs and wants, preferences and perception and developing appropriate goods and services to the satisfaction of

the customers at a profit (Kotler & Armstrong, 2008). Social media users, uses different accounts an may have different expectations, brand preferences as they engage online. Firms implementing social media integration while interacting with individual users should recognize these differences and position the firm offerings to the relative expectation of the community members (Huotari et al, 2015). Individualization is made possible because of the individual accounts interaction with the platforms. This is a unique opportunity for segmentation, targeting and positioning in the online environment (Kotler & Armstrong, 2008; Valos et al, 2016). “Individualization marks a shift in our social relations which values individual autonomy over social inter-connectedness”. Thus, individualization of social media contents enhances customer satisfaction and lead to organizational performance. Implementing the individualization construct enables firms to position its offerings to the satisfaction of the satisfaction of the various array of customers (Hudson et al, 2015).

From the revelations above, social media individualization if well implemented can birth marketing content creation. We therefore state the hypothesis below;

- H₀₁: Social media individualization has no significant relationship with message content
- H₀₂: Social media individualization has no significant relationship with brand image

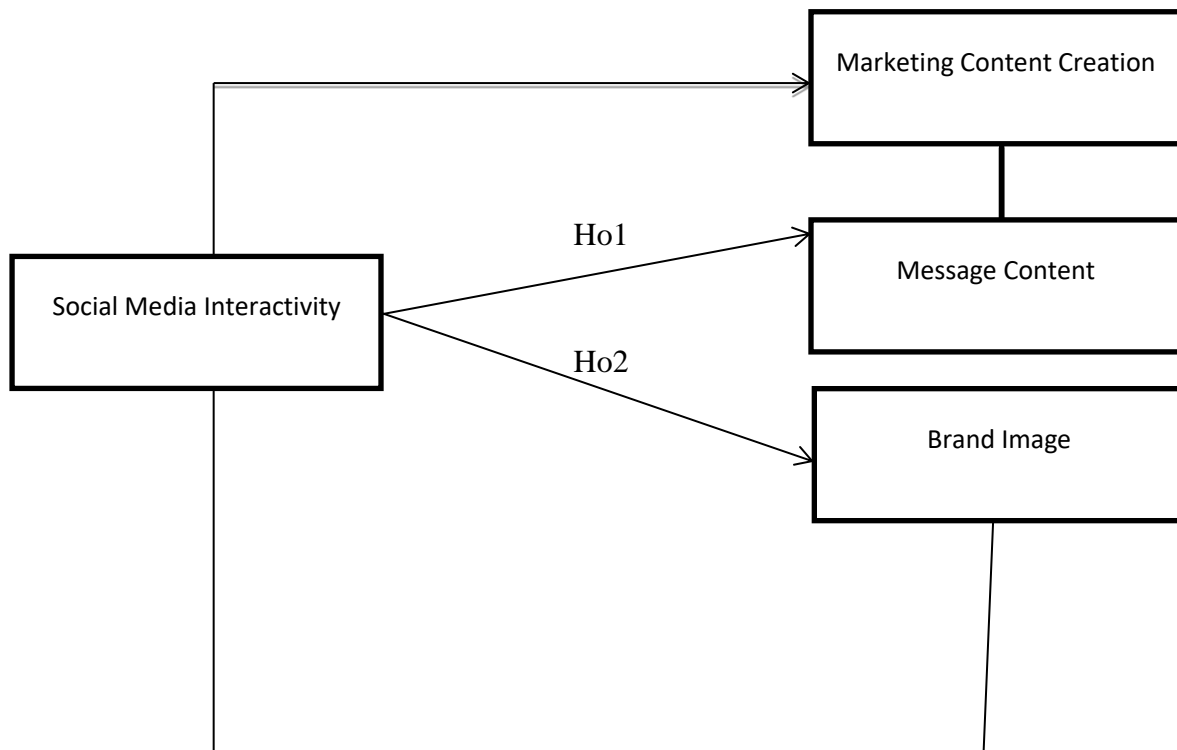


Figure 1: Operational Framework of hypothesized relationship between social media interactivity and marketing content creation.

Source: *Researcher’s conceptualization model from Literature Review, 2018*

5. Methodology

This explanatory study adopted a regression analysis type of investigation to find out the relationship between social media interactivity and marketing content creation in an actual setting. The unit of analysis was the top management staff of Quoted banks in Nigeria. The cross-sectional survey had a minimal interference with the process of the study (Nwokah & Ahiauzu, 2008). The study population was made up of the fourteen (14) functional quoted banks listed on the Nigerian Stock Exchange (2018) viz; Access Bank Plc, First Bank holdings plc, ECO Bank Transactional, First City Monument Bank, Fidelity Bank, Guaranty Trust Bank, Skye Bank Plc, Stanbic Bank Plc, Sterling Bank Plc, United Bank for Africa, Union Bank of Nigeria, Unity Bank Plc, Wema Bank Plc and Zenith Bank Plc. Seventy (70) managers from the Fourteen (14) quoted Banks were used as the study respondents. The set of questionnaire adopted in the study were designed in the Likert five-point scale of strongly agree to strongly disagree to collect primary data from the target respondents. The instrument went through academic scrutiny to ensure its validity. More so, a pilot study (pretest) was conducted to ascertain the reliability of the research instrument with the help of the Statistical Packages for Social Sciences (SPSS, Version 22.0) and the data subjected to Chronbach’s Alpha reliability threshold of 0.70 founded by Nunally (1978).

Table 1: Reliability Analysis of Items on the Variables

Variables	Chronbach (α)
Individualization	0.76
Message content	0.96
Brand image	0.88

Source SPSS Output from Survey Questionnaire

From the SPSS Output on Table 1, it can be observed that all the variables have high correlation coefficients; above the 0.70 threshold thus his implies that the questions were sufficiently reliable to measure the variables in the study. Data for the study were gathered through the primary and secondary sources. The study used both descriptive and inferential statistics to analyze the data.

Table 2: Social Media Individualization

	n	Mean	Std. Deviation
In dealing with our online banking customers, we identify individual unique customer challenges.	63	4.73	.627
We respond appropriately to customer challenges	63	4.73	.700
Our bank uses the social media platforms to provide customized services to each user accounts.	63	4.68	.668
Our bank ensures that each individual dealing with us in the online space is satisfied.	63	4.70	.710
We ensure that each individual’s dealing with us is protected from scam and frauds.	63	4.76	.689
Customer profiling is better carried out by our bank to serve the unique needs, of our customers’ online services; e-payment, fund transfers etc.	63	4.83	.583
Our bank provides online services such as e-payment	63	4.65	.744
Valid N (listwise)	63		

Source: SPSS Output from Survey Questionnaire, 2018.

From Table 2, question 6 which sought to ascertain the extent to which quoted banks in Nigeria carryout better customer profiling to serve the unique needs, of their customers’ online services; e-payment, fund transfers and son has the highest mean score of 4.83with a standard deviation of 0.58; indicating that customer profiling is better carried out by our bank to serve the unique needs, of our customers’ online services; e-payment, fund transfers etc. and contributes more for individualization as a dimension of social media integration.

Table 3: Message content

item	n	Mean	Std. Deviation
In content creation, our bank sends relevant and coherent messages to all our channels.	63	4.83	.583
In our bank the videos, photos, colours we post in all the media are the same.	63	4.94	.504
In our bank message contents carry the same news in all the communication mix and media.	63	4.84	.574
The bank creates contents that evoke the interest of the consumers and they are seen engaging with our brands	63	4.86	.564
In our bank we deliver messages in a timely manner.	63	4.94	.504
The messages of our firm contain the organization’s skills, processes, and products.	63	4.78	.608
Valid N (listwise)	63		

Source: SPSS Output from Survey Questionnaire, 2018.

As can be seen in Table 3, questions 2 and 5 which are intended to measure the extent to which quoted banks in Nigeria post the same videos, photos, colours in all the media, as well as deliver messages in a timely manner have the highest mean score of 4.94 with a standard deviation of 0.50 indicating that in our bank the videos, photos, colours we post in all the media are the same and in our bank we deliver messages in a timely manner and contributes more to message content as a measure of marketing content creation.

Table 4: Brand image

item	n	Mean	Std. Deviation
We create content that positively projects the image of our firm.	63	4.65	.722
Our firm delivers differentiated products to customers.	63	4.67	.718
We develop content that distinguishes our firm from others.	63	4.78	.634
Our brand image captures the image of our firm.	63	4.75	.647
We build the image of our products through the social media.	63	4.71	.633
We create content that increases the awareness of consumers about our products.	63	4.71	.633
Valid N (listwise)	63		

Source: SPSS Output from Survey Questionnaire, 2018.

As seen in Table 4, questions 3 which sought to ascertain the extent to which quoted banks in Nigeria develop content that distinguishes them from others has the highest mean score of 4.78 with a standard deviation of 0.63 indicating that we develop content that distinguishes our firm from others and contributes more for brand image as a measure of marketing content creation.

6. Testing Research Hypotheses

Relationship between Social Media Individualization and Message Content.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.543 ^a	.294	.283	2.606

a. Predictors: (Constant), INDIVIDUALIZATION

Table 6: Showing the significance of relationship between social media individualization and message content.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	172.824	1	172.824	25.449	.000 ^b
	Residual	414.256	61	6.791		
	Total	587.079	62			

a. Dependent Variable: MESSAGE CONTENT

b. Predictors: (Constant), SOCIAL MEDIA INDIVIDUALIZATION

Table 7: Showing Evidence of the Relationship between Social Media Individualization and Message Content. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	11.033	3.611		3.055	.003	3.812	18.254
	INDIVIDUALIZATION	.548	.109	.543	5.045	.000	.331	.766

a. Dependent Variable: MESSAGE CONTENT

As shown in Table 7, the regression coefficient (R) is 0.543; indicating that there is a moderate and positive relationship between social media individualization and message content. Again, the coefficient of determination (R Square) is 0.294; indicating that 29.4% of the changes in the dependent variable (message content) are attributable to the independent variable (individualization), while the remaining 70.6% were caused by externalities. More so, probability value is $0.000 < 0.05$ (level of significance); indicating that the result is significant 61 degree of freedom. Therefore, we reject the null hypothesis that social media individualization has no positive relationship with message content of quoted banks in Nigeria, and accept the alternate hypothesis that social media individualization has positive relationship with message content of quoted banks in Nigeria.

Relationship between Social Media Individualization and Brand image.

Table 8: Showing the Strength of Relationship between Individualization and Brand Image.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.610 ^a	.372	.362	2.532

a. Predictors: (Constant), Social Media INDIVIDUALIZATION

b. All requested variables entered

Table 9: Showing the Significance of The Relationship between social media Individualization and Brand Image.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	231.412	1	231.412	36.103	.000 ^b
	Residual	391.000	61	6.410		
	Total	622.413	62			

a. Dependent Variable: BRAND IMAGE

b. Predictors: (Constant), Social Media INDIVIDUALIZATION

Table 10: Showing Evidence of the Relationship between Social Media Individualization and Brand Image.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		95.0% Confidence Interval for B		
		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	7.277	3.508		2.074	.042	.262	14.293
	INDIVIDUALIZATION	.635	.106	.610	6.009	.000	.423	.846

a. Dependent Variable: BRAND IMAGE

As can be seen in **Table 10**, the regression coefficient (R) is 0.610; indicating that there is a strong and positive relationship between individualization and brand image. Also, the coefficient of determination (R Square) is 0.372; indicating that 37.2% of the changes in the dependent variable (brand image) are attributable to the independent variable (individualization), while the remaining 62.8% were caused by externalities. More so, probability value is $0.000 < 0.05$ (level of significance); indicating that the result is significant 61 degree of freedom. Therefore, we reject the null hypothesis that individualization has no positive relationship with brand image of quoted banks in Nigeria and accept the alternate hypothesis which states individualization has positive relationship with brand image of quoted banks.

7. Discussion of Findings

The findings of the study between social media individualization and message content revealed that individualization has positive relationship with message content of quoted banks in Nigeria. Thus, there is positive relationship between individualization and message content. This is evidenced with the probability value of 0.000, which is less than the critical value of 0.05. Again, there is relationship existing between the two variables but the strength of relationship is moderate at 0.543. The extent to which individualization account for change in message content is 29.4%. 70.6% of the variation or change in message content is brought about by stochastic variables or externalities. This finding is corroborated with the studies of (Kilgour, Sassar & Larke, 2015; Kotler & Armstrong, 2008; Kotler & Armstrong, 2012). Kilgour, Sasser & Larke (2015), investigated the nexus between individualization of social media messages and customer satisfaction. It was revealed that individualization enhances engagement and leads to customer satisfaction. The implication is that through individualization, customized messages will be developed and channeled to the online customers. Thus, individualization improves customized message content for individuals in the online market environment. Individualization is also akin to the works of (Kotler & Armstrong, 2008, Kotler & Armstrong, 2012), who empirically studied the concept of market orientation through segmentation, targeting and positioning offerings that are in line with customer expectations and specification. Kotler & Armstrong's marketing concept prescriptions validates the findings of this empirical results.

Furthermore, the findings of this empirical result is also supported with the works of (Hotari et al, 2015). Hence, this study posited that in implementing social media integration, social media integration, and social media users, uses different accounts and will have relative expectations as they engage with the company online. Thus, contents make greater impacts as they are customized, solving individual unique preferences and perceptions. Valos *et al.*, (2016), investigated the relationship between individualization of social media contents and the satisfaction of the virtual-online market. It was revealed that individualization of social media contents enhances online customer satisfaction. Thus, this study supports our findings to develop unique message contents which ultimately satisfies customers. Thus, individualization predicts unique message content development which ultimately satisfy the markets. The findings of this study is also validated with the works of (Gangdon, 2014; Gupta, 2014; Navarro – Bailon, 2011). The empirical investigation between social media individualization and brand image was found to be positive. There is positive relationship between individualization and brand image of quoted banks in Nigeria. This is revealed in the probability value of 0.000 which is less than the critical value of 0.05 indicating that the result is significant. Measuring the strength of relationship between individualization and brand image revealed that the relationship is positive and moderate.

Again, 37.2% of the change or variation in brand image is brought about by individualization. The remaining 62.8% of the change or variation in brand image is caused by stochastic variables or externalities. The findings above are supported by the works of (Valos *et al.*, 2016, Chang, 2011; Wheeler, 2012; Debono, 2013; Husgen, 2015). Individualization as a characteristic of social media integration is expected to raise unique marketing content. That is, individualization significantly predicts marketing content. This finding is also enhanced with the works of Chang, 2011. Chang (2011), also studied the relationship between individualization as a dimension of social media integration and marketing content. It was revealed that customization executed by firms yields unique marketing contents; videos, photos, etc for effective customer engagement. The study of Wheeler (2012), is very supportive to this findings. Thus, individualization encourages constant communication between the firm and the customers and help built strong relationships with individual customers in the virtual environment. Debono (2013) examined the impact of social media marketing as a branding tool in the hotel industry. It was discovered that social media marketing has positive and significant relationship with the firm branding strategy. Individualization in executing social media helps in creating unique marketing content for individual customers' preferences (Valos et al, 2016). Hence, this work validates the findings of our study. The empirical result is also corroborated with the studies of (Husgen, 2015). This study discovered strong association between brand image such as; post type and facebook content marketing. It was revealed that brand image such as post type has strong effect on facebook content marketing. The works of Moretti & Tuan (2013), is highly supportive to our findings. This study investigated the relationship between individualization, social marketing and relationship marketing. It was revealed that individualization and social marketing positively enhance relationships between the firm and the individual online consumers. Thus, organizations are expected to craft and post customized contents that will serve the unique needs of the markets to create customer delight.

8. Conclusion and recommendations

Implementing the integration of social media individualization will create marketing contents; messages and brands that are consistent, coherent in meeting the expectation of the business stakeholders. Investments in the social media dimensions will both satisfy the bank and its online market. From the findings of the study and the conclusion made, the study recommends that banks should ensure that products and services in the online space are customized to meet individual customer account holder unique preferences and expectations.

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