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# SOCIAL MEDIA PLATFORMS AND CUSTOMER PATRONAGE OF INSURANCE FIRMS IN PORT HARCOURT: MODERATING EFFECT OF BRAND AWARENESS

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## ABSTRACT

Consumer usage of the internet has increased incredibly by way of making use of content sharing sites, social networking, blogs, etc. for the purpose of adapting, sharing, and discussing internet contents. This study was designed to ascertain the impact of social media platforms on customer patronage of insurance firms in Port Harcourt with brand awareness serving as a moderating variable. Data were collected from four hundred and thirty three (433) customers from eighteen (18) insurance companies in Port Harcourt where 421 of the questionnaires were found valid and useful for analysis using Spearman Rank Correlation Coefficient with the aid of SPSS version 23.0 to test four (4) formulated hypotheses. Findings show that dimensions of social media platforms: media credibility, interactive media and media accessibility have positive and significant relationship with customer patronage of insurance firms in Port Harcourt, while brand awareness moderates the relation between social media platforms and customer patronage significantly. The study concludes that users' loyalty will be increased through increasing the usage of multi-media to share their experiences. The study therefore recommends that marketers and managers should use social media marketing activities on Facebook properly, by having a full understanding of how social media functions businesses should establish and maintain regular and direct contact with present and potential customers in order to build effective brand relationships.

## KEYWORDS

Media Credibility, Interactive Media, Media Accessibility, Brand Awareness, Customer Patronage, Social Media.

## INTRODUCTION

Consumer usage of the internet has increased incredibly by way of making use of content sharing sites, social networking, blogs, etc. for the purpose of adapting, sharing, and discussing internet contents (Roosevelt, 2012). Every business in this regard, are coming up with better strategy that will help communicate their business offerings to the consumers through the use of social media platforms. Social media platform usage has grown over the years as this is noticeable from the number of businesses, even insurance companies that uses such platforms like Facebook, Twitter, YouTube, and many more in promoting their business. Insurance companies have invested reasonably on their time and resources in order to maintain and establish themselves through social media platforms (Roosevelt, 2012). Kohli, Suri, and Kapoor, (2015) envisaged that social media platforms have the potential to overturn traditional branding practices.

According to a report by consultancy firms ITDs, 100 percent of 20 major global insurance firms are active on Facebook, LinkedIn and YouTube. However, 95 percent are active on Twitter while 75 percent are using Instagram (Review-trackers, 2019). Facebook currently has the highest number of subscribers as over 50% of the world internet users have Facebook account. (Worldometers 2013; Facebook, 2013). Also, insurance firms have approximately a combined 10,393,683 fans and followers on social media platforms. It is also important to note that the top six most popular insurance firms on social media are in the United States. From these observations, engagement is also very important as those brands that have a higher awareness and more connectivity usually enjoy a larger market share (Consultancy.uk 2018). Also, Bruhn, Schoenmueller, and Schäfer, (2012) opined that the product or information on social media networks has become more reliable, dependable and are usually from a credible source which is more proper than in traditional marketing.

Social media platforms have the ability to simultaneously notify and relate with all its followers on a regular basis on their current product offerings and possibly interacting with them on areas that needs improvement (Kim, & Ko, 2010; As'ad, & Al Hadid, 2014). Social media allows the quick response to customer service issues by having the chance to hear either good or bad quickly (Brown, 2010), facilitating interactions, and sharing of contents (Palmer, & Lewis, (2009), in a fast, wide spread, viral and low-cost (Miller, Fabian, & Lin, (2009). Social media is different from traditional media in the sense that it provides an avenue for an interactive communication among customers and brands by allowing them to share information via the web (Carlson, 2010).

According to an IBM survey, it is observed that only 43% of consumers trust the insurance industry, that means over 50% of the remaining consumers in the market do not trust the activities of insurance firms. It has been detected that despite the Nigerian growing population, Nigeria's insurance industry has the lowest insurance penetration level which stands at 0.3%. Also, the insurance density of the sector is still the lowest when compared to other African countries; South Africa (\$762.5), Egypt (\$22.8), Kenya (\$40.5), Angola (\$30.5), and Nigeria (\$6.2). Nigeria is therefore ranked sixth in Africa.

However, over the years, it is noticeable that the insurance firms in Nigeria rarely use the social media platforms for creating awareness of the service offerings to their customers. What people see and read on the social media is most of the time related with bet companies, banks, superstores, etc. The social media is currently viewed as a 21<sup>st</sup> century means of reaching a wider range of consumer base and therefore, the insurance firms in Port Harcourt is encouraged to tap in as soon as possible. It is based on the foregoing that this current study sought to empirically the relationships that exist between social media platforms and customer patronage of insurance firms in Port Harcourt with brand awareness. The specific objectives of this study were to;

- i. Determine the relationship between media credibility and customer patronage of insurance firms in Port Harcourt.
- ii. Evaluate the relationship between interactive media and customer patronage of insurance firms in Port Harcourt.

- iii. Determine relationship between media accessibility and customer patronage of insurance firms in Port Harcourt.
- iv. Examine the moderating effect of brand awareness on social media platforms and customer patronage

## Review of Related Literature

### Theoretical Foundations

**Uses and Gratifications Theory:** The theory underpinning this study is the Uses and Gratifications Theory which focuses on what individuals do with the media rather than what the media has on them (Katz et al., 1974). People use media as entertainment, a diversion, a substitute for human interactions, and a check on personal identity and values. Ruggiero (2000), on the other hand, indicates that there is a wide range of participation and ritualistic or regular usage. According to the gratification theory, the recipient of media messages actively influences the impact process; nonetheless, the media audience picks, chooses, attends to, perceives, and retains media messages based on what he needs or believes in (Folarin, 2005). The pleasure viewpoint investigates how individuals utilize the media and the enjoyment they seek and get as a result of their media consumption habits. The uses and gratification researcher thinks that the target audience is aware of and can successfully communicate their motivations for using diverse media material (Wimmer & Dominick, 2003). In all views, the Uses and Gratification theory maintains that the audience is critical and makes the critical decision of what is desired from the medium.

### Conceptual Review

#### Social Media Platforms (SMP)

The term social media refers to a type of internet-based service that allows users to participate in online activities by exchanging information, joining online organizations or communities, or contributing to user-generated material (Library of Parliament 2012). Kaplan and Haenlein (2010) divided social media into collaborative projects, social networking sites, virtual game worlds, virtual social worlds, blogs, and content communities depending on the sorts of applications. Fischer and Reuber (2011) grouped social media application categories based on kinds of application into social networking applications like Facebook, social bookmarking, video sharing, professional networking, and microblogging, based on Kaplan and Haenlein's (2010).

Blogs, wikis, social bookmarking, Twitter, YouTube, and other internet services are commonly associated with social media (Dewing, 2012). Flexibility, adaptability, usefulness, and customizability are all advantages of social media technology. According to Constantinides and Fountain (2008), social media is a system that allows for the effective generation, dissemination, sharing, and editing of informational content, facilitating the flow of ideas and knowledge by allowing for the effective generation, dissemination, sharing, and editing of informational content.

**Media Credibility:** Credibility is widely defined as the belief in an entity's intentions at a given time and is said to be comprised of two major components: trustworthiness and skill. Credibility is also exhibited in teams that are seen to be objective and knowledgeable (Nadube, 2010). According to Carlos et al. (2011), social media credibility is the component of information credibility that can be measured using just the information available on a social media platform. Social media credibility should be significant to improve the efficacy of industry processes because successful management of social media credibility is difficult and would have a detrimental impact on all stakeholders in the industry without a true, accurate assessment of social media credibility (Lipschultz, 2017).

Message credibility investigates how message properties such as structure, content, and linguistic intensity influence judgments of believability (Metzger et al., 2003). Furthermore, media credibility is concerned with the role of technology and structural aspects of a medium channel in affecting perceptions of trustworthiness (Metzger et al., 2003).

**Interactive Media:** Social media platforms, according to Greg, Chika, and Edogor (2013), are contemporary interactive communication channels through which individuals connect to one another, exchange ideas, experiences, photographs, messages, and information of common interest. With the present tendency, as highlighted by Johnson and Kaye (2010), nearly anybody may claim to be a reporter since they have the enabling technology. Furthermore, owing to the nature of the Internet, such as anonymity of sender location, sender role, and even sender identity, there are few obstacles that prevent individuals from publishing on the internet. Furthermore, Fogg, Soohoo, Danielson, Marable, Stanford, and Tauber (2003) discovered that the use of social media frequently raises issues regarding created or fraudulent quotations and other types of incorrect information. It has been demonstrated that the degree of engagement in virtual communities influences users' commitment to the community (Chan & Li, 2010). Wang, Yu, and Wei (2012) revealed that social media peer communication and socialization impact not just community members' product sentiments directly, but also their purchase intentions indirectly. It is claimed that the amount of perceived interaction in social media use differs significantly from that seen on webpages. According to Tremayne (2005), it is required to manage interaction by modifying the nature of the dimensions involved based on the online media or website.

**Media Accessibility:** Accessibility is defined as a user's capacity to access information and services via the web, which is dependent on a variety of criteria. These include the user's hardware, software, and settings; internet connections; ambient circumstances; and the user's skills and impairments (Godwin-Jones 2001; Hackett & Parmanto, 2009). The phrase "web accessibility" typically refers to the deployment of website material in such a way that people with impairments can access it as easily as possible. Providing a text equivalent for picture material on a web page, for example, helps individuals with some visual difficulties to access the information using a screen reader (Musiime & Ramadhan, 2011). Many additional difficulties, such as download speed and discoverability, are addressed by the techniques and approaches used to develop more accessible web sites for individuals with disabilities (Godwin-Jones 2001; Hackett & Parmanto, 2009).

### **Customer Patronage**

Reich (2002) defines customer patronage as the unit of purchase made by a consumer as well as the amount of sales reported by a firm. According to Howard (2007), customer patronage is the act of regularly bargaining for and purchasing a firm's goods. It develops over time as a result of repeated purchases and interactions. A buyer is not yet a customer unless he or she has a solid track record of contact and repeat purchases. Nwulu and Asiegbo (2015) described patronage as material assistance and encouragement given to a patron, which could also be called customer in an exchange relationship. Nwulu and Asiegbo (2015), patronage is the act of regularly buying from a seller or business outlet. Customer patronage could only be sustained by offering a need satisfying product/service in a competitive business arena (Sulek & Hensley, 2004). Henkel, Honchaim, Locatelli, Singh and Zeithaml (2006) are of the view that a satisfied customer with service settings has a high future repurchase intention. This enhances commitment and customer patronage.

Customer patronage is a mixed of psychological variables that determine purchase behaviour (Onuoha & Nnenanya 2017). Psychological factors are prime to consumers (Moye & Giddings, 2002), and serves as a pointer to which brand of product/service to patronize by a consumer (Ogbuji et al., 2016). Patronage is desire driven base on the perception of service/product quality or qualities (Adiele, Grend, & Ezirim, 2015). The authors added that the perception of the physical environment (service settings) and the resulting feelings of the customer/consumer in respect to his/her self-concept define patronage. Customer patronage is defined as choice behavior that represents an individual's preference for a particular store for purchasing product.

### **Empirical Review and Hypotheses Development**

Many prior studies have found that social media marketing activities have a beneficial impact on brand recognition since social media users are more likely to share material with their linked peers (Bruhn et al., 2012; Hutter et al., 2013; Barreda et al., 2015; Bilgin, 2018; Seo & Park, 2018). It also implies that the more often you use social media, the more brand recognition you'll have. Other data imply that social media marketing efforts have an aftereffect on brand quality, brand equity, and consumer value (Stojanovic et al., 2018). As a result, Barreda et al. (2015) opined that social media activities have proven to be beneficial in increasing brand recognition. The use of social media as a means of communicating with clients is an option. Consumers communicate with brands on social media (Tsai & Men, 2013), and this contact has a substantial influence on

consumer purchasing decisions (Elwalda & Lu, 2016). The usage of social media will help in enhancing purchase decisions (Goodrich & de Mooij, 2014), as social media will promote active user engagement and affect customer behaviour (Seo & Park, 2018), by altering the purchasing decision-making process (Hudson & Thal, 2013). Purchase intention increases as a result of social media communication (Jalilvand & Samiei, 2012), which leads to purchase choices.

For social network marketing, Weston (2008) believes that brand recognition is critical. Widgets, he believes, are ideal instruments for establishing a visible presence in the online world. Widgets, he claims, provide firms with the opportunity to sell them and bring value to their business ecosystem (Bolotaeva, 2011). Companies encouraging their employees to participate in network marketing and develop an online community, could increase brand recognition. Nonetheless, these activities must be closely regulated to prevent any form of misuse.

We therefore hypothesize that;

- H<sub>01</sub>:** There is no significant relationship between media credibility and customer patronage of insurance firms in Port Harcourt.
- H<sub>02</sub>:** There is no significant relationship between interactive media and customer patronage of insurance firms in Port Harcourt.
- H<sub>03</sub>:** There is no significant relationship between media accessibility and customer patronage of insurance firms in Port Harcourt.

#### **Brand Awareness as a Mediator**

A preliminary evidence of brand awareness's mediation function comes from a research by Shabbir et al. (2010) on the impact of marketing campaigns on customer purchase intent, which indicated that the link occurs when brand awareness acts as a mediator. Sharifi (2014) further revealed that brand awareness has a mediating function in the interaction between the emotion triangle and future purchase intentions. Brand awareness will influence consumer decision making (Macdonald & Sharp 2000; Huang & Sarigöllü (2014), because many customers use it to evaluate purchasing decisions. There is a favorable association between brand awareness and purchasing decisions, according to several prior research that focus on brand awareness (Khuong & Tram, 2015; Novansa & Ali, 2017).

Brand awareness is a broad term that encompasses brand recognition, the ability to be recalled, as well as facts and opinions about the product (Bilgili & Ozkul 2015). According to Ekhveh and Darvishi (2015), brand awareness is linked to the information node in the memory; customers' capacity to recognize a brand in a range of situations represents their brand awareness. Brand awareness is defined by Jamil and Wong (2010) as a brand's recognition and recall. Brand awareness develops a strong memory link with a certain brand (Malik, Ghafoor, Hafiz, Riaz, Hassan, Mustafa & Shahbaz 2013). Brand awareness is one of the most important variables in generating brand added value, as well as one of the most important factors influencing customer understanding of the brand (Ekhveh & Darvishi 2015). Raising brand awareness, according to Jung and Seock (2016), Kumar and Gupta (2016), and Siali et al. (2019), will increase the possibility of considering brands while making purchasing decisions. Simply said, the greater the amount of awareness of a certain brand, the more likely that brand will be purchased. We therefore hypothesize that;

- H<sub>04</sub>:** Brand awareness does not have a mediating effect on social media platforms and customer patronage of insurance firms in Port Harcourt.

#### **Research Methodology**

The study adopted a descriptive survey design with the quantitative data collected through questionnaire and analysed empirically. The study was guided by four specific objective with four specified hypotheses which were tested. The population of the study was made up of customers of insurance firms that make use of the social media. Data was collected from four hundred and thirty three (433) customers from eighteen (18) insurance companies in Port Harcourt where only 421 of the questionnaire were found valid and useful for

analysis using Spearman Rank Correlation Coefficient with the aid of SPSS version 23.0 to test four (4) formulated hypotheses.

**Results and Discussions of Findings**

**Relationship between Media Credibility and Customer Patronage**

**Table 1 Correlation Analysis**

			Media Credibility	Customer Patronage
Spearman's rho	Media Credibility	Correlation Coefficient	1.000	.757**
		Sig. (2-tailed)	.	.011
		N	421	421
	Customer Patronage	Correlation Coefficient	.757**	1.000
		Sig. (2-tailed)	.011	.
		N	421	421

\*\* . Correlation is significant at the 0.05 level (2-tailed).

Table1 above reveals a Spearman's correlation coefficient of 0.757. This result indicates that there is a degree of strong linear relationship between media credibility and customer patronage of insurance firms in Port Harcourt. Since the P-value= 0.011 is less than 0.05, we therefore reject the null hypothesis one (H<sub>01</sub>) and accept alternate hypothesis one (H<sub>A1</sub>). The conclusion is that there is a significant relationship between media credibility and customer patronage of insurance firms in Port Harcourt.

**Relationship between Interactive Media and Customer Patronage**

**Table 2 Correlation Analysis**

			Interactive Media	customer patronage
Spearman's rho	Interactive Media	Correlation Coefficient	1.000	.921**
		Sig. (2-tailed)	.	.000
		N	421	421
	customer patronage	Correlation Coefficient	.921**	1.000
		Sig. (2-tailed)	.000	.
		N	421	421

\*\* . Correlation is significant at the 0.05 level (2-tailed).

Table 2 above reveals a Spearman's correlation coefficient of 0.921. This result indicates that there is a degree of very strong linear relationship between interactive media and customer patronage of insurance firms in Port Harcourt. Since the P-value which equals 0.000 is less than 0.05, we therefore reject the null hypothesis one (H<sub>02</sub>) and accept alternate hypothesis one (H<sub>A2</sub>). The conclusion is that there is a significant relationship between Interactive Media and customer patronage of insurance firms in Port Harcourt.



### Media Accessibility and Customer Patronage

**Table 3 Correlation Analysis**

			media accessibility	customer patronage
Spearman's rho	media accessibility	Correlation Coefficient	1.000	.714*
		Sig. (2-tailed)	.	.020
		N	421	421
	customer patronage	Correlation Coefficient	.714*	1.000
		Sig. (2-tailed)	.020	.
		N	421	421

\*. Correlation is significant at the 0.05 level (2-tailed).

The Table 3 above reveals a Spearman's correlation coefficient of 0.714. This result indicates that there is a degree of strong linear relationship between media accessibility and customer patronage of insurance firms in Port Harcourt. Since the P-value equals 0.020 which is less than 0.05, we therefore reject the null hypothesis one ( $H_{03}$ ) and accept alternate hypothesis one ( $H_{A3}$ ). The conclusion is that there is a significant relationship between media accessibility and customer patronage of insurance firms in Port Harcourt.

### Relationship between social media platforms and customer patronage with brand awareness as the Moderator

**Table 4 Correlations Analysis**

Control Variables			Social Media Platforms	Customer Patronage
Brand Awareness	Social Media Platforms	Correlation	1.000	.871
		Significance (2-tailed)	.	.000
		df	0	421
	Customer Patronage	Correlation	.871	1.000
		Significance (2-tailed)	.000	.
		df	421	0

In testing hypothesis four, partial correlation was used and the result as shown in the Table 4 above. With a coefficient value of 0.871 and  $p < 0.01$ , it is obvious that brand awareness has a significant effect between social media platforms and customer patronage towards insurance firms in Port Harcourt. The implication of the outcome is the rejection of the null hypothesis and the acceptance of the alternate hypothesis.

### **Conclusion and Recommendations**

The rise of social media has modified the consumer's role in sharing their experiences. Consumers have evolved from passive listeners or viewers to active participants. This growth is significant for companies because it suggests that they must not only create memorable events, but also promote them through social media. In doing so, corporations may discover that brand communities on social networking sites are useful for communicating any sort of experience. The study concludes that users' loyalty will be increased through increasing the usage of multi-media to share their experiences. The study therefore provides the following recommendations;

1. Marketers and managers should use social media marketing activities on Facebook properly, by having a full understanding of how social media functions. This is because social media marketing helps in building strong brand recognition for businesses.
2. Businesses should establish and maintain regular and direct contact with present and potential customers in order to build effective brand relationships.



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