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SCHOOL OF BUSINESS, POST GRADUATE STUDIES
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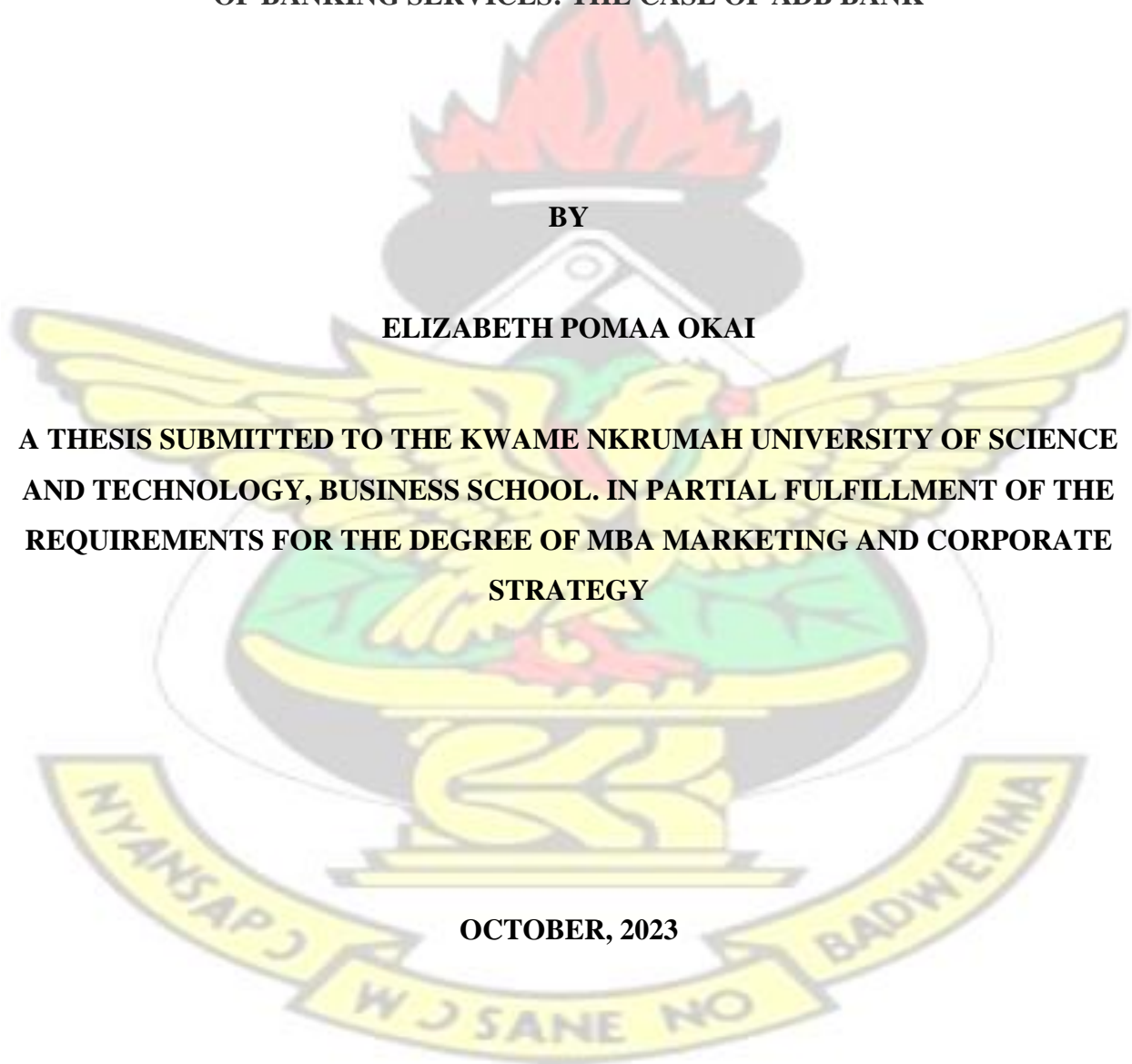
**EFFECT OF SOCIAL MEDIA ADVERTISEMENT ON CUSTOMER TRUST
OF BANKING SERVICES: THE CASE OF ADB BANK**

BY

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**A THESIS SUBMITTED TO THE KWAME NKRUMAH UNIVERSITY OF SCIENCE
AND TECHNOLOGY, BUSINESS SCHOOL. IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MBA MARKETING AND CORPORATE
STRATEGY**

OCTOBER, 2023



DECLARATION

I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person nor material which to a substantial extent has been accepted for award of any other degree or diploma at the University or any other educational institution, except where due acknowledgement has been made in the thesis.

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Finally, my sincere appreciation goes to my dear husband, my children and my entire family for their prayers and support.

God bless everyone who helped in the success of this study.



DEDICATION

I dedicate this research to the blessed memory of my late father, C/INSP James Okai.

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ABSTRACT

This study main aim is to explore the effect social media advertisement on customer trust. The study is case study research combined with descriptive design. The study uses purposive and convenient sampling technique. The population of the study is ADB Bank customers in Kumasi Metropolis. Questionnaires are used to collect the data for the study. Statistical tools such as mean, standard deviation, frequencies, percentages and simple regression analysis, are used to present the data. The study included a sample of 59 employees, and 278 ADB customers. The study's findings revealed ADB Bank uses social media advertisements in marketing its services. The social media sites identified as used by the bank are Facebook, WhatsApp and YouTube. The study also concluded that social media sites of the bank are accessible, secure, and user friendly. It is also concluded. The level of trust among ADB Bank customers in its services is high. Lastly, it is concluded that social media advertisement of the Bank has significant positive effect on customer trust. It is therefore recommended that the bank takes steps to ensure its social media sites are protected to keep customers level of trust now and the future

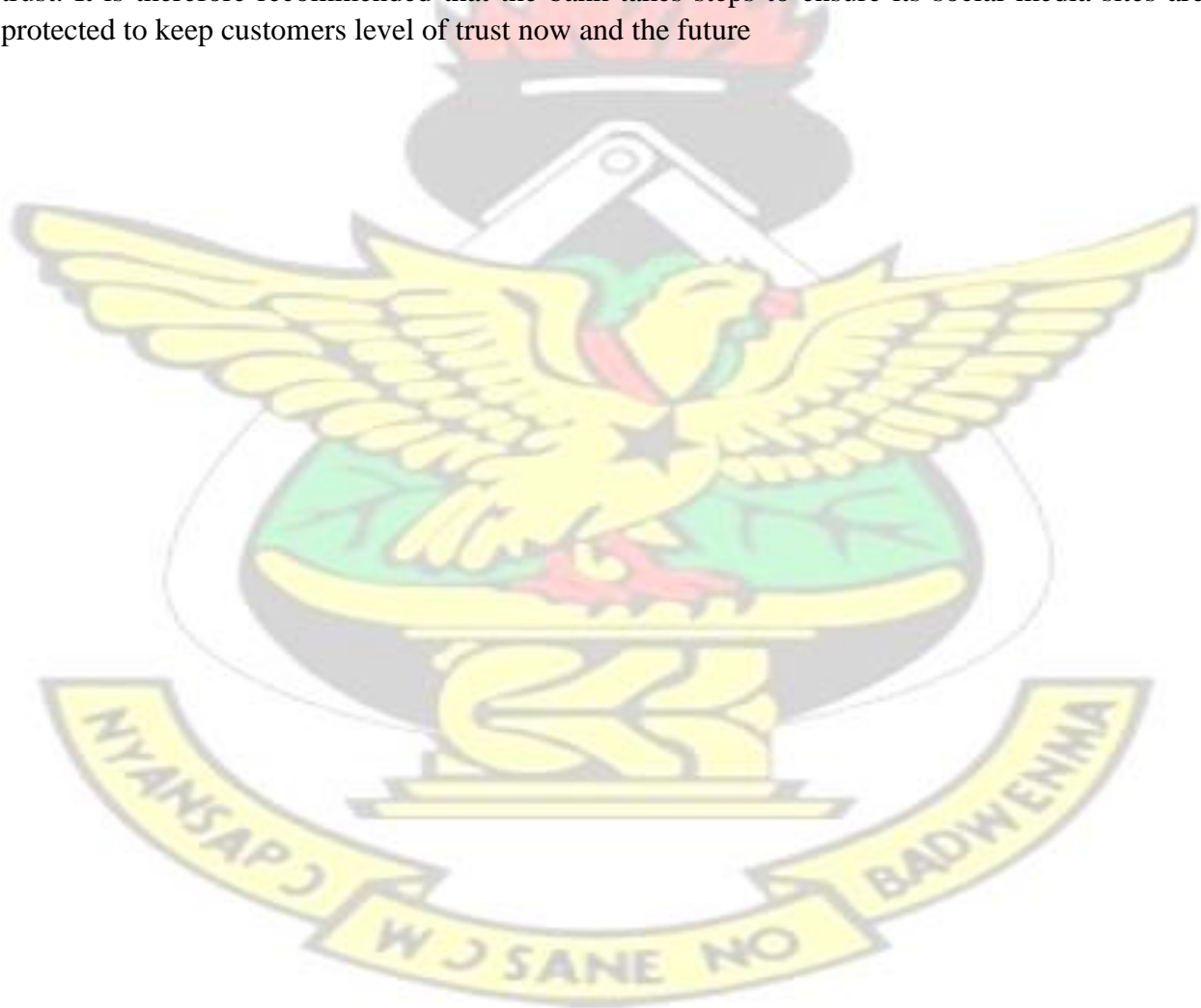


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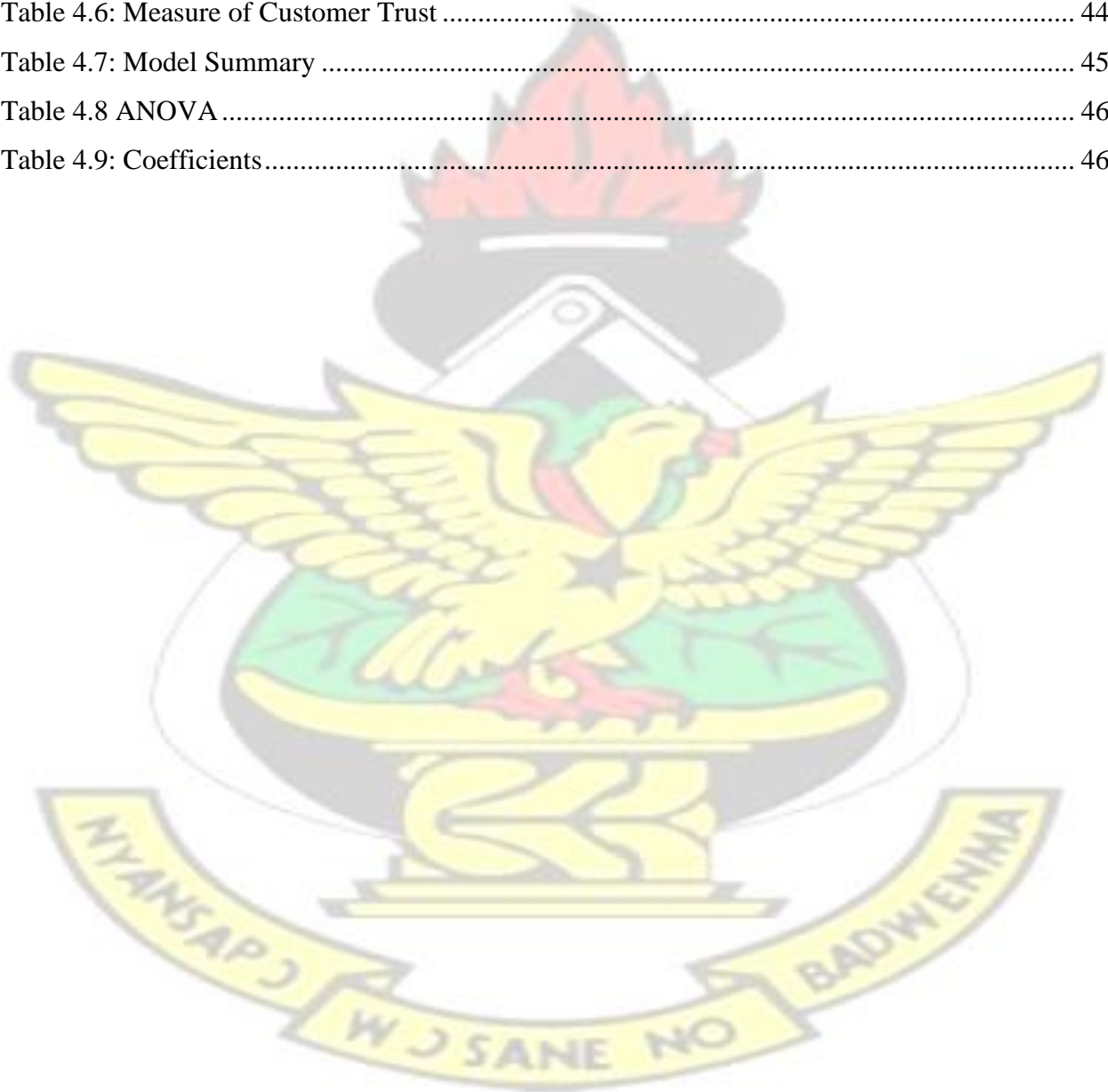
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CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

Social media plays a crucial role in our daily lives. With social media today, we can express our views on other people, events, things and other things. Social media is regarded as one of the drivers of customer behaviour in marketing world today. According to Mangold and Faulds (2009), social media influences information processing, attitude development and post-purchase behaviour. Following the rise of the internet and smartphones, it is evident that customers choose interactive media like Facebook, YouTube, Instagram and Twitter over traditional media like radio, magazines and television, etc, for sharing of information and also acquiring information (Vollmer & Precourt, 2008; Lempert, 2006). To Solomon (2011), social media usage is increasing daily. According to Kaplan and Haenlein (2010), social media is a much more cost-effective way to reach out to customers than traditional methods are. Businesses can communicate with their clients at any time and user-generated content will be made easier. Businesses frequently discuss their marketing initiatives on social media.

Social media, according to Foux (2006), transmits messages instantly. Before launching a major advertising campaign, a company can use social media to promote its products and announce the launch of new products (Chen, Fay, & Wang, 2011). Social media is a component of marketing strategies. When promotion is done through social media, its impact is very great (Sajeeb, 2020). It is a potent instrument for promoting banking and financial services including interest rates, loan options, bancassurance, remittance, online transactions and many more. Social media platforms enable close relationship between businesses and customers, which fosters social cohesion (Chi,

2011; Sajeeb, 2020). Through social media, businesses may create an image community. Businesses should include a strategy for social media in their business plan (Sjeeb, 2020). Social media marketing enables businesses to interact with and communicate with customers who may have a beneficial impact on their marketing goals (Tsitsi et al, 2013). However, social media advertisements are used to promote goods and services. Social media marketing provides a platform for finding large audiences across all business (Balaram & Mohan, 2018)

Banks are crucial in achieving a significant economic growth (Ayeasha, Jannat, Fakir & Das, 2021; Misshra, 2008). The accomplishment of every business is its target customers. A lot of thought and targeted approach is about access to sell products and services to a target customer. Social media marketing now encompasses the integration of all marketing components, not only the inclusion of online media outlets (Ayeasha et al., 2021, Mishra, 2008). To Allred and Addams (2013), bank services are intricate and highly dependent on information sharing, which has a lot to do with adding value to their services.

Customers now want to purchase products from brands they are familiar with and like. As a result, companies that wish to outperform their rivals must convince customers to love their products and brands. Even though customers are familiar with and willing to buy a product, Macdonald and Faulds (2009) noted that customer awareness is still a key component in influencing purchase decisions. When customers are ready to make a decision and the brand is the first thing that pops into their heads, it indicates that the products and services has a strong recognition. This means that products or services with greater recognition would have a larger market share. Customer awareness and customer trust mostly influence them when considering buying a product or a

service (Balaram & Mohan, 2018). The increasing of customer awareness has made consumers choose to buy their favourable products and services. Therefore, if businesses want to overcome their competitors, they have to make customers adore their products and services.

As customers have grown and gotten more affluent, banking in Ghana has become extremely competitive. Customers change banks in search of service providers that can live up to their expectations. Others will cease to doing business with the bank if it cannot live up to its standards and will close their accounts. Other banks may become uncompetitive as a result of these issues, and some may even be forced into liquidation in the long run. Therefore, while developing a business strategy to win over customers, customer awareness and trust must be given a lot of consideration. It is even good that banks strategically improve on their marketing tools by including social media advertisements. This study therefore wishes to assess the effect of social media advertisements on customer trust of banking services using ADB bank as a case study.

1.1 Statement of Problem

Banks are set up to provide banking services such as savings, raising money for growth of small and medium businesses, giving loans to the public to foster individual growth and to ensure industrial endeavours. Due to the competitive nature of the banking industry nowadays and the growing demands of customers of the industry, building customer trust and creating customer awareness cannot be overlooked. Moreover, customer of late switch from one bank to another in search of services that meet their needs (Tandoh, 2020). According Tandoh (2020), some customers close their account due to poor services. These problems if not check could render some banks non-competitive in the short run and a possible liquidation in future.

Banks strives to be innovative in bring out new products and services as well as regulations that would increase customer trust. Nevertheless, the ability to clearly understand customer needs results in a discrepancy between those needs and customer trust, which leads to customer uncertainty. From Faramarzpour and Mahmoudzdeh (2015), banks could narrow this discrepancy between what is expected and what is really obtained in order to increase customer trust. The profitability and capacity to compete are both impacted by the inability of banks to build customer trust.

These discrepancies could be address using social media platforms (Alalwan, Rana, Algharabat & Tarhini, 2016). However, the question which is begging for an answer is that: are banks using the social media platform in advertising its services? Does the use of social media platform have anything to do with customer trust? With the advent of smart phones, laptops and tablets, which have come to replace desktop computers, books, watches and radios. Advertising has become so simple to promote corporate brand (Zhu & Chen, 2015). Posting of content and sharing of information on social media platforms such as YouTube, Twitter, Facebook and Instagram have become simple (Gensler, Volckner, Liu-Thompkins & wiertz, 2013). Consequently, this study is being done to assess the effect of social media advertisements on customer trust of banking services using ADB bank in Kumasi Metropolis.

1.2 Objectives of the Study

The main objective of this study is to assess the effect of social media advertisements on customer trust of banking services. The specific objectives of the study are to:

1. examine the level of social media advertisements usage by ADB Bank customers in accessing the bank services in Kumasi Metropolis
2. assess the level of customer trust of ADB Bank services in Kumasi Metropolis
3. investigate the effect of social media advertisements of ADB Bank services on customer trust

1.3 Research Questions

1. What is the level of usage of social media site by customers of ADB Bank in accessing its services?
2. What is the level of customer trust of ADB Bank services?
3. What is the effect of social media advertisements of ADB Bank services on customer trust?

1.4 Significance of the Study

This study seeks to examine the influence of social media advertisements on customer trust and customer awareness of banking services. The study will potentially be of great benefit to ADB Bank as well as the banking industry since the study shall reveal the effect of social media advertisements on banking services. It will also reveal what constitute customer trust and awareness. This will help the industry to find out how they can improve customer trust and customer awareness so they can keep their businesses. Bank customers will find out how social media influence their trust and awareness of banking services. It will also be of great importance to the researcher since it will improve her understanding on social media advertisement and how

it influences customer trust as well as customer awareness. Students of marketing will feed on the outcome of the results of this study to make it effective and efficient.

1.5 Overview of Methodology

This study is case study research combined with descriptive design. The study concentrated on ADB Bank because of its proximity to the researcher. The researcher works with the bank and this will help her understand the bank customers when it comes to social media advertisements by the banks. The study will use purposive sampling techniques since it will concentrate on ADB Bank staff and customers who use one or more social media apps. The population of the study will be all the ADB Bank customers in Kumasi Metropolis. questionnaires will be used to collect the data for the study. The data when collected shall be analysed using SPSS version 22.0 for windows 10. Statistical tools such as mean, standard deviation, frequencies, percentages and simple regression analysis, shall be used to present the data.

1.6 Scope of the Study

The study looks at the marketing of banking services through social media apps. The study covers all customers of ADB Bank branches in Kumasi Metropolis. it is restricted to the bank's customers who use social media apps.

1.7 Organisation of the Study

This study has five chapters, with the first chapter covering the general introduction of the study. The previous studies on the topic were looked at and presented in chapter two. The methods and procedures employed in this study were presented in chapter three. The population, sampling

method, data collection as well as ethical consideration were covered in chapter three. Chapter four covers the data analysis and data presentation. The fifth chapter deals with summary and conclusion of the study results. The chapter five also presented the recommendation of the study.

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CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter discusses the previous studies on the topic under study. This chapter covers three main areas, which are conceptual review, theoretical review and empirical review. The chapter also covers the conceptual framework of the study.

2.1 Conceptual Review

This section covers all the concepts in the study's topic. Here, the review will cover the concept of marketing, social media advertisement, customer trust and banking services.

2.1.1 Marketing

Marketing is the technique used to identify the goods or services that customers would find interesting (Balaram & Mohan, 2018). Creating, conveying, and delivering value to customers as well as maintaining customer relationships to the advantage of the company and its stakeholders are all part of the business function known as marketing (Madsen, 2016). Service businesses employ the marketing strategy, or the 7Ps, to accomplish their marketing objectives. The marketing mix is a collection of tools that was first made up of four components chosen by businesses: product, price, promotion, and place. Personnel, physical assets, and procedures were added as extra components since marketing for service organizations is more customer-focused than it is for product firms, necessitating a different sort of marketing mix (Jain, 2013; Llonch-Andreu et al., 2016). The four Ps include promotion. Marketing communication is a term that

frequently refers to promotion (Masterton & Pickton, 2014). Television, newspapers, radio, and magazines are examples of conventional advertising outlets (Mahrous & Abdelmaaboud, 2017; Saravanakumar & SuganthaLakshmi, 2012). Social media, according to Clark and Melancon (2013), however, has taken over as the top avenue for marketing communications.

Since the emergence of the internet, marketing, marketing communication, and marketing communication medium, according to Erragcha and Romdhane (2014), have quickly evolved. The use of the internet and e-commerce in business operations and product/service marketing has changed dramatically (Bashar, Ahmad & Wasiq, 2012). The internet's advent as a media delivery system as a result of the technical and digital revolution has changed how people connect and conduct business as well as the global media and communication landscape (Bashar *et al.*, 2012; Kaul, 2012). The growth of digital communication is reaching its pinnacle thanks to the confluence of communication and the internet, with media and communication playing a crucial and defining part in this revolution (Kaul 2012). The complicated interactions between businesses and their clients have been profoundly altered by the emergence of digital media, which has made it possible for businesses to interact with customers online via social media (Martín-Consuegra, Díaz, Gómez & Molina, 2019; Kaul, 2012). The platforms that enable communication through a particular social media tool or channel are referred to as social media (Liu, Tsai & Tao, 2020). An example of internet marketing is social media marketing, which promotes a company's goods and services to the target market using social media platforms (Llonch-Andreu, López-Lomelí, & Gómez-Villanueva, 2016; Ramsaran-Fowdar & Fowdar, 2013). Social media enhances a company's marketing efforts by providing creative ways to implement fundamental marketing strategies (Marti-Consuegra, 2019). Several scholars (Clark & Melancon, 2013; Farooq & Jan, 2012) hold

the opinion that social media present a marketing opportunity that transcends the conventional middleman and allows businesses to sell their goods/services and engage with customers directly on a deeper and more personal level. With the growth of social media and the internet, it has become more crucial than ever for marketers, especially banks, to use social media marketing to draw in and keep customers. To Clark & Melancon (2013) and Muhammad and Abdul (2012), this is done to stand out from the competition and strengthen their competitive edge.

The interest of the customer in the handling and acquisition of the items is referred to as customer engagement. Engagement with customers makes it easier for them to communicate with the business. Purchasing intention refers to a customer's desire to buy a product soon (McKinsey & Company, 2018; Espejel, Fandos & Flavian, 2008). Customer involvement and social media marketing have been found to have a favourable relationship (Farook & Abeysekara, 2016). Saleema and Rutsha (2014) show how social media influences consumers' propensity to buy. According to Sultana, Abdullah, and Tabassum (2013), banks should continue to use a structured communication system to advertise their services on social media. Customers are expecting banks to provide a wider range of services. Customers demand quick and efficient services (Faramarzpour & Mahmoudzadeh, 2015). Customer retention and satisfaction are founded on marketing principles (Khan 2013). Marketing is the technique used to identify the goods or services that customers would find interesting (Martín-Consuegra *et al.*, 2019).

2.1.2 Social Media Advertisement

According to Alalwan (2018), technology surrounds and governs people's daily lives. Faster data processing is made possible by the development of 4G and 5G, and new devices like smart phones,

laptops, and tablets replace landlines, desktop computers, books, watches, radios, and methods of watching broadcast television (Zhu & Chen, 2015). Social media teaches users new ways to behave. Social media platforms like Facebook, Twitter, Instagram, LinkedIn, and YouTube have been popular for ten years because they allow users to share content, connect with others, and create virtual user accounts (Godey, Manthiou, Pederzoli, Rokka, Aiello, Donvito, & Singh, 2016; Gensler, Volckner, Liu-Thompkins & Wiertz, 2013). Social media has the potential to draw in new users who could end up becoming customers in the future (Luarn, Lin & Chiu, 2015).

Modern markets' dynamics are altered by social media (Helal, 2017). Social networking is improving relationships between businesses and their customers (Minton, Lee, Orth, Kim & Kahle, 2012). Social media are internet tools, platforms, and media that promote communication, teamwork, and content sharing (Lindh, Rovira Nordman, Melén Hånell, Safari, & Hadjikhani, 2020). Blogs, social networks, content communities, forums, and content aggregators are all signs of Web 2.0. (Le & Duong, 2020). Social networking sites and company strategies that link strategic value to operational performance are related (Lindh *et al.*, 2020). Social media boosts brand recognition, encourages purchasing, and offers pre- and post-purchase contact (Ngai, Moon, Lam, Chin & Tao, 2015). According to Khanum, Nagrami, and Trivedi (2016), social media offers banks a variety of opportunities for tailored marketing, better product and service development, more sales, better service, and improved brand value. As a result, banks use social media as part of their marketing plan (Martins, Costa, Oliveira, Gonçalves & Branco, 2019). Banks in Ghana are offering a variety of services at low prices and interacting with customers online. Therefore, the purpose of this study is to evaluate how social media advertisement affects customers' trust in accessing banking services using ADB Bank as a case study.

2.1.3 Banking Services

The banking industry is critical to a country's economic development because of its ability to enhance GDP growth and reduce unemployment (Kumbirai & Webb, 2010). An efficient banking sector contributes to a nation's economic growth by encouraging technological advancement, bridging the gap between a nation's need for savings and investment, providing funding to business owners who successfully implement novel products and production techniques, allocating a nation's limited resources to the most lucrative avenues, and identifying and funding profitable investments (Abubakar & Gani, 2013; Awdeh, 2012). An economy's long-term viability, however, could be threatened by a weak banking sector, which could also cause a financial crisis that could worsen the economic crisis (Priporas, Stylos, Vedanthachari, & Santiwatana, 2017). Banks provide customers with a range of banking products and services (Chavan, 2013).

Customers are the focus of the banking sector, which provides financial services, therefore maintaining strong ties with them is essential to the business's success (Karim & Chowdhury, 2014). Bank managers and marketers should work to strengthen customer connections because doing so will boost customer retention and happiness, which will ultimately increase the firm's profitability (Rizan et al., 2014). As a result, in the banking sector, customer retention and happiness are crucial. Banks have a significant role in supporting the government because they are the primary lenders to consumers and businesses (Rather & Hollebeek, 2019). Banks provide loans to customers for the purchase of assets like homes, cars, and refrigerators as well as loans to retailers and wholesalers so they can stock the commodities they sell. By offering loans for consumptive activities, this raises the level of living for customers (Chand, n.d.). Through these loans, banks stimulate the economy by enabling businesses and customers to make investments

that go beyond their available resources (The Herald, 2013). A bank's stability can also be evaluated through its lending. Banks that are able and willing to lend money are seen as being more stable than those that frequently turn down loan requests from their customers (Mamman & Hashim, 2014).

In addition, banks are the primary direct suppliers of liquidity, giving lines of credit in addition to demand deposits that can be withdrawn at any moment. This shields households and businesses from unforeseen cash flow issues (Baily & Elliot, 2013). Additionally, banks support the financing of both domestic and international trade by offering foreign exchange services to importers and exporters of goods (Chand, n.d.; Claessens, Hassib & van Horen, 2014).

Over the last few decades, technology has revolutionized how the banking business operates (Adewoye & Omoregie, 2013; Malhotra & Singh, 2009). Due to severe competition, high concentration, and a rapidly changing business environment, banks find it difficult to gain a strategic advantage only through banking products (Rizan, Warokka, & Listyawati, 2014). Customers can easily switch from one bank to another due to bank concentration, so banks must develop more effective marketing techniques to retain customers (Rizan et al., 2014). According to Rizan et al. (2014), globalization has exacerbated the banking sector's problems, prompting institutions to recognize the importance of customer retention. Previously, marketing efforts were focused on closing a contract and attracting new consumers (Rizan et al., 2014). However, it is clear that retaining current customers is more profitable than acquiring new ones (Akhter, Jannat, Fakir, & Das, 2021). As a result, firms devise strategies to assess and ensure customer retention (Mamman & Hashim, 2014).

2.1.4 Overview of banking sector in Ghana

The banking industry in Ghana provides services such as lending money, accepting client deposits, issuing account statements, transferring monies from one client's account to another, or from one entity to another firm or person, and so on. As a result of the above, the financial sector was restructured in 2017 to protect the safety of both customers and the industry (BoG, 2019).

Banking services are important. According to BoG (2019), there are 23 banks, 14 of which are owned by foreigners and 9 by Ghanaians. The 23 banks have 1,225 branches spread over the nation's 16 regions, according to the BoG 2019 report. Investment, advances, and deposits were the bank services listed in the BoG (2019) report. According to Obuobi, Nketiah, Awuah, and Amandi (2020), the Bank of Ghana ordered the banks to recapitalize their operations by raising their minimum capital in 2017. This had a significant positive impact on the banks' performance.

Since the implementation of the banking reforms in 2017, the banking sector has seen improvements in its return on asset, return on equity, and capital adequacy ratios (BoG, 2020 report). This is a sign that the banking sector of the Ghanaian economy is developing and that banks need to find ways to attract additional employees, particularly young people, to their operations.

2.1.5 Level of trust among bank customer

Marketing strategy has developed over time, according to Dwivedi, Johnson, Wilkie, and De Araujo-Gil (2018). The purpose of marketing used to be to persuade clients to buy goods or services by continuously exposing them to advertisements. Marketing, on the other hand, focuses

on building rapport and trust through effective two-way communication (Dwivedi et al., 2018). Over the last ten years, trust has grown in importance in the marketing industry, and it is now acknowledged as a critical mediator of customer relationship marketing (Madjid, 2013). When there is trust between clients and firms, it is viewed as stable and collaborative in the business sector (Gamboa & Gonçalves, 2014). Trust is the belief that one partner, the client, has in the ability and reliability of the business to deliver goods and services (Rizan et al., 2014). Trust is defined as one partner's conviction in the ability and dependability of a firm to offer goods and services (Rizan et al., 2014). Hsiao and Chen (2018) define trust as "the conviction that one party will uphold their end of the bargain and that the other party's word or promise is trustworthy." Trust is essential in developing and maintaining customer connections, as well as improving client loyalty to the organization (Hsiao & Chen, 2018; Rizan et al. 2014). Customer satisfaction and retention should increase when the client has faith in the company (Gamboa & Goncalves, 2014).

The relationship between trust and purchase intention has already been widely examined in the context of online purchasing. Hapsari, Clemes, and Dean (2017) investigated how individual consumers' privacy expectations are influenced by their intent to make online transactions. According to Harrigan, Evers, Miles, and Daly (2017), customers' expectations for satisfaction, long-term profitability, and customer retention can be addressed through promise, reputation, and offline presence. Customer trust has three major components, according to Cheng, Gan, Imrie, and Mansori (2019): perceived credibility, perceived integrity, and perceived goodness. According to Cheng et al. (2019), the intentions of e-shops and online customers to repurchase products are heavily influenced by their purchasing experiences and the level of trust they have in those

retailers. Harrigan, Evers, Miles, & Daly (2018) and Ho and Chung (2020) revealed a substantial association between customers repurchase intentions and their level of trust when they shop online. According to Ho and Chung (2020), consumers' purchase intentions for online purchases were significantly influenced by their level of trust. Cheng et al. (2019) examined the connection between trust and purchase intention in the setting of online grocery shopping and discovered a favourable link. Lee and Jeong (2014) discovered in the multi-channel banking scenario that consumer trust in offline banking services promoted the consumer to use the bank's online banking services. Pansari and Kumar (2017) investigated customers' perceptions of brand trust and repeat patronage and found that brand trust was inextricably linked to customers' level of fulfillment and purchase intention. The presence of marketers fosters familiarity in social media, which may influence the urge to make a purchase. Customer trust is measured by how much a customer trusts a company's information or message (Patricks, Libaque-saenz, Fan, & Chang, 2020). Allport (1934) defines customer perception as their opinion of a company and its offerings.

client trust is an important aspect in enhancing client retention (Patricks et al., 2020). Boohene (2013) proposes a high positive association between customer trust and client retention, which agrees with this assumption. Customers that have faith in a company will stick with it and even suggest others to it (Patricks et al., 2020). For firms that rely on marketing, the best course of action is to build client trust and convenience. client retention and pleasure, which are directly tied to client trust in the organization, play a significant role in sales growth (Boohene 2013). Customer retention is influenced by trust in the firm; hence it is vital for businesses to understand how customers feel about social media trust (Hamid et al. n.d.). Customer retention is influenced by trust in the firm; hence it is vital for businesses to understand how customers feel about social

media trust (Hamid et al. n.d.). Trust in the context of social media has been extensively studied (Hamid et al., n.d.). When using social media as a marketing tool, trust and customer retention are directly related (Hamid et al., n.d.). According to Pe'rez and Rodr'guez Del-bosque (2015), customers are prepared to connect with businesses via social media if they believe they can trust them.

2.1.6 Social media tools used in banking services

Banks may boost their customer base by selling their services on social media since they need more individuals to support their initiatives and improve performance. Nowadays, social media sites like Facebook, Twitter, LinkedIn, Instagram, and YouTube have captured the hearts of millions (Gensler, Volckner, Liu-Thompkins & Wiertz, 2013).

Facebook reported that as of 2014, there were more than 1 billion active Facebook members globally. There are more than 150 million Facebook users in the USA alone, closely followed by 70 million users in Brazil and roughly 65 million users in India (Facebook, 2015). For any banking industry wishing to expand operations, this gives a fantastic opportunity. Social networking sites like Facebook, Twitter, and MySpace have been providing businesses with innovative ways to market, advertise, promote, and sell their goods and services in recent years. This has ultimately aided businesses in boosting production and profits (Richardson & Gosnay, 2010).

Social networking and media technologies targeted toward business activities are thought to have the ability to provide organizations with a particularly distinctive style of communication and business processes, which can ultimately lead to performance (Castellas, 2011). Research on this

unusual phenomenon is encouraged by well-known business and technology magazines. Academics (Assensoh-Kodua, 2014; Chesbrough, 2010; Cohen, 2009; Pallis, 2010) and organizations (McKinsey Global Institute, 2012) have stepped up study in this area in order to exploit the potential benefits of social networking in the corporate sphere.

In order to acquire a competitive edge in the delivery of customer care, the banking sector continues to invest in the marketing potentials of social media tools for banking. When thoroughly investigated and managed, social media usage could make a significant difference. Customers of banks can conduct transactions through social media sites in some countries, but little is known about how this tool is used for banking in South Africa, according to research. According to the survey, ABSA has over 145,000 Facebook fans, with more than 4,000 of them actively engaged with the page. The survey also revealed that ABSA only interacts with 2.8% of its Facebook fans and primarily uses the platform "as a promotional tool for their campaigns and events,"(Assensoh-Kodua, 2014, p.4).

According to the report, the First National Bank (FNB) of South Africa has more than 420,000 Facebook likes and more than 5,000 active users on its page, but only engages with 1.2% of those users. The report did point out that FNB uses its page in a variety of ways, though. "They cooperate with users to increase brand awareness and use it as a promotional tool." 3.8% of South Africa's 9.2 million Facebook users like the FNB page. By connecting their mobile banking profile to their Facebook profile, South African FNB has made it possible for their users to conduct financial transactions on the social networking site. The FNB Bank service can be used to examine balances and lottery results as well as buy prepaid airtime, text messages, and smartphone data bundles.

Additionally, FNB clients can purchase gift cards that can be used to purchase prepaid airtime or cash, and then sent as gifts to friends on Facebook (Moneyweb, 2014).

2.1.7 Relationship between social media advertisement and customer trust

The TST defines trust as a concept that agents evaluate in terms of cognitive components (Castelfranchi & Falcone, 2010). Between a trustor (the person who grants the trust) and a trustee, TST views cognitive trust as a relationship component (trust receivers). Customer trust, according to Ba and Pavlou (2002), is the reliance of a customer on the company's information or communication message.

Most banks recently began emphasizing customer service and personality research, resulting in a deep and friendly relationship with their clients (Cohen, 2009). Such community development is crucial since every interaction with a bank occurs throughout life, from going to college to purchasing our first automobiles and establishing a home to beginning a business and saving for retirement. In the past, this was not the case. When we think of banks, we frequently picture stern-faced guys in suits turning down clients' requests for auto loans or mortgages. As the world changes, banks are working to strengthen ties within the community surrounding their goods and services.

Social networking is a platform that many businesses utilize to learn what their customers think of their goods and services. Its primary goal is to learn how customers feel about their goods and services in order to improve them or create new ones (Cohen, 2009). It was discovered that the business' marketing division uses social media platforms to research customer wants and then uses

that information to develop new goods and services. The study also showed that the Bank was able to identify many potential clients when they were in their late teens by using social media communication tools and online questionnaires to create a financial lifecycle for its consumers. Banks have been able to find characteristics that are crucial in selling their goods and services to clients with additional research using social tools (Cohen, 2009)

2.1.8 Level of usage of social media advertisement by bank customer

The banking industry these days are providing product services to its customers and it has become competitive. Promoting on social media is a successful way to attract new and returning clients. The industry must always make sure that its marketing strategies, such as the usage of social media, will increase the trust of its customers. According to a study by Sajeeb (2020), customer trust significantly affects the likelihood that a consumer will use a bank's services. According to Sajeeb, when bank management focuses on social media, client trust may increase (2020). People now utilize technology on a daily basis, and it is increasingly important to leverage it to increase customer confidence (Alalwan, Rana, Algharabat & Tarhini, 2016). According to Lee (2013), social media increases client confidence in banking services.

Customer trust and social media marketing have been found to have a favorable relationship (Farook & Abeysekara, 2016). Saleema and Rutsha (2014) show how social media influences consumers' propensity to buy. According to Sultana, Abdullah, and Tabassum (2013), banks should continue to use a structured communication system to advertise their services on social media. Customers are expecting banks to provide a wider range of services. Customers demand quick and efficient services (Faramarzpour & Mahmoudzadeh, 2015). According to Khanum,

Nagrami, and Trivedi (2016), social media offers banks a variety of opportunities for tailored marketing, better product and service development, more sales, better service, and improved brand value.

2.2 Theoretical Review

The theoretical perspective, as is well known, serves as the basis for the hypothetic-deductive study. It is a conceptual model that clarifies the connections between the variables. Social media is the means by which individuals communicate with one another in a variety of online communities and networks. Banking advertisements are a type of marketing communication that aim to motivate, influence, or trick their target audience. The ability to produce the desired result is what determines how effective an advertisement is. Efficiency in advertising mainly refers to how much time, effort, or money is spent on achieving a goal or particular result. Customer happiness is influenced by how well a company's goods and services meet consumer expectations. Because they are unaffected by other elements, social media, banking commercials, ad effectiveness, ad efficiency, and other variables are independent of one another. These factors, on the other hand, have a substantial impact on customer trust.

2.2.1 Social Penetration Theory

The study used the social penetration theory, which explains the function of disclosure in the growth of relationships, and concentrated on the relationship-building effects of self-disclosure (Altman & Taylor, 1973; Carpenter & Greene, 2016). The process of social infiltration is described using the onion model as a framework (Carpenter & Greene, 2016). Self-disclosure is used to increase intimacy in relationships, as well as through breadth, depth, and the reciprocity standard

(Pan, Crotts&Sigala, 2012). Social penetration proceeds through several phases in order to create relationships. The concept has influenced the development of a number of ideas in relationship building and information management, as well as the benefits and costs associated with social penetration (Altman & Taylor, 1973). Similar to social exchange theory, social penetration theory examines how human transactions build bonds (Altman & Taylor 1973). The former, on the other hand, can explain behavior at aggregated and organizational levels, whilst the latter concentrates on individual and dyadic levels. Self-disclosure is used to increase intimacy in relationships, as well as through breadth, depth, and the reciprocity standard (Pan, Crotts&Sigala, 2012). Social penetration proceeds through several phases in order to create relationships. The concept has influenced the development of a number of ideas in relationship building and information management, as well as the benefits and costs associated with social penetration (Altman & Taylor, 1973). Similar to social exchange theory, social penetration theory examines how human transactions build bonds (Altman & Taylor 1973). The former, on the other hand, can explain behavior at aggregated and organizational levels, whilst the latter concentrates on individual and dyadic levels. The manner and frequency of contact, both of which can be easily tracked online via social media platforms, may allow you to measure the intensity of a connection. According to a new privacy complaint filed against Facebook, adhering to the complex standards for social penetration is critical (Gaudin 2010).

2.3 Empirical Review

Investigation of the cause-and-effect relationship between customer trust, loyalty, and repurchase intention was the aim of a study by Nischay, Ghanda, Chack, and Kaur (2015), where the importance of perceived corporate social responsibility (CSR) had to be considered. Through the

use of a custom-made and customized questionnaire, data were gathered from diverse demographic populations in India. Two constructs were changed to match the needs of the current investigation after being adopted from earlier research. Utilizing the Factor Analysis Test and Croanbach's Alpha Reliability, collected data from various demographics were examined. To determine how perceived CSR affects customer trust, loyalty, and repurchase intent, hierarchical regression was used. When perceived CSR is utilized as a moderator between customer trust and customer loyalty, the association between customer trust and customer loyalty becomes even more important, according to the results of Hirerihal regression. The current study's findings also show a substantial positive association between customer trust and repurchase intention, but this relationship becomes even more significant when perceived corporate social responsibility (CSR) is taken into account as a moderator. The study did not specifically address social media advertising.

Nadeem (2015) sought to investigate the indisputable impact that social media has had on customer loyalty. Nadeem (2015) used case studies, research publications, and web surveys to carry out his study while adhering to a high standard of content analysis. According to the study's findings, businesses who are successful in making a more personal connection with their clients will be better positioned to benefit from increased brand loyalty and conversion rates. His study did not examine how social media affects consumer trust, though.

The purpose of Hasan and Sohail (2020) was to better understand the reasons of social media marketing, the effects on customers' purchase intentions, and how local and national brands control these interactions. Online data was collected from 343 Saudi Arabians who use social media. The research model was empirically tested using structural equation modeling. Brand trust, brand

community, awareness, and interaction were discovered to influence purchase intention. Brand origin influenced the connections between brand trust and interaction with purchase intention.

Akhter, Jannat, Fakir, and Das (2021) advised banks on how to use social media marketing and which social networks to use. The data is collected using both an in-person interview and a structured survey. A total of 130 surveys were delivered to bank customers. Twenty bank employees from various branches took part in in-depth interviews with the author, which were conducted using semi-structured questions. The majority of respondents believe that social media marketing in the banking industry is advantageous. Facebook and YouTube are the finest social media venues for promoting banks because the majority of people in Barishal use them. While this study will take into account social media advertising and client trust, Akhter et al. (2021) did not.

In order to assess the quality of the customer-brand relationship, Wibowo, Chen, Wiangin, Ma, and Ruangkanjanases (2021) looked at social media marketing activity (SMMA) and customer experience (CX). These two factors can influence the customer's behavioral outcomes, such as their intention to make a purchase, stay loyal to the brand, and participate in marketing campaigns. Using SmartPLS 3, measurements and analysis were performed on the 413 online questionnaire surveys. The findings demonstrate that SMMA and CX have a considerable impact on the quality of the customer connection, which has a favorable effect on consumer behavioral outcomes. This study will examine the impact of social media advertising on consumer trust, whereas Wibowo et al. (2021) did not.

Majeed, Asare, Fatawu, and Abubakari (2022) set out to investigate the relationship between social media engagement and repurchase intention in the hospitality sector. Information was gathered from hotels in Ghana's three main business centers. Respondents in the chosen cities provided a total of 504 valid answers. The data were analyzed using the (PLS-SEM) technique utilizing SmartPLS software (Majeed et al., 2022). Their findings demonstrate a favorable and significant association between customer satisfaction and the components of customer involvement. The relationship between customer satisfaction and repurchase intention was shown to be mediated by two involvement characteristics (contribution and consumption).

Kiaa, Kiab, and Ghalandari (2022) sought to present an ethical framework for the use of social networks in the delivery of goods and services while upholding customer accountability. The study was qualitative, and process team analysis was the methodology used. The study's target audience was professionals in the banking sector. Fourteen banking specialists were chosen using a deliberate sampling technique. The tool used to acquire the data was an interview guide. The study's conclusions showed that among the elements influencing customer loyalty in social networks are competitive advantage, social responsibility, customer ethical attitude, ethical branding, ethical-organizational factors, service innovation, ethical communication, content sharing, validation, cyberspace, customer value, customer trust, customer awareness, ethical advertising and marketing, customer desire, customer acquisition and retention, and ethical advertising and marketing. The purpose of the current study is to determine how social media advertising affects consumer trust in banking services.

2.4 Conceptual Framework

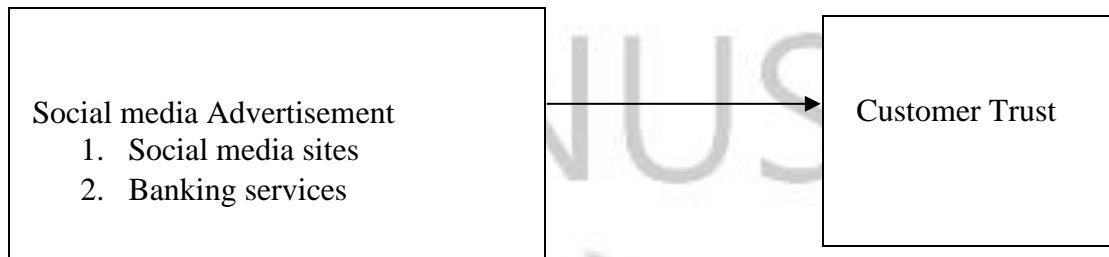


Figure 2.1 Conceptual Framework

Source: Researcher's Construct

This study main aim is to assess the effect of social media advertisement on customer trust. The study wishes to find out whether ADB Bank uses social media in advertising its products and services and if it does, how does it influence its customer's trust. Is the level of influence in the positive or negative direction.

2.5 Research Hypothesis

Based on the empirical review and the conceptual framework of the study, the study makes the hypothesis that:

Ho: Social media advertisement has no significant statistical effect on customer trust

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presents the methodology of the study. The study is case study research combined with descriptive design. The study concentrated on ADB Bank because of its proximity to the researcher. The study uses purposive sampling techniques since it concentrates on ADB Bank staff and customers who use one or more social media apps. The population of the study is ADB Bank customers in Kumasi Metropolis. Questionnaires are used to collect the data for the study. Statistical tools such as mean, standard deviation, frequencies, percentages and simple regression analysis, are used to present the data.

3.1 Research Design

There are a number of research designs. Some are experimental design, which involves the manipulation and control of variables to study cause and effect relationships; Quasi experimental design which is like the experimental design but lacks random assignments to groups; correlational design which looks at the relationship between variables without manipulating them; Longitudinal design looks at same sample over extended period, collecting data at multiple time points to analyze changes over time; Cross sectional design collects data at a single point in time from different sample; and case study design which involves in-depth investigation of a single case or a small group cases. There is also a descriptive design which is adopted by this study.

A descriptive survey design was used in this investigation. According to Tiberious et al. (2016), descriptive investigations are more structured and formalized, with well-defined research topics.

It helps with a variety of research objectives, such as describing phenomena or features related to a topic population, estimating the proportions of the population that show these traits, and identifying correlations between various variables. This design was opted for since it ensures that there is little bias in the research process by allowing the researcher to conduct a holistic, in-depth, and thorough investigation on the effect of social media advertising on consumer trust in ADB Bank's banking services.

3.2 Population of the study

This study population is made up of all ADB Bank workers and customers in Kumasi Metropolis. In all the study targeted 70 employees of ADB Bank who are stationed in all the 5 branches of the bank in the Kumasi Metropolis and 1,000 customers who are served on average each day at the 5 branches. ADB Bank was chosen because the researcher works there and moreover, the bank is the only Agric bank in the country. Finding out how the bank is serving its customers through the application of social media sites is the goal of the study.

3.3 Sampling Procedure

Purposive sampling was employed in the sample process for this study, focusing on certain factors of the researcher's interest to aid in answering the research questions. The researcher developed logical generalization with the purposive sampling. This sampling method was chosen because the study was restricted to only ADB Bank staff and customers. Since, the researcher's aim was to find out how social media usage in advertising the bank services affect the customer trust.

3.3.1 Sample Size

Using the Krejcie and Morgan table, the sample size was calculated for the study's two target demographics. This method was selected since it is simple and it reduces sampling biases. This method guarantees impartiality and representation of the population. However, a larger sample size results in a lesser sampling error (Mohajan, 2020). Mohaian (2020) suggests that sample fewer than a thousand participants or a minimum sample size of 20% is sufficient. The survey included a sample of 59 employees, and 278 ADB customers were chosen conveniently from all the 5 branches of ADB Bank in Kumasi Metropolis, resulting in 337 respondents.

3.4 Research Instrument

A questionnaire was the main instrument used in this study to collect data. The survey comprised both open-ended and close-ended questions, as well as structured questions. There were 4 sections in the questionnaire. Section A collected data on the respondents' demographic and profile factors, including gender, age, education level, and length of years with at the bank. Questions about social media demographics were found in Section B. Social media advertisement access-related questions were found in Section C. Customer trust questions were in Section D. A five-point Likert scale with the following responses was utilized for the closed-ended questions: (5) Strongly agree, (4) Agree, (3) Uncertain, (2) Disagree, and (1) strongly disagree. Because they were simpler to administer and to assess, closed-ended questions were used. The questionnaires made it easier to assess the variables affecting social media use for banking service delivery.

The question 8 is an open-ended question. Here, the researcher needed to find out from the respondents the kind of adverts the banking do on social media platforms. The respondents were asked to list ADB Bank services they advertise on social media.

3.4.1 Piloting of the Research Instrument

A sample of 20 respondents from the ADB Bank branch at Obuase completed the questionnaires as a pilot study. A week prior to the actual data collection, this was completed. This helped to clear up the research tool, get rid of questions that were unclear, and fix typos. Bulemr et al. (2009) claims that piloting aids in determining whether the questions measure what they are intended to assess, whether respondents perceive all questions uniformly, whether the wording is clear, and whether researcher bias exists. This guaranteed internal constancy and the questionnaire's final assessment.

3.4.2 Validity of the Questionnaire

Since it assesses how well a sample of test items reflects the topic that the test is intended to measure, content validity was utilized. Based on the research questions, the researcher created a questionnaire. By discussing the instrument with my supervisor and a subject-matter expert, validity was ensured. The researcher was able to identify questions that needed modification and those with uncertainties from the pilot survey.

3.4.3 Reliability of the Questionnaire

The researcher utilized the Cronbach Alpha technique to compute the reliability coefficient, which was within the advised range of 0.7–1 (Saunders, 2012).

3.5 Data Collection Procedure

The researcher found two research assistants who received training on the study instrument. The researcher, along with the research assistants, then distributed the questionnaires to ADB Bank's

staff members and customers. Since the personnel at ADB was frequently busy, the questionnaires were distributed using a drop-and-pick system, allowing the employees to complete them whenever they had free time. For those who were available to complete the questionnaire, the researcher additionally scheduled after-hours appointments with the staff members. Customers were given the questionnaires outside of the bank, and the researcher and her assistants guided them to answer the questions. It took two weeks to complete the data collection process. Data cleanup, coding, and error and consistency elimination were done after the data gathering.

3.6 Data Analysis Technique

A descriptive survey design was used in this investigation. According to Tiberious et al. (2016), descriptive investigations are more structured and formalized, with well-defined research topics. It helps with a variety of research objectives, such as describing phenomena or features related to a topic population, estimating the proportions of the population that show these traits, and identifying correlations between various variables. The approach allowed the researcher to ensure that there was little bias in the research process by allowing the researcher to conduct a holistic, in-depth, and thorough investigation on the effect of social media advertising on consumer trust in ADB Bank's banking services.

3.7 Ethical Considerations

The school granted the researcher a permit to conduct the survey. The researcher also sent out an introductory letter to responders, informing them that the study was strictly academic in nature. Respondents were also informed of the confidentiality of their data and that their participation in this process was entirely voluntary. Respondents were also free to withdraw if the nature of the

questions offended their value systems. Finally, respondents were informed that the outcomes of the research study will be shared with any responder who chose to know the outcome.

KNUST



CHAPTER FOUR

DATA ANALYSIS AND RESULTS DISCUSSION

4.0 Introduction

This chapter looks at the data analysis and the results discussion. The chapter is organized using the objectives of the study. The first section of this chapter covers the distribution of respondents. This is followed by the respondents' demographic characteristics section and then the main analysis. The chapter covers statistical tools such as mean, standard deviation, frequency, percentages, R-Square, ANOVA and regression. For the respondents' distribution and the demographic characteristics, frequencies and percentages are used. Where mean is used, 1 is strongly disagree, 2 is disagree, 3 is uncertain, 4 is agree and 5 is strongly agree. Where there is hypothesis testing, 5% significance level is used.

There are 337 questionnaires administered, out of that, 335 are properly answered. This shows a responses rate of 99.4%. This foot was achieved since the questionnaires were administered by the researcher herself.

4.1 Distribution of respondents

The study's respondents are made up of customers and staff of ADB Bank PLC. Table 4.1 depict the distribution of the respondents.

Table 4.1: Respondent Distribution

		Frequency	Percent
Valid	Customer	275	82.1
	Staff	60	17.9
	Total	335	100.0

From table 4.1, 275, representing 82.1% of the respondents are customers and 60, representing 17.9% are staff of ADB Bank. This shows that majority of the respondents are customers of the bank. This will be used to assess their views on social media applications the bank uses.

4.2 Demographic Characteristics of the Respondents

The demographic features of the respondents are needed to examine the respondents and their ability to provide the needed information. This study is made up of 82.1% ADB Bank customers.

Table 4.2 depicts the respondents' demographic distributions.

Table 4.2: Demographic Distributions

Variable	Option	Frequency (%)
Gender of the respondent	Male	213 (63.6)
	Female	122 (36.4)
	Total	335 (100)
Level of education	Postgraduate	78 (23.3)
	Graduate	94 (28.1)
	Diploma	115 (34.3)
	Certificate	48 (14.3)
	Total	335 (100)
Your age (year)	21-25	84 (25.1)
	26-30	106 (31.6)
	31-35	43 (12.8)
	36-40	28 (8.4)
	41-45	74 (22.1)
	46-50	0
	Above 50	0
	Total	335 (100)
Years with ADB Bank	Less than a year	113 (33.7)
	1--2	115 (34.4)
	3--5	64 (19.1)
	Above 5	38 (12.8)
	Total	335 (100)

From table 4.2, the sex distribution stood at 213 males, representing 63.6% and 122 females, representing 36.4%. This is an indication that males dominated in answering the questionnaires.

On the educational level distribution, 78, representing 23.3% of the respondents were postgraduates, 94, representing 28.1% were graduates, 115 (34.3%) were diploma holders and 48, representing 14.3% were certificate holders. This is an indication that all the respondents have some level of formal education.

On age distribution of the respondents, 84 (25.1%) were in the age cohort 21-25 years, 106 (31.6%) were in the age cohort 26-30 years, 43 (12.8%) were in the age cohort 31-35 years, 28 (8.4%) were in the age group 36-40 years and 74 (22.1%) were in the age cohort 41-45. It could be observed that all the respondents were between the ages of 21-45 years. This is an indication that most of them were born in the technological era.

Distribution on years respondents have been with ADB Bank. From the analysis, 113, representing 33.7% of the respondents have been with ADB Bank for less than a year, 115, representing 34.4% have been with the bank for 1 to 2 years, 64, representing 19.1% have been with the bank for between 3-5 years and 38, representing 12.8% of the respondents have been with the bank for more than 5 years. It could be deduced that about 65.3% of the respondents have been with the bank for at least a year. These experiences from the respondents will be of great help to assess the social media users of the bank in marketing its products. The background of the respondents is of great essence since it brings out their experience working with ADB Bank PLC.

4.3 Main Analysis

The section seeks to help examine the level of usage of social media advertisements (SMA) by ADB Bank customers in accessing the bank services, assess the level of trust of ADB Bank services among ADB Bank customers and also investigate the effect of social media advertisements of ADB Bank services on customer trust.

4.3.1 Level of usage of social media advertisements (SMA)

Under this subsection, social media applications (apps) use by customers and the banks are assessed using cross-tabulation. The analysis as presented by table 4.3, shows that 225 responses are received on Facebook usage, out of that 174, representing 14.5% are ADB Bank PLC customer and 51, representing 17.6% are ADB Bank staff. This is an indication that most ADB Bank staff use Facebook as compare to the bank's customers. The results shows that 15.1% of the respondents (customers and staff) use Facebook app.

The number of responses on Twitter from the analysis is 282, and ADB Bank staff constitute 56 (19.4%) and customers constitute 226 (18.8%). This shows that most staff of ADB Bank PLC use Twitter more than the bank's customers. In all, 18.9% of the respondents uses Twitter app.

On Telegram app, the responses received is 122. The break down is 98 (8.1%) customers and 24 (8.3%) staff. Telegram app responses constitute 8.2% of the entire responses received on SM apps usage.

Table 4.3: SM used by Respondents

			Type of respondent		Total
			Customer	Staff	
Social apps ^b	Facebook	Count	174	51	225
		% within social apps	77.3%	22.7%	
		% within respondents 'status	14.5%	17.6%	
		% of Total	11.7%	3.4%	15.1%
	Twitter	Count	226	56	282
		% within social apps	80.1%	19.9%	
		% within respondents 'status	18.8%	19.4%	
		% of Total	15.1%	3.8%	18.9%
	Telegram	Count	98	24	122
		% within social apps	80.3%	19.7%	
		% within respondents 'status	8.1%	8.3%	
		% of Total	6.6%	1.6%	8.2%
	WhatsApp	Count	224	53	277
		% within social apps	80.9%	19.1%	
		% within respondents 'status	18.6%	18.3%	
		% of Total	15.0%	3.5%	18.6%
	LinkedIn	Count	63	9	72
		% within social apps	87.5%	12.5%	
		% within respondents 'status	5.2%	3.1%	
		% of Total	4.2%	0.6%	4.8%
	Instagram	Count	177	42	219
		% within social apps	80.8%	19.2%	
		% within respondents 'status	14.7%	14.5%	
		% of Total	11.9%	2.8%	14.7%
	To go	Count	43	9	52
		% within social apps	82.7%	17.3%	
		% within respondents 'status	3.6%	3.1%	
		% of Total	2.9%	0.6%	3.5%
You Tube	Count	199	45	244	
	% within social apps	81.6%	18.4%		
	% within respondents 'status	16.5%	15.6%		
	% of Total	13.3%	3.0%	16.3%	
Total	Count	1204	289	1493	
	% of Total	80.6%	19.4%	100.0%	

The analysis as presented by table 4.3, shows that 277 responses received are on WhatsApp usage, out of that 224, representing 18.6% are ADB Bank PLC customer and 53, representing 18.3% are ADB Bank staff. This is an indication that most ADB Bank customers use Facebook as compare to the bank's staff. The results shows that 18.6% of the respondents use WhatsApp app.

The number of responses on LinkedIn from the analysis is 72, and ADB Bank staff constitute nine (9), representing 3.1% and customers constitute 63, representing 5.2%. This shows that most customers of ADB Bank PLC use LinkedIn more than the bank's staff. In all, 4.8% of the respondents uses LinkedIn app.

On Instagram app, the responses received is 219. The break down is 177 (14.7%) customers and 42 (14.5%) staff. Telegram app responses constitute 14.7% of the entire responses received on SM apps usage.

The analysis as presented by table 4.3, shows that 52 responses received are on To go usage, out of that 43, representing 3.6% are ADB Bank PLC customer and nine (9), representing 3.1% are ADB Bank staff. This is an indication that most ADB Bank customers use To go as compare to the bank's staff. The results shows that 3.5% of the respondents use To go app.

The number of responses on You Tube from the analysis is 244, and ADB Bank staff constitute 45, representing 15.6% and customers constitute 199, representing 16.5%) This shows that most customers of ADB Bank PLC use You Tube more than the bank's staff. In all, 16.3% of the respondents uses You Tube app.

It could be deduced that the social media app use by both customers and staff of bank are Twitter, WhatsApp, You Tube, Facebook and Instagram in that order. The least use app is To go.

Table 4.4 depicts the cross-tabulation results of social media site ADB Bank PLC use in advertising its services. From table 4.4, 32% and 35%, of the customers and staff, respectively chose Facebook. This is an indication that most staff of the bank hold the view that the bank advertises its products and services on Facebook. For the record, 32.5% of the respondents say the bank uses Facebook.

For Instagram, 26, representing 7.8% of the respondents say the bank uses it. This constitutes 8.7% bank customers and 3.3% bank staff. The analysis also shows that 10.2% of the bank customers say the bank uses Twitter while 16.7% of the bank's staff member say the bank uses twitter. In all 11.3% of the entire respondents say the banks uses Twitter in advertising its services.

The analysis as presented by table 4.4 shows that 21, representing 6.3% of the entire respondents say the bank uses LinkedIn app in advertising its services. This number was made up of 7.3% customers and 1.7% staff of the bank.

From table 4.4, 21.1% of the bank's customers say the bank uses WhatsApp in advertising it services. 23.3% of the bank's staff also say the bank uses WhatsApp in advertising its services. The share of WhatsApp usage by the bank is 21.5%.

Analysis shows that 20.7% of the customers say the bank uses You Tube and 20.0% of the bank staff also affirm that.

Table 4.4: Which social media site does ADB Bank use in advertising its services?

			Type of respondent		Total
			Customer	Staff	
Which social media site does ADB Bank use the most in advertising its services?	Facebook	Count	88	21	109
		% within Which social media site does ADB Bank use	80.7%	19.3%	100.0%
		% within respondent's status	32.0%	35.0%	32.5%
		% of Total	26.3%	6.3%	32.5%
	Instagram	Count	24	2	26
		% within Which social media site does ADB Bank use	92.3%	7.7%	100.0%
		% within respondent's status	8.7%	3.3%	7.8%
		% of Total	7.2%	0.6%	7.8%
	Twitter	Count	28	10	38
		% within Which social media site does ADB Bank use	73.7%	26.3%	100.0%
		% within respondent's status	10.2%	16.7%	11.3%
		% of Total	8.4%	3.0%	11.3%
	LinkedIn	Count	20	1	21
		% within Which social media site does ADB Bank use	95.2%	4.8%	100.0%
		% within respondent's status	7.3%	1.7%	6.3%
		% of Total	6.0%	0.3%	6.3%
	WhatsApp	Count	58	14	72
		% within Which social media site does ADB Bank use	80.6%	19.4%	100.0%
		% within respondent's status	21.1%	23.3%	21.5%
		% of Total	17.3%	4.2%	21.5%
YouTube	Count	57	12	69	
	% within Which social media site does ADB Bank use	82.6%	17.4%	100.0%	
	% within respondent's status	20.7%	20.0%	20.6%	
	% of Total	17.0%	3.6%	20.6%	
Total	Count	275	60	335	
	% within Which social media site does ADB Bank use	82.1%	17.9%	100.0%	
	% within respondent's status	100.0%	100.0%	100.0%	
	% of Total	82.1%	17.9%	100.0%	

This means that You Tube is one of the social media sites the banks use. Clearly, from the analysis the bank uses Facebook the most, follow by WhatsApp and the YouTube.

4.3 ADB use of Social Media site for Advertisement

Table 4.5 present the measure of ADB Bank PLC use of social media site for advertisement. The table has the mean of all the items, the standard deviation and kurtosis. These statistical tools were used to find out the distribution of the responses on the items. In all 13 items are used to measure ADB Bank usage of SM site for advertisement.

Table 4.5: Mean Distribution on Trust

Item		N	Mean	Std. Deviation	Kurtosis	
		Statistic	Statistic	Statistic	Statistic	Std. Error
1	ADB Bank operate social media sites where they market their services	335	3.81	.789	1.751	.266
2	ADB Bank social media site is accessible	335	3.74	.831	.924	.266
3	I do access ADB Bank services on social media sites	335	3.85	.790	2.202	.266
4	ADB social media sites are secure for its social media adverts	335	3.91	.782	2.127	.266
5	ADB uses its social media sites to promote the bank's customer engagement	335	3.82	.775	1.647	.266
6	ADB uses its social media sites to promote customer deposits	335	3.85	.730	.806	.266
7	ADB uses its social media sites to encourage customers to access the bank's loans facilities	335	3.85	.728	1.058	.266
8	ADB advertise its job offer at its social media sites	335	3.77	.756	.358	.266
9	ADB social media sites are secure for all transactions	335	3.79	.729	1.529	.266
10	ADB social media sites are free to use	335	3.85	.731	1.553	.266
11	ADB social media sites are used to educate customers on its services	335	3.82	.803	1.437	.266
12	Customers cannot assess the account information on ADB social media sites	335	3.87	.777	1.162	.266
13	ADB social media sites are user friendly	335	3.82	.842	1.305	.266
	Valid N (listwise)	335				

From table 4.5, the mean value of item 1 is 3.81 with standard deviation of 0.789. With kurtosis value of 1.751, it could be said that the mean value is peaked. This shows that responses on item 1 is not normally distributed. This shows that for item 1 most of the respondents favoured agree. It could be said that ADB bank operate social media sites where they market their services. The mean for item 2 is 3.74 with 0.831 as its standard deviation. The kurtosis of the item 2 is 0.924, which is an indication that the mean of the responses of item 2 is less peaked. This shows that the mean is not normally distributed. With the mean value, one could say that majority of the respondents agreed that ADB Bank social media sites are accessible. The mean value for item 3 is 3.85, approximately 4. This mean value, according to kurtosis value of 2.202 is peaked and that the mean is not normally distributed. This means that majority of the respondents are in favour of agree. There is an indication that customers of the bank access the bank services on the bank's social media sites.

From the analysis, the means of items 4, 5, 6 and 7 are 3.91, 3.82, 3.85 and 3.85 in that order. The kurtosis value of the items as listed are 2.127, 1.647, 0.806 and 1.058 respectively. This shows that the kurtosis values of the items are positive and that all of them are peaked. This implies that the mean values of the listed items were not normally distributed. The mean values are all closed to 4. This is an indication that majority of the respondents agreed that ADB social media sites are secure, the bank use its social media sites to promote customer engagement, to promote customer deposits and to encourage customers to access the bank's loan facilities.

Additionally, the analysis shows that the mean value of item 8 is 3.77 and the standard deviation of the mean value is 0.756. This means that the responses are less spread around the mean. The kurtosis of item 8 is positive 1.529 and it implies that the mean value is peaked but not heavy. This

affirms that the mean is not normally distributed. The value shows that majority of the respondents pick 4, which is agree. This shows that majority agree that ADB Bank advertise its job offer at its social media sites. The mean value of item 9 is 3.79 which is approximately 4. Its kurtosis is 1.529. This implies that the mean value is not normally distributed that most respondents agree that ADB Bank social media sites are secure for all transactions. With mean values of 3.85, 3.82, 3.87 and 3.82 of items 10, 11, 12 and 13 respectively, it is clear that the respondents agree that ADB Bank PLC social media sites are free to use, are used to educate customers on its services, customers cannot access their accounts information on the bank's social media sites and the sites are user friendly.

It is clear that the bank has social media sites and customers could access most services and products of the bank from these sites. The customers agree that the sites are secure, user friendly and they receive educate on the bank services from the sites. However, it is opened that customers account information cannot be accessed from the social media sites of the bank.

4.4 Level of trust of ADB Bank services among ADB Bank customers

The statistical tools employed are mean and kurtosis. The mean is used to assess the central location of the responses, standard deviation to measure the spread of the responses and kurtosis to assess the distribution of the responses. Table 4.6 depicts measure of customer trust in the services provided by ADB Bank. Ten items are used to measure customer trust.

Table 4.6: Measure of Customer Trust

item		N	Mean	Std. Deviation	Kurtosis	
		Statistic	Statistic	Statistic	Statistic	Std. Error
1	Am satisfy with social media handles of ADB	335	3.80	.821	.533	.266
2	I satisfy with how my information are handle by ADB	335	3.82	.805	1.171	.266
3	ADB protect my information on social medial	335	3.86	.763	.817	.266
4	ADB has the highest reputation on online services	335	3.89	.696	.591	.266
5	Online services of ADB are as good as its offline services	335	3.84	.734	1.043	.266
6	ADB social media site is credible	335	3.84	.763	.519	.266
7	I do access information on ADB social media sites often	335	3.86	.723	1.113	.266
8	ADB social media sites are promising	335	3.83	.752	1.032	.266
9	ADB social media site integrity is high	335	3.83	.738	1.063	.266
10	Most customers rely on ADB social media sites for information on the bank's services	335	3.90	.717	1.786	.266
	Valid N (listwise)	335				

From the analysis, the kurtosis statistic for items 1, 4, and 6 are 0.533, 0.591 and 0.519 respectively. Their means are 3.80, 3.89 and 3.84 respectively. Their measure of spread is 0.821, 0.696 and 0.763 in that order. With the kurtosis value, it could be said that the means of items 1, 4 and 6 are near normal distribution. This means that the responses represent the situation at the bank. This means that customers are satisfied with social media handles of ADB, customers trust that ADB has highest reputation on online services, and customers trust that ADB social media site is credible.

For the kurtosis of items 2, 3, 5, 7, 8, 9 and 10, which are 1.171, 0.817, 1.043, 1.113, 1.032, 1.063, and 1.786 respectively, is not more than 2. This shows that the means of items 2, 3, 5, 7, 8, 9, and 10, which are 3.82, 3.86, 3.84, 3.86, 3.83, 3.83 and 3.90 respectively, are less peaked. This is an indication that the responses are not all that away from normal distribution. This is an indication

that customers trust how their information are handled, protected, are able to access their information on social media sites of the bank often and also agree that the social media sites of ADB is promising. They agree that online services of ADB are as good as its offline services. They also agree that ADB social media site integrity is high. Most customers rely on ADB social media sites for information on the bank's services.

4.5 Effect of social media advertisements of ADB Bank services on customer trust

To assess the effect of social media advertisement on customer trust, regression analysis is conducted. Under the regression analysis, model summary, ANOVA and coefficient of the model are considered. Significance level of 0.05 is employed in this study.

Table 4.7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.367 ^a	.135	.132	4.99882

a. Predictors: (Constant), SMA

The model summary as could be seen on table 4.7, has the R and the R-square values. The R value shows the relationship between social media advertisement and customer trust. With R-value of 0.307, it could be said that the relationship is moderately positive. This means that there is a positive relationship between social media advertisement of ADB Bank PLC and customer trust. The R-square value of 0.135 shows that about 13.5% of the variations in customer trust has to do with social media advertisement by ADB Bank PLC.

The next statistical tool employed is ANOVA. The ANOVA helps to assess the model goodness of fit. Table 4.8 depicts the ANOVA results.

Table 4.8 ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1296.559	1	1296.559	51.887	.000 ^b
	Residual	8321.065	333	24.988		
	Total	9617.624	334			

a. Dependent Variable: CT

b. Predictors: (Constant), SMA

From table 4.8, the p-value is 0.000. With p-value of 0.000 less than 0.05, the null hypothesis of the model not fit for purpose is rejected. This means that the model measures the effect of social media advertisement (SMA) on customer trust (CT).

Since, the model is found to be good, the coefficient of the model is presented by table 4.9.

Table 4.9: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.941	1.899		13.131	.000
	SMA	.272	.038	.367	7.203	.000

a. Dependent Variable: CT

From the analysis, the coefficient of the constant term of the model is 24.941 which is highly significant at 5% or 0.005 significances level. This is indication that customer trust of the bank is high if the bank does not use social media advertisement to showcase its services. The coefficient of SMA is 0.272 and its p-value is 0.000. with the p-value of 0.000, it could be said that the coefficient of SMA is not zero. This means that when the constant term is zero, SMA will improve CT by 0.272. This implies that SMA positively affect CT.

Research Hypothesis

From the results on table 4.9, it could be said that the null (Ho) hypothesis of social media advertisement having no effect on customer trust is rejected. It could therefore be said that social media advertisement has significant statistical effect on customer trust at ADB Bank.

4.6 Discussion of the results

This study is about the effect of social media advertisement on customer trust. The study respondents are customers and staff of ADB Bank PLC. Technology surrounds and governs our daily lives now (Alalwan, 2018). Now, due to smart phones, laptops etc., sending information and receiving information has become simple. People are now behaving differently due to social media (Zhu & Chen, 2015). It is also reported that all the respondents have some form of formal education with the highest postgraduate certificates. The results also show that the respondents were between the ages of 21-45 years. Most of them were born in the technological era. It was deduced that majority of the respondents have been with bank for at least a year.

Since social media app like Facebook, Twitter, Instagram, LinkedIn, and YouTube allow people to share content, connect with others and create virtual user accounts, they are popular (Godey, et al., 2016; Gensler, et al., 2013). Social media has the potential to draw in new users who could end up becoming customers in the future (Luarn et al., 2015). With the studies mentioned, the current study find twitter, WhatsApp, YouTube, Facebook and Instagram as the app the respondents use. The apps mentioned as used by the bank are Facebook, WhatsApp and YouTube. The bank uses those apps since they are allowed to share content and also create content. These apps that were identified were verified by the researcher by searching with the bank's name. The search results

conformed largely with what were identified. This affirms assertion by Luarn et al., 2015, who say that SM has the vitality to attract more people through its content. The study findings also support that of Akhter et al. (2021) who held the view that Facebook and YouTube are the best apps for marketing bank services. This outcome shows that the bank uses social media apps in advertising its services.

It is further found that the social media sites of the bank are accessible, secure, user friendly and customers receive educate on the bank services from the sites. The study however, find that customers account information is not accessible from the social media sites of the bank. This affirms the security of the customers information. These findings affirm Helal (2017) assertion that modern market' dynamics are altered by social media. To Khanum et al. (2016), social media offers banks a variety of opportunities to tailor their products and services. To Martins et al. (2019) banks use SM as part of their marketing plans. The bank's social media sites were accessible and were used to advertised the services of the bank.

According to Minton et al. (2012), social networking is improving relationships between businesses and their customers. The sites have offered the bank opportunities to market their products, services and improved on their brand value. Improved bank services improve customer trust. To Lee and Jeong (2014) consumers trust in offline banking services encouraged the them to use bank's online banking services. Pansari and Kumar (2017) find that brand trust is unmistakably connected to customers' level of fulfillment and intention to buy. To Patricks et al. (2020) customer trust is expressed in the degree to which a customer relies on a company's information.

The study finds that customers are satisfied with social media handles of ADB. It is also finds that customers trust that ADB has highest reputation on online services. The findings revealed that ADB social media site is credible. It is also found that customers information is handled, and protected on the bank's sites. They agree that online services of ADB are as good as its offline services. They also agree that ADB social media site integrity is high. Most customers rely on ADB social media sites for information on the bank's services. These findings support findings by Minton et al. (2012), Lee and Jeong (2014), Pansari and Kumar (2017) and Patricks et al. (2020). They pinned that customers trust is built when the banks offline services are attractive.

Kiaa et al. (2022) identified customers trust as an element that influence customers use of bank social media sties. The study establishes that there is a significant positive effect of SMA on CT. It is revealed that SMA explains about 13.5% of the variations in CT. The study finds that in the presence of SMA, CT is improve by 27.2%. These findings are in line with that of Kiaa et al. (2022). It is clear from the results that social media advertisement has positive effect on customer trust.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

5.0 Introduction

This chapter comes with the summary of the study findings. The findings are presented as revealed in chapter four. The summary is arranged in line with the objectives of the study. The study conclusion is based on the findings. The recommendations are coined from the findings of the study. further research suggestions for future studies are also given.

The study looks at real data on social media advertisement and customer trust. Respondents through which the data was collected were customers and staff of ADB Bank PLC. The study is dominated by male responses with most of them having postgraduate certificates and are aged between 21 to 45 years.

5.1 Summary of Findings

The study findings revealed that twitter, WhatsApp, You Tude, Facebook and Instagram are the apps customers use the most. It is also found that ADB Bank PLC uses social media sites such as Facebook, WhatsApp and YouTube. The study found that Facebook is the most use by the bank in advertising it services.

The study also finds that the social media sites of the bank are accessible, secure, and user friendly. It is also revealed that customers of the bank receive educate on the bank services from the sites. The findings also revealed that customers account information is not accessible on the social media sites of the bank.

The study finds that customers are satisfied with social media handles of ADB. It is also finds that customers trust that ADB has highest reputation on online services. The findings revealed that ADB social media site is credible. It is also found that customers information is protected on the bank's sites. It is also agreed that online services of ADB are as good as its offline services. The study also finds that ADB social media site integrity is high. The study also finds that most customers rely on ADB social media sites for information on the bank's services.

The study establishes that there is a significant positive effect of SMA on CT. It is revealed that SMA explains about 13.5% of the variations in CT. The study finds that in the presence of SMA, CT is improve by 27.2%.

5.2 Conclusion

Forecasting the world today would have been difficult, without social media. This study main aim is to explore the effect social media advertisement on customer trust. The study is case study research combined with descriptive design. The study uses purposive and convenient sampling technique. The population of the study is ADB Bank customers in Kumasi Metropolis. Questionnaires are used to collect the data for the study. Statistical tools such as mean, standard deviation, frequencies, percentages and simple regression analysis, are used to present the data. The study included a sample of 59 employees, and 278 ADB customers. The study's findings revealed ADB Bank uses social media advertisements in marketing its services. The social media sites identified as used by the bank are Facebook, WhatsApp and YouTube. The study also concluded that social media sites of the bank are accessible, secure, and user friendly. It is also

concluded. The level of trust among ADB Bank customers in its services is high. Lastly, it is concluded that social media advertisement of the Bank has significant positive effect on customer trust. It is clear from the findings that social media has come to stay and banks using it as advertising tool could influence customers to access the banks services and products. Moreover, winning the trust of the customers and sustaining it must be the ultimate goal of the bank using social media. It is therefore recommended that the bank takes steps to ensure its social media sites are protected to keep customers level of trust now and the future.

5.3 Recommendations

It is established that the customers of the bank use twitter, WhatsApp, You Tude, Facebook and Instagram. However, the bank uses Facebook, WhatsApp and You Tude. The study therefore recommends that management of the bank take steps to roll in other social media platforms to ensure large market place for its product and services. This will improve the marketing plans of the bank.

It is also found that the social media sites of the bank are secure and that customer trust in the bank marketing it services on social media sites is high. It recommended that the staff of the bank guide this trust customers have so as to sustain the bank's operations. As this will help the bank to sustain its business.

The study findings revealed that social media advertisement largely influence customers trust in the bank services. It is therefore recommended that the handles of the bank's social media sites

exhibit high professionalism so as to protect the data of the customers as this will help maintain majority of the bank customers.

5.4 Suggestion for Further studies

The study recommends that students of marketing study the findings and improve on it by expanding it to cover other financial institutions and also taking the survey using the banks sites to establish the number of customers who apply loans, save and request for information from the banks using their social media sites.

5.5 Limitations of the study

The study has a lot of challenges but few pressing ones are people feeling reluctant in responding to the questionnaires. Some respondents even demanded to be paid before they will answer the questions. Getting the banks WhatsApp line was also a challenge. The study is also limited to only ADB which did not give the wholesome overview of social media situation with the banking community in Ghana.

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APPENDIX

Questionnaire

The study is about effect of social media advertisements on customer trust of banking services at ADB Bank. This questionnaire is purely for academic reasons. You are therefore requested to provide honest and precise answers to the questions. The responses when given shall be treated with all confidentiality there with. Please do not write your name on the questionnaire or leave any mark that will identify you.

Section A: Demographic information

1. Type of respondent
 - a. Customer
 - b. Staff
2. Gender of the respondent
 - a. Male
 - b. Female
3. Level of education
 - a. Postgraduate
 - b. Graduate
 - c. Diploma
 - d. Certificate
4. Your age (year)
 - a. 21-25
 - b. 26-30
 - c. 31-35
 - d. 36-40
 - e. 41-45
 - f. 46-50
 - g. Above 50
5. Years with ADB Bank
 - a. Less than a year
 - b. 1---2
 - c. 3--5
 - d. Above 5
6. Which of the following social media sites do use? tick as many as applicable
 - a. Facebook
 - b. Twitter
 - c. Telegram
 - d. WhatsApp
 - e. LinkedIn
 - f. Instagram

- g. To go
- h. You Tube
- i. Others specify,

Section B: Social Media Advertisement

- 7. Which social media site does ADB Bank use the most in advertising its services?
 - a. Facebook
 - b. Instagram
 - c. Twitter
 - d. LinkedIn
 - e. WhatsApp
 - f. YouTube

8. List some of the ADB Bank services advertised on social media

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9. To what extent do you agree to the following statements on social media advertisement of ADB Bank. note 1 = strongly agree, 2 = agree, 3 = uncertain, 4 = disagree and 5 = strongly disagree

		1	2	3	4	5
a.	ADB Bank operate social media sites where they market their services					
b.	ADB Bank social media site is accessible					
c.	I do access ADB Bank services on social media sites					
d.	ADB social media sites are secure for its social media adverts					
e.	ADB uses its social media sites to promote the bank’s customer engagement					
f.	ADB uses its social media sites to promote customer deposits					
g.	ADB uses its social media sites to encourage customers to access the bank’s loans facilities					
h.	ADB advertise its job offer at its social media sites					
i.	ADB social media sites are secure for all transactions					
j.	ADB social media sites are free to use					
k.	ADB social media sites are used to educate customers on its services					
l.	Customers cannot assess the account information on ADB social media sites					
m.	ADB social media sites are user friendly					

Section C: Customer trust

1. State your agreement or disagreement to the following statements on customer trust of ADB Bank services. note 1 = strongly agree, 2 = agree, 3 = uncertain, 4 = disagree and 5 = strongly disagree

		1	2	3	4	5
a.	Am satisfy with social media handles of ADB					
b.	I satisfy with how my information are handle by ADB					
c.	ADB protect my information on social medial					
d.	ADB has the highest reputation on online services					
e.	Online services of ADB are as good as its offline services					
f.	ADB social media site is credible					
g.	I do access information on ADB social media sites often					
h.	ADB social media sites are promising					
i.	ADB social media site integrity is high					
j.	Most customers rely on ADB social media sites for information on the bank's services					

THANK YOU

