

Application of New Media Tools in Public Relations Practices of Selected Commercial Banks in Jalingo, Taraba State, Nigeria

¹Prof. Chiakaan Jacob Gbaden, ²Kaigama, Kwapsoni Pius & ³Josiah Sabo Kente, PhD

¹Department of Mass Communication, Taraba State University, Jalingo

²M.Sc Student, Department of Mass Communication, Taraba State University, Jalingo

³Department of Mass Communication, Nasarawa State University, Keffi

Email: Kpkaiigama@gmail.com, gchiakaan@gmail.com
& kentemails@yahoo.com

Abstract

This study is titled “*Application of New Media Tools in Public Relations Practices of Selected Commercial Banks in Jalingo, Taraba State, Nigeria.*” The main objective of the study is to determine the application of new media tools in the public relations practices of selected commercial banks in Jalingo, Taraba State. The study was anchored on technological determinism theory. The study employed a mixed method, combining both survey and qualitative research designs. The study’s population consists of staff and customers from the four selected commercial banks in Jalingo. A sample size of 384 was determined using the Krejcie and Morgan (1970) Table for determining the sample size of a study. Convenient sampling was used in selecting respondents who are customers of the four selected commercial banks in Jalingo for quantitative data collection while purposive sampling was employed in selecting one (1) key staff member each from the four (4) selected commercial banks for the purpose of in-depth interview. Findings from the study revealed that commercial banks in Jalingo used different types of new media platforms, such as mobile apps, electronic mail (email), banks websites, and social platforms (Twitter, Facebook, YouTube, Instagram, and LinkedIn), among others, in their public relations practices. Findings also showed that commercial banks in Jalingo utilized new media tools/platforms to a very high extent. The study concluded that new media offer commercial banks the potential to effectively communicate their messages, build stronger relationships with stakeholders, and achieve their public relations objectives. It is therefore recommended, among others, that commercial banks invest in training programs for their staff, which should cover not only the technical aspects of using new media platforms but also strategies for effective communication and reputation management online.

Keywords: New Media, Public Relations, Commercial Banks, and Communication

Introduction

In the rapidly evolving landscape of communication and technology, the integration of new media has transformed how organisations engage with their audiences. Public relations, as a strategic communication discipline, plays a vital role in establishing and maintaining a positive image of institutions, companies or organisations in the eyes of their public, stakeholders, and communities they serve. Every company or organization that either creates or sells products or provides services wants to be successful (Ekakitie, 2021). Effective public relations for a company becomes crucial in this regard. The banking industry is not an exception, and because the sector has become so competitive in recent years, success in its operations may be difficult, if not impossible, to achieve without the contribution of a very important promotional technique like public relations. Ugorji (2016) as cited in Ekakitie and Sado (2023) opine that public relations is the process of portraying a business in the most favourable light to the general public, which includes the company’s employees, population, current and potential

customers, distributors, news and advertising media, banks and other financial institutions, the government and its various agencies, students, and all other segments of the general public (Ekakitie & Sado, 2023).

Public relations helps a company's social responsibility initiatives be known to other businesses, government, and its community. It allows for a good employer-employee relationship and makes employees aware of the organization's problems (Ugorji, 2016). As a result, it serves as the business's conscience and informs management on how the public perceive the organization's accountability and dependability. For businesses and their audiences, public relations is a distinctive marketing technique that fosters understanding, cooperation, and acceptance (Palaniappan & Ramachandraiah, 2016). Also, it enables a company to evaluate customers' needs and wants and promotes goodwill among parties in order to create successful and rewarding business relationships (Nnamani, 2017). Public relations develops and carries out approved programmes, capable of enhancing goodwill between a company and its publics and promoting a positive image of a company to the broader public (Okudo, 2017).

Loss of trust in the banking and financial systems is one of the key consequences of banks' trouble. When this occurs, deposit runs occur, which are money withdrawals from the failing banks (Ekakitie & Alagba, 2022). The failure of banks public relations initiatives to boost their performance and reputation, as well as the loss of confidence among current and future depositors, is another trend that may be observed; as such public relations departments at banks work to promote their positive image. Several banks are not regarded to be sufficiently implementing public relations strategies such as events management, press releases, newsletter distributions, blogging, social media marketing, etc. to favourably affect their customers. Commercial banks, as vital entities in the financial sector, need to embrace the effective application of public relations in their effort to deliver adequate and satisfactory services to their customers. This can be achieved especially with the availability of new media technologies.

New media, encompassing platforms such as social media, blogs, podcasts, and mobile apps, offer unique opportunities for commercial banks to communicate timely information, engage with customers, and manage their public image. In the context of Jalingo, the capital city of Taraba State, Nigeria, commercial banks have the potential to leverage new media to reach a broader audience, foster trust, and differentiate themselves in a competitive market. Flew (2010) sees the new media as instruments of communication which are different from the conventional instruments like the newspapers. Flew further explains that while the regular media operate as a one-way street where a person could read a newspaper or listen to a report on television with very limited ability to give his thoughts on the content, the new media operate as a two-way street that give a person or receiver the ability to communicate (Flew, 2010).

According to Mathee (2008) as cited in Odimabo and Wagbara (2018) new media allow the public relations practitioners to communicate directly with their publics, keeping control of the content, distribution and timing of messages as well as reducing their dependence on traditional intermediaries. They equally provide an avenue for public relations practitioners to keep a close watch on the happenings in the public sphere about any special event (Odimabo & Wagbara, 2018). New media platforms have become crucial components of communication strategies in the current digital era across many industries, including public relations applications in commercial banks. In spite of the numerous advantages associated with the new media, uncertainty persists over the degree to which commercial banks in Nigeria with those in Jalingo inclusive have successfully embraced and used new media to improve their public relations strategies and enhance relationship building with their publics. The extent to which commercial

banks in Jalingo, Taraba State adopt the new media to boast their public relations practices and manage relationships with their publics is therefore the crux of this study.

Statement of the Problem

In today's dynamic digital landscape, the emergence of new media platforms have reshaped the landscape of communication and engagement strategies for businesses including commercial banks. Technology has transformed the communication industry in recent years and this has had specific effects on the practice of public relations. How and where people work, how people communicate with colleagues, clients and media stakeholders have all been influenced by technology and its evolution. The new media are gradually gaining ground in the public relations environment (Odimabo & Wagbara, 2018).

As the banking industry seeks to maintain a competitive advantage and foster positive relationships with its diverse stakeholders, the integration of new media in public relations practices becomes paramount. However, there exists a significant gap in understanding the extent to which commercial banks in Nigeria, more especially in Jalingo effectively utilized new media tools in their public relations strategies to establish and maintain favorable brand perceptions, engage with customers, and manage their online reputation. Therefore, the use of new media platforms has raised enthusiasm for many recent public relations efforts, notably in commercial banks, and has improved media exposure, funding, and involvement (Hanson et al., 2011).

Despite the proliferation of new media platforms, there appears to be a lack of awareness on strategic adoption of these tools by commercial banks to enhance their public relations activities (Ekakitie & Alagba, 2022). This can result in missed opportunities for building stronger customer relationships, conveying brand messages, and managing crisis situations effectively. Hence, the effectiveness of public relations relies on active and meaningful engagement with the target audience (Chiakaan & Chile, 2015). Commercial banks may encounter challenges in developing and implementing engagement strategies due to the dynamics of new media platforms. This can lead to reduced customer interaction and limited brand exposure. With the numerous benefits associated with new media technologies, it becomes important to find out whether commercial banks in Nigeria, more especially in Jalingo adopt them in their public relations activities. This study, therefore, fundamentally investigates the incorporation and application of new media in the public relations practices of commercial banks in Jalingo, Taraba State, Nigeria.

Objectives of the Study

The main objective of the study is to determine the application of new media tools in public relations practices of selected commercial banks in Jalingo, Taraba State, Nigeria. The specific objectives of the study includes:

- i. To identify the types of new media tools/platforms that are used by selected commercial banks in Jalingo in their public relations practices;
- ii. To determine the extent to which selected commercial banks in Jalingo utilize new media platforms in their public relations practices;
- iii. To identify the challenges (if any) faced by commercial banks in Jalingo in integrating new media into their public relations practices.

Conceptual Clarification

New Media

The concept of new media has attracted a plethora of definitions. For instance, Schibinski and Dabrowski (2014) defined the word “new media” as an on-demand access to content at anytime, anywhere, on any digital device, and it includes interactive user feedback and participating. New media, according to them, is also real-time and unregulated. According to Dewdney and Ride (2006) new media is becoming the preferred term for a range of media practices that employ digital technologies and the computer in some way or another. Generally, it is a term where different forms of electronic communication are made possible through the use of computer or digital technology, which is the internet. New media definitions remain fluid and are evolving, with some definitions of new media focusing exclusively upon computer technologies and digital content production whilst others stress the cultural forms and contexts in which the technologies are used (Dewdney & Ride, 2006).

According to Manovich (2006) the most popular, simpler and easiest understanding of the term “new media” is the use of computer for distribution and exhibition. The power of new technology cannot be underestimated anymore. Current society strives upon technology, where each and every one of the world’s citizen are somehow linked via massive network known as the internet. The Internet and related computer technologies are revolutionizing the way in which individuals and organisations communicate. Many nations of the world, companies and institutions have embraced the new capabilities with enthusiasm and optimism indicative of the notions of McLuhan’s (1964) ideal “global village” (Manovich (2006).

Fordham University Graduate School of Business cited in Nwabueze (2014, p.163) explain that “the concept of new media refers to media and communication activities made possible by the digital revolution and distinguished from traditional mass media. They are both the technical means of acquiring information, storing and retrieving it as well as the content delivered to the consumer and users through digital communication revolution.” Furthermore, Adedina et al. (2008) opine that the new media which have extended the frontiers of mass communication have been associated with a revolution in information technology and the rise of the computer. In their words: “At first, new media included only online information services, cable television and satellite dishes, but the rise of the Internet and the World Wide Web as platform of choice, the concept of new media has taken on a larger and further meaning” (Adedina et al., 2008). This implies that new media are communication technologies that enable or enhance interaction between users as well as interaction between users and content.

Clearly, new media may be characterized using a variety of different approaches. The confusion such as it is-among various definitions of the new media is due to an inherent confusion of the object of study-the message, the medium, the technology, the time period, the social context. In fact, today, the term media itself may sometimes refer to the technology i.e., the medium of communication, but increasingly to the message itself (Friedman & Friedman, 2008). The forgoing clearly shows that new media refers to a broad term that encompasses various forms of media that have emerged or evolved with the advancements in technology, particularly in the digital realm. It encompasses a wide range of platforms, formats, and communication channels that allow interactivity, accessibility, and the ability for users to create and share content easily. Examples are social media, blogs, podcasts, mobile apps etc. The new media are dramatically influencing virtually every business, every organization, and every discipline.

Public Relations

Several definitions of public relations by different scholars and public relations practitioners exist; this study considers few definitions out of such numerous existing definitions. According to Nwosu and Uffoh (2006) as cited in Ekakitie & Sado (2023) public relations is “essentially about positively and systematically using actions and communications to influence people’s attitudes, opinions, belief, interest and behavior in a given or desired direction (e.g. adopting good environmental behaviours as well as building, lasting, credible reputation) for individuals and corporate entities”. Public relations, according to Mairiga (2017) is concerned with the promotion of goodwill between persons, special publics or the community at large, through the distribution of interpretative materials, the development of neighborly interchange and assessment of public reactions.

Public relations is concerned with how and what people think about you either as a person or an organization. These images or views are either favorable or unfavorable. Hence, the efforts of public relations is to change negative impression to positive impression or image. Therefore, public relations as a distinctive management function helps to establish and maintain a mutual line of communication, understanding, acceptance, and cooperation between an organization and its various publics. It involves the management of problems or issues, help management keep abreast of and effectively utilize change serving as an early warning system to help anticipate trend and use research and sound ethical communication as its principal tools (Ekakitie & Sado, 2023).

The Foundation for Public Relations Research and Education in 1975, as cited in Chiakaan and Chile, (2015) states thus:

Public Relations is a distinctive management function which helps establish and maintain mutual lines of communication, understanding, acceptance and cooperation between an organization and its publics: involves the management of problems or issues; helps management to keep informed on and responsive to public opinion; defines and emphasizes the responsibility of management as, to serve the public interest; helps management to keep abreast of and effectively utilize change serving as an early warning system to help anticipate trends; and uses research and sound ethical communication techniques as its principal tools. (p. 156).

However, public relations messages, unlike advertising, are addressed to specific groups of people or special sections of the general public (audience). These publics may be referred to as members of the local community, employees, investors, electors, donors, distributors or various kinds of consumers and users, depending on the type of organization. These groups can be subdivided into even more specialized groups e.g. a company has many grades of staff. If it is considered that public relations is undertaken by every organization, commercial or non-commercial and in both public and private sectors, the identification of publics and the use of different techniques to reach them, becomes a very important aspect of campaign planning (Osuala, 1982, as cited in Anggreni, 2018).

Public relations according to Onwuchuruba (1996) as cited in Nwaeze and Ujah (2014) is the activities of a corporation, union, government or other organisations in building and maintaining sound and productive relations with special publics such as customers, employees, stakeholders and with the public at large so as to adapt itself to its environment and interpret itself to the society. Its main aim is to secure mutual understanding between the organization and its public and thus create goodwill. The actions of banks and other financial institutions go beyond receiving of money and payment of cheques. There is the need for banks to exercise some social responsibilities in the environments in which they operate,

engaging stakeholders in their plans and policies, and creating favourable image in order to gain acceptance by their customers (Nwaeze & Ujah, 2014).

The forgoing definitions of public relations clearly shows, the importance of the communication component in commercial banks in management of relationships with various stakeholders to build and maintain a positive reputation, foster goodwill, and support the banks' business objectives. Public relations, in this regard plays a critical role in shaping how the banks are perceived by their customers, investors, employees, regulators, and the general public.

Concept of Commercial Banks

According to Sanusi (2012) commercial banks are those banks established to accept deposits and grant loans to industries, individuals and traders with a view to earning profit. Apart from financing, they also render services like collection of bills and cheques, safekeeping of valuables, financial advising etc. to their customers. Commercial banking is a financial institution that provides services, such as accepting deposits, giving business loans and auto loans, mortgage lending, and basic investment products like savings accounts and certificates of deposit (Sanusi, 2012). The traditional commercial bank is an institution with tellers, safe deposit boxes, vaults and ATMs.

Commercial banks perform all kinds of banking functions such as accepting deposits, advancing loans, credit creation, and agency functions. Its activities are different than those of investment banking, which include underwriting, acting as an intermediary between an issuer of securities and the investing public, facilitating mergers and other corporate reorganisations, and also acting as a broker for institutional clients. Kent (2015) defines a bank as "an organisation whose principal operations are concerned with the accumulation of the temporarily idle money of the general public for the purpose of advancing to others for expenditure". Sayers (2014) maintains that "Ordinary banking business consists of changing cash for bank deposits and bank deposits for cash; transferring bank deposits from one person or corporation (one 'depositor') to another; giving bank deposits in exchange for bills of exchange, government bonds, the secured or unsecured promises of businessmen to repay, etc."

Grimsley (2003) as cited in Racheal and Uju (2018) defined a commercial bank as a financial institution that is authorized by law to receive money from businesses and individuals and lend money to them. Commercial banks are open to the public and serve individuals, institutions, and businesses. A commercial bank is certainly the type of bank that most people regularly use. Banks are regulated by federal and state laws depending on how they are organized and the services they provide. Commercial banks are also monitored through the Federal Reserve System. Financial Times Lexicon (2011) as cited in Racheal and Uju (2018) also defined a commercial bank as a bank whose main business is deposit-taking and making loans. Commercial banks also allow for a variety of deposit accounts, such as checking, savings, and time deposit. These institutions are run to make a profit and owned by a group of individuals, yet some may be members of the Federal Reserve System. While commercial banks offer services to individuals, they are primarily concerned with receiving deposits and lending to businesses. The above definitions implies that commercial banks are financial institutions that accept demand deposits from the general public, transfer funds from the bank to another, and earn profit. It is a financial institution that provides various financial services, such as accepting deposits and issuing loans.

Public Relations and the Banking Sector

Public relations is aimed at securing mutual understanding between an organization and its publics and thus create goodwill. According to Wells et al. (2003) public relations is a

management function practiced by a wide range of organisations: companies, governments, non-political parties, organized sports and the media. Its goal is to achieve positive relationships with various publics in order to effectively manage the organization's image and reputation.

In the banking sector, the nature of the products in the market is intangible, inseparable and homogenous. This calls for thorough explanation of the products or services to the customers. The nature of the products makes it difficult to make a comparison between the banks and their offerings. Therefore, in banking, credibility and value are mainly gained from the organization's reputation. It is argued that reputation is the most valuable asset of a bank (Beavers-Moss, 2001). There is also the fiduciary element in financial services. The dealings of banks are based on trust, honesty and reliability when marketing services that are both intangible and hard to differentiate; establishing a trust relationship becomes very important. According to Merenda (2004), nothing will establish trust more than credibility. This is usually done by enhancing demand for the organization's services. The ultimate way to market a service is to promote it by advertising and then supporting it by public relations to build credibility and trust.

Another relevance of public relations in banks stem from the difficulty in winning back customers when lost. It is far easier to get new customers than to recall or bring back lost customers. Good public relations helps in building good public image of the bank. Banks need good public relations to inform and educate the publics and help to counter adverse impact of the "public" on their operations. Forward looking banks do not sit back and watch some of the bases of their goodwill erode; they rather adopt appropriate measures, including good public relations to protect their interests (Merenda, 2004).

Banks need public relations for competitive purposes either to maintain or to increase their market share. Competition has become keener in recent years as a result of the emergence of mega banks due to the consolidation as well as innovation and the use of modern information and communication technologies (ICT) in the industry today. It could be noted that public relations is indispensable in the banking sector. It helps management keep abreast of and effectively utilize change. It is an essential tool to define and emphasize the banks' responsibility to establish and maintain mutual lines of communication, understanding, acceptance and cooperation with its publics.

Lynn (1999) argues that public relations activities can clearly increase economic value for banks because they create trademark and brand awareness. Hon (1998) points out that there is tremendous variability in organisations' explanation of public relations goals and objectives, perhaps reflecting the diversity of organisations. Each organization divides its responsibilities differently, and not surprisingly, priorities tend to reflect the mission of the organization. Some practitioners mention communication goals that increase sales and revenue and also bring in new businesses. Others talk more about public relations role in enhancing the image of the organization and disseminating positive messages. Hon further states that public relations goals and objectives have to be "strategic" (Hon, 1998). This means that public relations goals and objectives must be tied directly to organizational goals and objectives.

Theoretical Framework

This study was anchored on the Technological Determinism theory.

Technological determinism theory was coined by Thorstein Veblen (1857-1929) an American sociologist and economist (Asemah et al., 2017). The theory revolves around the proposition that technology in any given society define its nature; technology is viewed as the driving force of culture in a society and it determines its course of history. The theory was further developed by Marshal McLuhan in 1964. The theory postulates that technology is the principal initiator of the society's transformation and so it shapes how society operates, thereby informing how

individuals in the society think, feel and act with the transition from one technology age to another. This implies that the society is influenced and shaped by technological development, thus, it has to adjust and adapt to new technologies and innovations (Rogers, 2000; Burnett & Marshall, 2003).

Uwawah (2018) notes that technological determinism theory has the following as key assumptions:

- a. As the medium or communication technology changes, so does a society's way of communicating.
- b. That humans in a social context have no choice but to adapt to an emergent media technology for an enhanced communication experience.

Technological determinism is the idea that technology has the ability to drive human interaction and create social change. This concept focuses on the effects and/or impacts that ICTs have on users, organisations and society (Asemah et al., 2017). Technological determinism states that media technology shapes how we as individuals in a society think, feel, act and how society operates as it moves from one technological age to another. Technological determinism describes what happened in the past with the four periods of human history. Each new period was pushed from one to the next because of each new technological development (Tribal-Literate-Print-Electronic). Thus, the theory does a good job of analysing what happened in the past and what is happening now, but, not what might be the future in communication. Technological determinism is a theory which points to technology as being the force which shapes society. This implies that the modes of communication shape human existence (Technological Determinism, 2015, as cited in Asemah et al., 2017).

According to Chandler (2000) Technological determinism is, quite simply the idea that technology shapes and alters basic things about behaviour and society like the way we think and act, the way we conduct-our interpersonal relationships, our values and the way we learn. Technology includes such things as basic tools, codes and structures for interpersonal behaviours and social institutions and modern computer and Internet technologies (Chandler, 2000). It is important to note that usually, technological determinists do not judge the value of technology itself, rather its effects on society. Technology, to the technological determinist is a two-sided phenomenon. On the one hand, there is the operator, on the other the object. Where both operator and object are human beings, technical action is an exercise of power. Where, further, society principal form of power in the society (Feenberg, 2000).

The theory is found relevant to this study because it help shed light on how the adoption and utilization of new media technologies by commercial banks in Jalingo might influence their public relations practices and the broader relationship between the banks and their stakeholders. The theory suggests that the adoption of new media technologies, such as social media platforms, websites, and mobile apps, could potentially reshape how commercial banks in Jalingo engage in public relations practices. This could lead to shifts in resource allocation, messaging strategies, and the skills required by public relations professionals, hence the applicability of the theory to the study.

Methodology

The study employed a mixed method, combining both quantitative and qualitative. Since the research cannot study the entire commercial banks in Jalingo, four of the banks were randomly selected. These include Guarantee Trust Bank (GTB), Zenith Bank Plc., United Bank for Africa (UBA) and Stanbic IBTC Bank. In this regard, therefore, the study's population consists of staff from the four selected commercial banks and customers. The population of the study was obtained from the Human Resource Departments (2023) of the various banks. Therefore, the total population for the study is 679,756. The study adopted proportional sampling method to select the actual number of respondents per bank. A sample size of 384 was determined using

the Krejcie and Morgan (1970) Table for determining the sample size of a study. Convenient sampling was used in selecting respondents who are customers of the four selected commercial banks in Jalingo. Purposive sampling was also employed in selecting one (1) key staff member each from the four (4) selected commercial banks. The study collected data both qualitatively and quantitatively using in-depth interviews and a structured questionnaire. Out of the 384 copies of questionnaire administered, only 372 representing 97% were retrieved. The analysis of the study was therefore based on the retrieved copies of the questionnaire.

Data Presentation

Table 1: Types of new media tools/platforms used by commercial banks

Responses	(SA)	(A)	(SD)	(D)	Total
Mobile Apps	321(86.3%)	51(13.7%)	-	-	372(100%)
Electronic mail (email)	245(65.9%)	86(23.1%)	-	41(11.0%)	372(100%)
Bank websites	356(95.7%)	16(4.3%)	-	-	372(100%)
Video news releases	71(19.1%)	94(25.3%)	38(10.2)	165(44.4%)	372(100%)
Social Media Page (E.g. Twitter, Facebook, YouTube, Instagram etc.)	358(96.2%)	24(6.5%)	-	-	372(100%)
Streaming video on other web pages	47(12.6%)	68(18.3%)	87(23.4%)	170(45.7%)	372(100%)
Video conferencing/bulk SMS/Zoom	72(19.4%)	186(50%)	61(16.4%)	53(14.2%)	372(100%)
Podcasting	-	-	255(68.5%)	117(31.5%)	372(100%)

Source: Field Survey, 2024

Data collected on the types of new media tools/platforms used by commercial banks as presented in Table 1 show that 321(86.3%) respondents strongly agree with mobile Apps as the type of new medial tool used by commercial banks, 51(13.7%) agree, 245 of the respondent (65.9%) strongly agree with electronic mail (email), 86(23.1%) agree, while 41 of the respondents (11.0%) disagree. For bank websites, 356 of the respondents (95.7%) strongly agree while 16(4.3%) agree as the type of new media platform use by commercial banks. For video news releases, 71(19.1%) strongly agree, 94(25.3%) agree, 38(10.2%) strongly disagree while 165(44.4%) disagree with it.

Also, 358 of the respondents (96.2%) strongly agree while 24(6.5%) agree that social media pages such as Twitter, Facebook, YouTube, Instagram and others is the type of new media tool/platform used by commercial banks. For streaming video on other web pages as type of new media tool/platform used by the banks, 47(12.6%) strongly agree, 68(18.3%) agree, 87(23.4%) strongly disagree while 170 of the respondents (45.7%) disagree. Similarly, data show that 72 respondents amounting to 19.4% strongly agrees to video conferencing/bulk SMS/Zoom, 186(50%) agree, 61(16.4%) strongly disagree and 53(14.2%) disagree with it. Also, 225 of the respondents (68.5%) strongly disagree and 117(31.5%) disagree with podcasting as type of new media tool/platform used by commercial banks in Jalingo. The implication of data collected here is that commercial banks in Jalingo make use of different new media platforms in their public relations activities.

Table 2: Extent commercial bank utilize new media tools/platforms in it public relations practices.

Responses	(SA)	(A)	(SD)	(D)	Total
To a very high extent	127(34.1%)	109(29.3%)	56(15.1%)	80(21.5%)	372(100%)
To a high extent	202(54.3%)	170(45.7%)	-	-	
To a low extent	-	55(14.8%)	224(60.2%)	93(25%)	372(100%)
To a very low extent	-	-	341(91.7%)	31(8.3%)	372(100%)
To no extent	-	-	349(93.8%)	23(6.2%)	372(100%)

Source: Field Survey, 2024

Table 2 was design to determine the extent commercial banks utilize new media tools/platforms in their public relations practices. In this regard, 127 of the respondents (34.1%) strongly agree that commercial banks utilize new media to a very high extent, 109(29.3%) agree, 56(15.1%) strongly disagree while 80(21.5%) disagree with the statement. Respondents amounting to 202(54.3%) strongly agree whereas 170(45.7%) agree that commercial banks utilize new media to a high extent. Also, 55(14.8%) of the respondent agree that commercial banks utilize new media but to a low extent 224(60.2%) strongly disagree and 93(25%) disagree with the statement. Furthermore, 341 of the respondents (91.7%) strongly disagree, and 31(8.3%) disagree that commercial banks utilize new media to a very low extent, whereas 349(93.8%) strongly disagree and 23(6.2%) disagree that commercial banks utilize new media to no extent. This implies that the commercial banks utilize new media tools/platforms in their public relations practices to a high extent.

Table 3: Challenges faced by commercial banks in integrating new media in its public relations practices

Responses	(SA)	(A)	(SD)	(D)	Total
Lack of adequate knowledge on new media	74(19.9%)	256(68.8%)	-	42(11.3%)	372(100%)
Poor internet accessibility	211(56.7%)	128(34.4%)	-	33(8.9%)	372(100%)
High cost of using the new media	143(38.4%)	161(43.3%)	21(5.6%)	47(12.6%)	372(100%)
Internet fraud	343(92.2%)	29(7.8%)	-	-	372(100%)
Inadequate power supply	89(23.9%)	178(47.8%)	57(15.3%)	48(12.9%)	372(100%)
Language barriers	106(28.5%)	140(37.6%)	34(9.1%)	92(24.7%)	372(100%)
Lack of adequate gadget for operating new media	241(64.8%)	131(35.2%)	-	-	372(100%)

Source: Field Survey, 2024

Table 3 highlights the challenges faced by commercial banks in integrating new media in their public relations practices. Data here show that 74 of the respondents (19.9%) strongly agree that lack of adequate knowledge on new media is the challenge faced by commercial banks, 256(68.8%) agree, while 42(11.3%) disagree with the statement. Still, 221 of the respondents (56.7%) strongly agree with poor internet accessibility, 128(34.4%) agree, while 33(8.9%) disagree with the statement. Similarly 143(38.4%) strongly agree that high cost of using the

new media is the challenge faced by commercial banks, 161(43.3%) agree, 21(5.6%) strongly disagree whereas 47(12.6%) of the respondents disagree with the statement. Also, respondents amounting to 343(92.2%) strongly agree while 29(7.8%) agree that internet fraud is the challenge faced by commercial banks. For language barriers, 106(28.5%) strongly agree, 140(37.6%) agree, 34(9.1%) strongly disagree and 92(24.7%) disagree with it. Lastly, 241 of the respondents (64.8%) strongly agree while 131(35.2%) agree that lack of adequate gadgets for operating new media is the challenge faced by commercial banks in their public relations practices. From the data collected here, it can be deduced that there are many challenges confronting commercial banks in Jalingo in their usage of new media in their public relations activities.

In-depth Interview with key staff of the selected commercial banks

The in-depth interview which was conducted with four key staff of the commercial banks under study in order complement data collected through questionnaire is hereby thematically presented below.

Theme 1: Types of new media tools/platforms that are used by selected commercial banks in Jalingo

All the interviewees attested to the fact that commercial banks in Jalingo used different types of new media tools/platforms in their public relations activities. They identified the new media tools/platforms such as emails, mobile app, social media platforms like (Facebook, YouTube, Twitter and LinkedIn), Zoom and video conferencing which the banks used to engage specific target audience such as companies or other organizations, professionals, or working-class people for limited banking services such as consultancy, corporate banking, investment banking, etc.

Theme 2: To what extent do the selected commercial banks in Jalingo utilize new media tools/platforms in their public relations practices?

In response to this question, interviewees 1 and 2 responded thus:

...well, the extent to which our bank has utilized the new media platforms for public relations practice is very high. You know, everything is technologically driven, and the rate at which people use these technologies is also very high. The bank is also not behind in adopting and utilizing these tools and platforms to build strong relationships with customers and the general public.

Also, interviewee 3 shared a somewhat similar view that new media platforms/tools are highly utilized by the banks as they make communication easier and faster.

In his words:

New media are highly utilized because they facilitate two-way communication between the bank and the customers. The interactive nature of the new media make them powerful tools for engagement with the banks' public, thereby providing a platform for direct one-on-one communication with its publics.

Interviewee 4 further stated thus:

... I can say that new media are being utilized to a very high extent. Take a look at how the bank operates and the way it engages its customers and handles their complaints; this cannot be achieved so easily without these new media. To further prove to you that the bank utilizes the new media greatly in engaging with the publics, you can check our Twitter or Facebook pages. A lot of complaints from different customers come on a

daily basis, but I can tell you that these complaints are not left untreated or unattended to.

As the operations manager, I can confidently say that our bank recognizes the importance of new media tools and platforms in its public relations practices. In today's digital age, utilizing new media is essential for maintaining effective communication with our customers and stakeholders. Our bank also invests in digital advertising and marketing campaigns to promote our brand across online platforms. We are dedicated to harnessing the power of new media tools and platforms to enhance our public relations practices, strengthening relationships with our customers, in order to drive business growth in an increasingly digital world.

Theme 3: What are the challenges (if any) faced by commercial banks in Jalingo in integrating new media into their public relations practices?

The study also tries to elicit information on the possible challenges faced by commercial banks in Jalingo in integrating new media into their public relations practices. The finding identifies various challenges ranging from fraudulent activities on the internet, poor internet connectivity, and inadequate knowledge of the new media and host of others. All these challenges were identified by the various interviewees.

For instance, Interviewee 1 stated thus:

... Many of our customers, particularly those in remote areas, may lack access to online platforms where we communicate important announcements, promotions, and updates. This can restrict our ability to effectively convey our messages and connect with them. Whenever there is network hitches, it reduces the banks' ability to reach the public and communicate with them effectively, and maintain a positive reputation online.

For interviewee 3, the challenge faced by commercial banks in Jalingo in integrating new media into their public relations practices is majorly lack of adequate knowledge of the new media and fraudulent practices on the internet.

The interviewee noted that:

...regardless of the proliferation of new media tools/platforms and the manner in which the bank uses them to build relationships with its public, there is a high lack of adequate knowledge in using these new tools, especially amongst the various banks' publics. Due to a lack of media literacy, a lot of our customers fall victim to fraud or online scammers. Many people lack the knowledge to differentiate the right information from the appropriate source and platforms from the ones that are fake. Despite the awareness we create, many people cannot distinguish between our verified social media handles and our websites.

Interviewee 4 further added that:

Negative posts, comments, complaints, or misinformation shared by customers on social media can quickly spread and impact our bank's reputation. But the bank, in its wisdom, is always taking measures to ensure its online presence and address customer concerns in a transparent and proactive manner so as to safeguard the bank's image and maintain customer trust.

Discussion of Findings

Based on the result presented, the findings of the study are hereby discussed below.

Data collected in Table 1 have revealed that the commercial banks under study in Jalingo make use of different new media tools such as mobile Apps, electronic mail (email), bank websites, video news releases, social media platform (such as Twitter, Facebook, YouTube, Instagram) and video conferences among others in their public relations activities. This finding is further corroborated by the qualitative data through in-depth interview.

The finding here corroborates with the study of Godswill and Ndifon (2020) Abdurashid who submitted that new communications media have developed into a number of different fora, including text, images, audio and video, through the development of forums, message boards, photo sharing, podcasts RSS (Really Simple Syndication), search engine marketing, video sharing, social networks, professional networks and micro-blogging sites. According to Ikpe and Olise (2010) new media tools remain those media/facilities that meet the changing trends associated with the 21st century thereby enhancing the practice of media relations. These tools include the Internet, webcasting, e-mail, videoconferencing, video news release, facility visits among others.

Significantly, finding further shows that commercial banks utilize the new media tools/platforms in their public relations practices to a high extent. This is affirmed by data collected in Table 7 where the respondents (54.3%) strongly agree that commercial banks utilize new media tools/platforms to a high extent. This also is supported by qualitative data on theme 2 where the interviewees all agreed that the commercial banks in Jalingo utilize new media tools/platforms in their public relations practices to a very high extent.

The finding here is in line with a study by Ughakpoteni (2020) which revealed that social media which are part of the new media are effectively used in the Nigerian banking sector. But if the banks make use of new media to a high extent, as discovered by the study, it is not surprising given the fact that the new media have capacity of enabling the banks to reach or communicate with their publics easily and fastly. The use of new media by the banks under study may further be motivated by the ease and other advantages associated with their usage as preached by the technological determinism theory which has been adopted by the study.

Notwithstanding, there are some challenges facing the banks in their usage of the new media. This is the submission of respondents in Table 3 who identified challenges such as lack of adequate knowledge on new media (68.8%), poor internet accessibility (56.7%), high cost of using the new media (43.3%) and internet fraud (92.2%). Others include language barriers (37.6%), and lack of adequate facilities for operating new media (64.8%) respectively. This submission was reaffirmed by data qualitatively collected where interviewees identified fraudulent activities on the internet, poor internet connectivity, and inadequate knowledge of the new media, negative posts and comments on social media platforms and a host of others as challenges facing commercial banks in this regard.

This finding collaborates the finding of a study by Ikpe and Olise (2010) which identified cyber security as a global threat to the use of new media technologies in media relations. There is also the possibility of errors comprising the security of an organisation or the threat of hackers who use devious means like sending virus, phishing, and scam emails to gain control and access to an organisations facilities and technologies (Ikpe & Olise, 2010). Campbell et al. (2009) also noted that spam and spurious news are some of the problems associated with the internet. These, among other related issues constitute cyber crisis that affect effective public relations practice by commercial banks and even other organisations.

In line with the foregoing discussion, Ndinojuo (2014) affirmed that with the global digital revolution ongoing, there are countries like Nigeria which still have low internet

penetration; Nigeria is ranked at just 28% compared to countries like USA, UK, France, Germany, Australia which all have internet penetration rates above 75% (Ndinojuo, 2014). Similarly, Eludu and Ndinojuo (2016) opined that apart from poor power supply, frequency of interrupted power is a challenge that affects ICT use in organisations especially in developing societies. This can cause loss in concentration, damage to equipment, and break in connection during a live event. In order to avoid this, most organisations in Nigeria make use of backup generators or solar powered electricity which still increases overhead cost for the organizations.

Conclusion

Public relations as a persuasion strategic communication discipline is crucial as it greatly influences an organization's development. Communication is, indeed, the core business here. The advent of new media is now the primary means of communication between organisations and their general publics. From the introduction of email, news feeds, and blogs to the likes of Facebook, Twitter, Instagram, and many more, public relations activities have been revolutionized. Despite some challenges, the findings of this study revealed a clear recognition among commercial banks in Jalingo of the importance and potentials of new media platforms in shaping public perception and fostering meaningful communication with their publics. In this regard, commercial banks in Jalingo can overcome the identified challenges and harness the full potentials of new media tools to effectively communicate their messages, build stronger relationships with stakeholders, and achieve their public relations objectives in a rapidly evolving digital landscape.

Recommendations

Based on the findings of the study, the following recommendations are put forward:

- i. Commercial banks should invest in training programs for their staff which should cover not only the technical aspects of using new media platforms but also strategies for effective communication and reputation management online.
- ii. There is need for commercial banks to enhance cyber security measures to curtail internet fraud, and safeguard their online activities and protect customers' data.
- iii. Banks should implement proactive reputation management strategies using social media. These include monitoring social media channels regularly, responding promptly to customers' feedback (both positive and negative), and addressing customers' concerns.

References

- Abd-Rahman, N. A. (2019, March). The utilization of new media in online public relations activities among the public relations practitioners. In ICEMSS 2018: Proceedings of the 1st International Conference on Emerging Media, and Social Science, ICEMSS 2018, 7-8 December 2018, Banyuwangi, Indonesia (p.219). *European Alliance for Innovation*.
- Adedina, F. A., Adeniyi, K. A., & Bolaji, E. T. (2008). The internet and mass communication. In: E.M. Mojaye, O. O. Oyewo, R. M. Bayo, I. A. Sobowale, (Eds.): *Health communication, gender violence and ICTs in Nigeria*. Ibadan University Press, p.297.
- Anggreni, P. (2018). The role of public relations as a management function higher education. *In SHS Web of Conferences* (Vol. 42, p.00031). EDP Sciences.
- Arens, E. (2011). *The new era in digital media*. Jeadou Publications Ltd.
- Asemah, E. S. (2009). *Principles and practices of mass communication*. Great future press.

- Asemah, E. S. (2011). *Perspectives in advertising and public relations*. (Revised edition). Lizborn Press.
- Asemah, E. S., Nwammuo, A. N. & Nkwam-Umaoma, A. O. A. (2017). *Theories and models of communication*. Matkol Press.
- Badaracco, C. (2007). *Public relations online: Lasting concepts for changing media*. doi:10.1016/j.pubrev.2007.03.001.
- Beavers-Moss, D. (2001). The credibility enhancer. *Bank marketing*, 27-31.
- Burnett, R. & Marshall, P. D. (2003). *Web theory: An introduction*. London: Routledge.9.
- Campbell, R., Martins, C. R. & Fabos, B. (2009). *Media and culture: An introduction to mass communication*. 6th Ed.: Bedford / St Martins.
- Chandler, D. (2000). Technological or media determinism. Available at: <http://www.aber.ac.uk/media/Documents/tecdet.html>. Accessed 12/2/2014
- Chiakaan, G. J. & Chile, T. C. (2015). *Modern public relations: Theory and practice*. Vast Publishers.
- Danaan, D. (2006). The growth of information and communication technologies (ICTs) in less developed countries: Issues and problems. *International Journal of Communication*, 6,117.
- Dewdney, A. & Ride, P. (2006). *The New Media Handbook*. London. Routledge.
- Ekakitie, E. S. & Sado, P. P. (2023). Public relations practices and customer satisfaction in leading banks in Nigeria: An empirical study. *Advance Journal of Economics and Marketing Research*, 8(02), 29-46.
- Ekakitie, E. S. & Alagba, O. (2022). Customer relationship marketing & enterprise performance: Empirical evidence from leading banks in South-South Nigeria. *Linguistic & Culture Review*, 6(S1), 106-120 <http://doi.org/10.21744/lingcure.v6nS1.1978>
- Ekakitie, E. S. (2021). Relationship marketing & relationship quality of commercial bank's customers in Nigeria. *Bornu Journal of Social and Management Sciences, Bornu State University, Maiduguri*, (Faculty of Social and Management Sciences). 4(1), 53-76.
- Eludu, S. & Ndinojuo, B. C. (2016). Challenges in application of ICT in television broadcasting. *IJSIT*, 5(2), 152-168.
- Feenberg, A. (2000). From essentialism to constructivism: Philosophy of technology at the crossroads. *Technology and the good life*, 294-315.
- Fitzgerald, J. & Dennis, A. (2005). *Business data communications and networking. 8th Edition*. Wiley and Sons.
- Flew, W. S. (2010). *Essentials of public relations practice*. Pyramid communication Ltd.
- Friedman, L. W. & Friedman, H. H. (2008). The new media technologies: Overview and research framework.
- Godswill, J. & Ndifon, V. (2020). New media technologies and public relations practice in the University of Calabar Teaching Hospital: Issues, problems and prospects. *International Journal of Communication Research*, 10(2), 136-142.
- Grunig, J. E. (2008). *Excellence Theory in public relations*. *The International Encyclopedia of Communication*. Donsbach, Wolfgang (ed). Blackwell Publishing. Retrieved April 22, 2014, from Blackwell Reference Online.
- Grunig, J. E. & Grunig, L. A. (2008). Excellence Theory in public relations: Past, present, and future. In A. Zerfass, B. V. Ruler & K. Sriramesh (Eds.), *Public relations research: European and international perspectives and innovations*, 327-347.
- Grunig, L. A., Grunig, J. E., & Vercic, D. (1998). Are the IABC's excellence principles generic? Comparing Slovenia and the United States, the United Kingdom and Canada. *Journal of Communication Management*, 2,335-356.

- Grunig, J. E. (2018). Strategic behavioral paradigm. *The international encyclopedia of strategic communication*, 1-6. *Asia Pacific Public Relations Journal*, 17(2).
- Hanson, R. L. (2011). *Mass Communication: Living in a Media World*. McGraw Hill.
- Hon, L.C. (1998). Demonstrating effectiveness in public relations: Goals, objectives and evaluation. *Journal of Public Relations Research*, 10(2), 103-135.
- Ikpe, E. H. & Olise, F. P. (2010). The era of new media technologies and the challenges of media relations practice in Nigeria. *Journal of Communication*, 1(2), 59-68.
- Kent, O. (2015). *Money and Capital in Economic Development*. Brookings Institution.
- Lynn, V. (1999). Marketing Vs. public relations. *Bank marketing*, 31(2), 18-22.
- Mairiga, A. K. (2017). *Public relations as an effective promotional tool in marketing of services: A case study of Keffi community Bank Nig. LTD*, MBA Thesis, Ahmadu Bello University, Zaria.
- Manovich, L. (2006). *What is new media?. The new media theory reader*. Open University Press.
- Merenda, M. (2004). Multiply your public relations impact. *National Underwriter/Life & Health Financial Services*, 45(2), pp.35-42.
- Ndinojuo, B. C. E., Godam, E. G., Yeibo, E. D. & Eludu, S. (2016). Challenges in using contemporary Digital Tools in media relations practice in Nigeria. *Research on Humanities and Social Sciences*, 5, 138-48.
- Ndinojuo, B. C. (2014). Use of social media by political parties in Nigeria: An analysis of Facebook and Twitter in 2013 and 2014. Unpublished MA Thesis. Department of Linguistics and Communication Studies, University of Port Harcourt.
- Nnamani, S. N. (2017). *The impact of public relations on customers' patronage of Project, University of Nigeria, Nsukka: A study of selected commercial banks*, MBA Project, University of Nigeria, Nsukka. <https://oer.unn.edu.ng>
- Nwabueze, C. (2014). *Introduction to mass communication: Media ecology in the global village*. Topshelve publishers.
- Nwaeze, C. & Ujah, N. I. (2014). *Banks and other financial institutions management*. Okpatancs Group.
- Odimabo, S. J. & Wagbara, O. (2018). New media use by public relations practitioners in the Rivers State university and university of Port Harcourt: A comparative analysis. *International Journal of Innovative Social Sciences & Humanities Research*, 6(3), 33-44.
- Okafor, G. O. (2002). Principles of Public relations. In: C. S. Okunna (Ed.): *Teaching mass communication: A multi-dimensional approach*. Enugu: New Generation Books, p.27.
- Olise, F. P. (2008). Communication for development and modern ICTs. Nigeria at crossroad. In: E.M. Mojaye, O.O. Oyewo, R.M. Bayo, I.A. Sobowale (Eds.): *Health Communication, Gender Violence and ICTs in Nigeria*. Ibadan: University Press, p.237.
- Onabajo, F. (2005). Tools for effective public relations communication in Nigerian organizations. *International Journal of Communication*, 3(6).
- Osuala, E. C. (2005). *Introduction to research methodology*. African FEP Publishers.
- Oti, P. A., Odigbo, B. E. & Bassey, A. (2016). Impact of public relations expenditure on corporate performance of commercial banks in Nigeria. *International Journal of Innovative Research & Development*, 5(10), 66-73.
- Palaniappan, S. N. & Ramachandraiah, S. A. M (2016). *Training programme on public relations*. ANNA Institute of Management, Chennai-600 028. Module preparation sponsored by UNDP/DOPT, Government of India.

- Racheal, J. A. C. & Uju, M. (2018). The role of commercial banks in financing small & medium size enterprises in Nigeria. *European Journal of Business, Economics and Accountancy*, 6(3), 1-23.
- Rashid, M. S. A. & Ahmad, Z. A. (2014). Public relations & new media: A look at how new media has impacted today's practices of public relations.
- Rhee, Y. (2004). *The employee-public-organization chain in relationship management: A case study of a government organization*. University of Maryland, College Park.
- Rodman, N. (2010). *The done of the new era: The impact of social media*. Chang Communications.
- Rogers, E. (2000). The extensions of men: The correspondence of Marshall McLuhan and Edward T Hall. *Mass Communication and Society*, 3(1): 117-135.
- Sayers, M. (2014). *A Theory of Economic History*, Oxford: Clarendon Press.
- Schibinski, B. & Dabrowski, D. (2014). The effect of social-media communication on consumer perception of brands. *Journal of Marketing Communications*, 2-19. doi:10.1080/13527266.2013.87133.
- Seitel, F. P. (2007). *The practice of public relations*. 10th edition. Pearson Education.
- Technological Determinism (2015). Marshal McLuhan and technological determinism. Available at: <https://ccit205.wikispaces.com/Technological+Determinism>. Accessed 4/4/2014
- Theaker, A. (2004). *The public relations handbook*. London and New York: Routledge.
- Ughakpoteni, U. P. (2020). *Effective use of social media in public relations in Nigeria businesses: A case study of the Nigerian banking sector*. Dissertation prepared in partial fulfillment of the requirements of the degree of masters in Journalism and Public Relations (MAJPR), Faculty of Journalism and Public relations, Griffith College Dublin.
- Urgoriji, C. (2016). *Marketing examinations 200 question and answers*. 2nd, Ugbowo Benin City, Higher ground business association publishers.
- Uwawah, A. (2018). Information communication technologies and theatre for development: A development: Availability and use of modern tools. *Benin Mediacom Journal*, 12, 18-29.
- Wells, W., Burnett, J. & Moriarty, S. (2003). *Advertising: Principles and practice*, 6th Edition. Pearson Education.