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EXPLORING THE RISE OF THE SOCIAL MEDIA PHENOMENON AND INVESTIGATING ITS ROLE AND IMPACT IN DEVELOPING AND NURTURING BRAND COMMUNICATION.
A STUDY OF TESCO BANK

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ABSTRACT

The aim of the study is to explore the role of social media and its impact in developing and nurturing brand communication, specifically within Tesco Bank. The objectives are to identify key factors in the rise of social media (in particular Facebook, Twitter and LinkedIn), explore the influence social media has within brand communication from an organisational and consumer perspective and to evaluate whether or not it has been viewed as a positive or negative change from both an organisational and consumer perspective.

This study used a mixed method approach consisting of 2 face-to-face interviews with employees at Tesco Bank and 100 web-based questionnaires distributed to consumers via email, in order to gain both an organisational and consumer perspective on the impact social media is having on brand communication.

The study showed that the impact of social media on brand communication has been significant as many consumers as well as organisations are actively using these platforms to communicate. However in Tesco Bank's case due to the nature of their business, social media has presented them with obstacles, in regards to regulation and data protection policies. It was found that from a consumer perspective that social media as a method of brand communication was very positively accepted, however consumers were not too aware of it being utilised by the banking industry. Further research from a consumer perspective would be essential as there was very little empirical research available. As this study only took into consideration three social media platforms, a further look out with 'social networking sites' would be recommended, and a survey of multiple industries in order to compare the impact social media has had on their brand communication.

1. INTRODUCTION

This research will focus on exploring the rise of the social media phenomenon and investigating its role and impact in developing and nurturing brand communication. Creating a reputable and recognizable brand has been a concept in which organizations have been actively aiming to achieve for decades, as it adds value to the organization overall (Keller & Lehmann, 2004). The introduction of social media as a method of brand communication has caused controversy and debates from organisations as well as academics. Surprisingly however, there has been reluctance towards the acceptance of new marketing methods, despite evidence that traditional methods of marketing may not necessarily have the highest perceived value by consumers (Dahlén et al., 2009).

In today's business world, it is very common to see organizations creating social media platforms, for example, "Facebook", "Twitter" and "LinkedIn" accounts in order to stay relevant amongst their competitors and reinforce bonds with their customers (Mitic & Kapoulous, 2012). Due to the multitude of industries that social media has managed to influence, as a way to focus the research more effectively, the response to social media and the perception of it as a brand communication tool, will be looked at more specifically from the

perspective of retail bank, 'Tesco Bank'. Exploring social media and its impact on developing and nurturing brand communication, through financial services presents the possibility of uncovering interesting insights. This is because, currently the banking industry is viewed as delicate and vulnerable due to the economic climate, coupled with this there are extensive regulatory and legal policies in place in order to protect consumers, which in turn present their own obstacles. (Chikandiwa et al., 2013). However even with potentially problematic obstacles such as these, there is still a level of willingness for organizations to integrate social media into their business plan. Bernhardt et al. (2012, p. 132) explains that the 'interactive nature' and 'place-based features' of social media channels, allows organizations to interact with their consumers through conversations and enables them to engage with their audiences like never before. With consumers now looking to build relationships with the brands they purchase from, marketers see a shift in paradigm, and the move away from traditional transactional marketing (Ajio, 1996). With that being said, many businesses have rushed into the social media race without first having a proper strategic plan in place (Harvard Business Review, 2010). From this they have unfortunately experienced the negative repercussions of their careless actions. It seems to have been forgotten that even with marketer's attempts to control the

social web, its sole purpose was to connect individuals and create a collective conversation, *not to sell* branded products (Schultz & Peltier, 2013).

Although there seem to be many conflicting views on the concept of social media from an organizational perspective and the perceived value of it as a marketing tool, there is little to no empirical evidence from a consumer perspective. Bruhn (2012) explains that, due to the voice that social media now gives consumers, organizations themselves are now not the sole source of brand communication. Furthermore, Dye (2000) outlines that word of mouth communications is one of the most effective forms of marketing, and with that being said, the introduction of social media has now been revolutionised. This is due to the impact consumer's opinions and views expressed on their social media platforms can have on the overall perception of brands. By gathering an understanding of the significance social media has from a consumer perspective it would effectively allow organisations to utilise social media in a more creative and operative way, thus benefiting consumers by giving them a more personal and inclusive buying experience.

2. LITERATURE REVIEW

In the past, organisations have taken to traditional forms of media such as Television and Radio, in order to communicate their brand to consumers. However consumers are now using social media not only to gather information about potential products and services they may buy, but also to communicate with the company that is selling to them. Furthermore they use social media to gain insight from customers who have already purchased with the company before (Garretson, 2008). This shift in paradigm has resulted in companies having to learn to directly talk *with* their customers, instead of the traditional method of talking *at* them (Mangold & Faulds, 2009).

The purpose of this literature review is to explore the rise of the social media phenomenon by analysing its history and development and discovering how this has impacted brand communication.

Social Media has been in existence since the mid 1990's, with platforms such as 'sixdegrees.com' allowing users to create online profiles, and connect and communicate with other like-minded users (Keynote, 2013). Social Media is multi-faceted, in the fact that multiple platforms exist in the forms of social networking sites, blogs, forums etc. Over the last decade or so, with the increased popularity of social networking sites, companies are beginning to

realise the potential these platforms hold in relation to brand communication. By having an active presence on these sites, companies are now utilising social media as an effective way of communicating with their customers, as well as gathering information that can be used not only to improve their products and services, but the overall perception of their brand (Laroche et al., 2012). As Social Media as a brand communication tool is a fairly new topic of research, much of the discussion is focused on 'social networking' sites (Correa et al., 2010). Due to a lack of empirical research within the topic, and time restrictions to carry out this research, three main platforms have been selected, Facebook, Twitter and LinkedIn, in order to focus the literature review more effectively.

Social Media has completely revolutionised the concept of word-of-mouth communications, as Gillian (2007, p. 7) explains, "Conventional marketing wisdom has long held that a dissatisfied customer tells ten people. But that is out of date. In the new age of social media, he or she has the tools to tell 10 million". Social networking sites now allow users to share their views and opinions with the whole world, as a result of this companies are now at the hands of the consumer, which emphasises how the shift in paradigm is affecting the way companies promote and manage their brand.

To understand the concept of what social media is, it is essential that two main fundamentals be explained, these are: 'Web 2.0' and 'User-generated

content' (UGC). Web 2.0, which gained popularity in 2004 is a lead on from Web 1.0 that initially allowed users to simply view webpages. Web 2.0 however "is a platform in which software and content are not only produced and published by individual companies and people, but are produced and developed by different participants in a continuous and collaborative manner" (Laroche et al., 2012, p. 1756). UGC, which became more apparent in 2005, "comes from regular people who voluntarily contribute data, information or media that then appears before others in a useful or entertaining way, usually on the web" (Krumm, 2008, p. 10). Although it has been in existence prior to the creation of Web 2.0, there are a number of driving forces that have brought it to the forefront of research within this topic. For example, technological advancements such as high-speed broadband, economic drivers such as the increased availability of tools to create UGC, and social drivers, like the new generation of 'digital natives' who have a substantial amount of knowledge in regards to technology (Kaplan & Haeinlein, 2010). These combined factors have allowed users to share thoughts and ideas publically at the touch of a button.

Social networks are "an online place where a user can create a profile and build a personal network that connects him or her to other users" (Lenhart & Madden, 2006 p. 1). They began to increase in popularity in 2004 with the creation of 'Facebook'. It is now possibly the most popular social networking

site in existence with 874 million active monthly users (Official Facebook
Website, 2013). The most distinguishing feature of the site is their popular 'like'
button, which was introduced in 2009.

This effectively allows users to publically support content that is uploaded
to the site by allowing them to 'like' the post whether it be an article, blog post,
photograph etc. 'Twitter', a micro blogging website was created in 2007 is now
the second most popular social networking site. Currently companies who are
choosing to engage in SM usually have a strong presence on both Facebook and
Twitter. At the moment, there are 230+ million monthly active users, with over
500 million posts known as 'tweets' being published per day (Twitter Official
Website, 2013). The most distinguishing feature of Twitter is the fact that posts
are limited to 140 characters, rather than Facebook, which is limited to 3000
characters.

This means that people using twitter have a lot less word count to get their
point across, which from its popularity would seem to appeal to many people. In
2003, 'LinkedIn' was born. As it stands now, it is the largest professional
networking site in the world, with over 259 million active users across 200
countries (LinkedIn Official Website, 2013). It allows both established
professionals and students to connect with each other, and by doing so opens up
a new gateway for employment. Due to the high volume of users, many

companies are now displaying all three icons for these social media platforms, through adverts and packaging, to encourage the customer to connect with them on a more personal level.

Harvard conducted a study (*see figure 1*) that showed that 71% of businesses had adopted social media as communication tool (Harvard Business Review, 2010). It is clear to see the potential these social networking sites have in regards to the amount of people that can be reached, and the possibilities in regards to brand communication through these sites would appear to be positive.

Adoption of Social Media FIGURE 6

QUESTION: Which of the following indicates how your organization is using social media in any way for business purposes? By social media, we mean Web based channels and technologies such as Facebook, Twitter, blogs, YouTube, discussion forums, online communities, etc.

Education — 72% / 17% / 6%

Communications — 71% / 16% / 9%
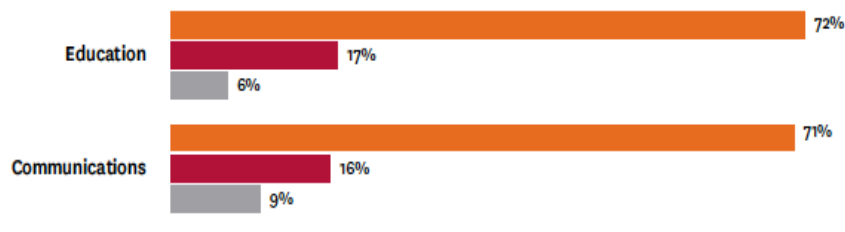
Fig. 1: Organisation's Adoption of Social Media (Harvard Business Review, 2010)

To understand the role social media is playing within brand communication in present day, it is essential to develop an understanding of the history of brand communication. In the past traditional marketing adopted a 'tell and sell' model, in which consumers were talked at, persuaded and reminded of what they *should* be purchasing. However there is now a shift in paradigm as consumers are

developing more of their own voice and have more choice within the market (Grönroos, 1997). From this we see that consumers are now being seduced rather than persuaded to purchase branded products. Companies now have to concentrate not only on making a profit, but also on developing relationships with consumers, in order to satisfy their needs effectively (Kotler & Armstrong, 2010).

Branding has become a top priority for organisations over the past decade, due to 'the growing realisation that brands are one of the most valuable intangible assets that firms have' (Keller & Lehmann, 2004). Brand communication has become an important factor in relaying the brand image to a consumer via various media outlets, in order to entice them to buy from said brand, rather than their competitors. In the Handbook of Marketing (2002, p. 153) Keller explains 'brand equity', in conjunction with studies undertaken by Akaer (1991), and defines it by four categories of brand assets. These are brand awareness, perceived quality, brand associations and brand loyalty. Keller (1993, p. 2) explains further that 'consumer-based brand equity' can be defined as 'the differential effect of brand knowledge on consumer response to the marketing of the brand'. All of these aspects are important to building a successful brand, and should be considered when communicating the brand to consumers effectively.

With the increase of globalisation, companies now find themselves being faced with the issue of competing on a global as well as local scale (Levitt, 1983). As competition is now becoming so fierce it is essential that brands set themselves apart from each other, and establish a unique brand personality. By creating a brand personality consumers find the brand more relatable and therefore can connect on a more personal level (Akaer, 1997). Due to the increased focus on branding within present day, 'brand loyalty' has become another focus in which organisations strive to achieve. By retaining existing customers it requires less marketing resources that it would to attract new ones, and so by creating brand advocacy, it benefits the firm in multiple ways (Knox & Walker, 2010).

Along with this comes the introduction of: Relationship marketing, which can be referred to as the changing market paradigm (Ajio, 1996). Companies are now faced with the challenge of developing a relationship with their consumers, in order to remain competitive within the present day's saturated market. Weitz and Jap (1995, p. 5) explains that "The growing interest in relationship marketing suggests a shift in the nature of general marketplace transactions from discrete to relational exchanges - from exchanges between parties with no past history and no future, to exchanges between parties who have an exchange

history and plans for future interactions." It is evident to see that this marketing approach differs from the traditional method of transactional marketing, which is outlined in models such as the Four P's (Nickel & Woods, 1997).

The Four P's takes a more product-orientated route whereas relationship marketing takes a more customer-orientated route (Grönroos, 1997). Although viewed as a positive alternative by many due to the fact that it extends boundaries put in place by transactional marketing, there are some scholars who disagree with the idea of relationship marketing. Petrof (1997) believes that the concept of relationship marketing has only created further confusion rather than clarify. This is agreeable to an extent, as relationship marketing may not be necessary for all business transactions, and may over complicate simple transactions by trying to build relationships that aren't necessary. Relationship marketing may not have universal application and because of this, organisations need to determine whether the potential long term benefits outweigh the slightly higher costs incurred to that of transactional marketing (Fuan & Nichollis, 2000).

The key aspect to the new marketing paradigm of relationship marketing, is communicating with customers. It is essential that organisations recognise the need for creating a brand dialogue in which customers can become involved, rather than a brand monologue (Mangold & Faulds, 2009). From this, brand

involvement and loyalty can develop which hopefully would eventually lead to the creation of strong, positively charged relationships (Anderson, 2005). Brand communities, especially since the creation of the World Wide Web, have now become prominent parts in the creation of brand citizenship and the continuous idea of connecting with consumers on a more personal level (Muniz & Schau, 2002).

Due to social media being a fairly new phenomenon, companies are still attempting to figure out if it is here to stay, or if over time it will lose its relevance within the business environment. When the Internet was first created, it was simply another place for marketers to advertise and for consumers to see their products. However with the increased popularity of social networking sites such as Facebook, Twitter and LinkedIn, organisations began to realise that consumers were taking the initiative and marketing between themselves (Strategic Direction, 2012). Companies are now beginning to realise the importance of having a presence within the world of social media, so much so that they are now recruiting employees specifically to manage this. For example, the New York Times hired their first Social Media manager in 2009 (Nolan, 2009). With over 10 million followers on Twitter, it is understandable why they felt the need to assign someone to manage brand communication through this media channel (New York Times Official Twitter, 2013). The implications that

social media can have on their brand are becoming more apparent, and the realisation that social media cannot be ignored, more obvious. In a study conducted by advisory firm Grant Thorton they found that 71% of companies felt that social media posed a risk (Amy Gesenhues, 2013). Social media is being integrated into the business model more frequently within businesses marketing strategy as in 2011 a study conducted on 400 senior marketing managers (*see figure 2*) across the UK and US, found that 69% were using Facebook, 57% were using Twitter and 48% were using LinkedIn (Keynote, 2012, p. 50). These highlight how wide-spread the relevance of social media is within today's current business world.

Figure 4.1: Social Media Sites Currently Being Used by Organisations in the UK and US (% of businesses), December 2011

Note: survey of 400 senior marketing managers in the UK and US.

Source: Social Media Integration Survey, December 2011 © InSites Consulting/ Key Note
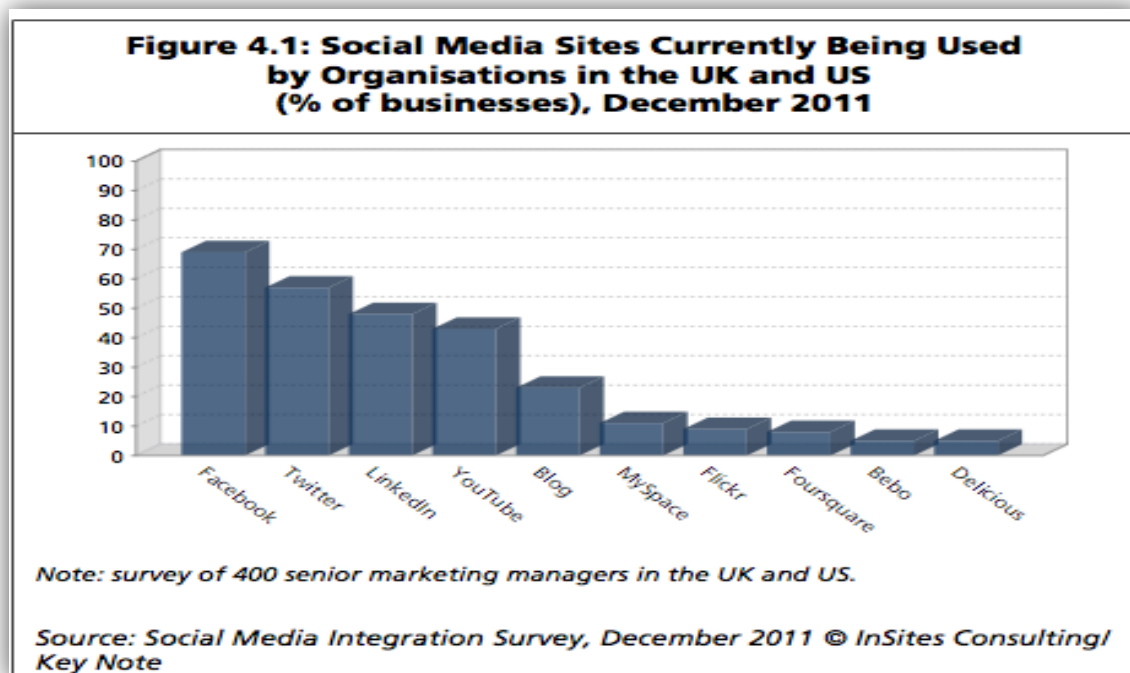
Fig. 2: Social Media Sites Currently Being Used by Organisations (Social Media Marketing Keynote Report, 2012

As previously discussed communicating with consumers is a key part of creating a reputable brand, and one way to do this is through brand communities. With social media, online brand based communities are now flourishing, as users can now connect, share and promote from the comfort of their own homes. Relating back to relationship marketing, companies create these communities in order to develop meaningful relationships with customers, and are beginning to do so through social media networking outlets (De Vries et al., 2012). A great example of utilising social media to strengthen relationships with customers would be Royal Dutch Airline, 'KLM'. In April 2010, Icelandic volcano, Eyjafjallajökull erupted causing airline flights to come to a stand still for a period of 6 days. Throughout this period, their call centres were overloaded with the influx of customer service calls, which posed a threat to the reputation of their efficient customer support. Creatively however, they turned to social media and managed to respond to customers and provide regular updates via these platforms. They received a lot of public praise for their innovation and following this, the CEO Peter Hartman announced they would invest heavily in developing an on-going social media strategy (Socialbakers Report, 2014). This shows the positive influence that can emerge from social media, if used correctly and efficiently.

Leading on from this, it is evident that simply being present on these sites is not enough for the average consumer. In a study conducted by Emarketer (*see figure 3*), it found that 49.5% of consumers would be less likely to make a purchase with a brand that were not actively contributing and communicating effectively through their social media pages (Emarketer, 2012).
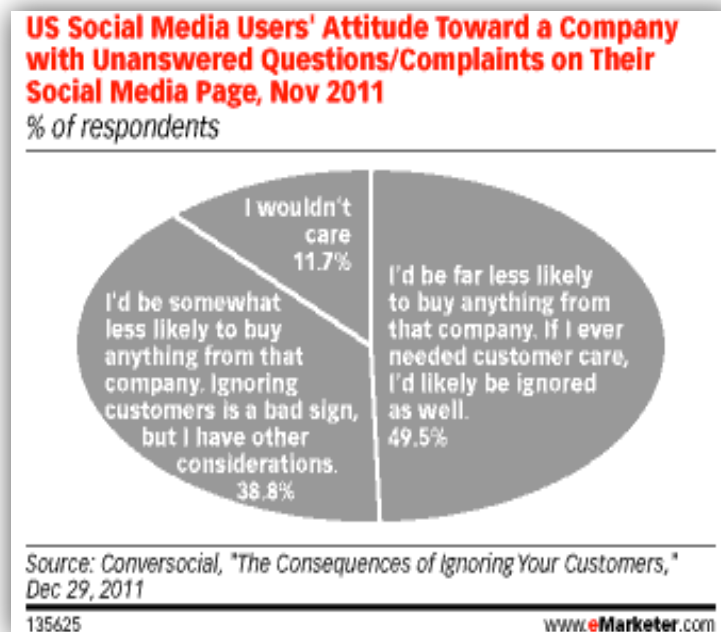
Fig. 3: Consumer Attitudes Towards Company Unanswered Questions and Complaints (Emarketer Report, 2012)

This doesn't mean that companies need to reply to every negative comment, as brand advocates who are loyal to the brand would hopefully begin to do that for them. However for genuine questions and concerns, 68.3% of consumers found it either very important or important, that this be a focus from the organisations perspective (Emarketer, 2012). The evidence available however does not fully justify the use of social media as a brand communication

tool and as a result of this; companies are showing an unwillingness to part with their marketing budgets. A degree of uncertainty exists in regards to allocating effort and large amounts of their budget towards social media spending. The reason being, there is a lack of proof in regards to return of investment (ROI) and a limited understanding between the various types of social media (Weinberg & Pehlivan, 2011). Social media marketing 'often requires more qualitative measurement rather than quantitative metrics that are more familiar to online marketers' (Fisher, 2009). In a report by Michael A. Steizner (2013), marketers were asked how much they were able to measure the return of investment on their social media activities, and only 26% agreed they were able to do see.

This may explain some of the reluctance from a business perspective to invest large amounts of capital into social media marketing. However, although further studies into the ROI in relation to social media marketing is necessary, it would be impractical for organisations to overlook the point that traditional mass media outlets are now being combined with social media in order to connect with their consumers, on a more personal and inclusive level (Scott, 2010). Marketers appear to be in the middle of the fence in regards to fully committing themselves to the opportunities of social media, possibly due to

threat of the unknown. For that reason some still cling onto older, out-dated models of marketing until more research can be presented.

In order to fully assess the impact of social media on brand communication, it is essential to review the implications from a consumer perspective. Consumers are now becoming more innovative, and have more power than ever before through social media and technology advancements.

Word of Mouth (WOM) communication is 'an important marketplace phenomenon by which consumers receive information relating to organisations and their offerings' (Laczniak et al., 2001). This type of communication is important as it usually comes from peer groups, and it has been proven that consumers are more likely to trust this type of information rather than a company affiliated source (Feick & Price, 1987). It has been around since the beginning of marketing and has been considered the most effective form of marketing (Dye, 2000). Erik Qualman (2013) explains that before SM, word of mouth communication, was rather slow spread and could be 'diluted' overtime. With the introduction of social media, consumers now have the ability to communicate their thoughts and feelings about a particular brand, effortlessly. Thus cometh the creation of Electronic Word of Mouth (eWOM), as it allows consumers to communicate with a large volume of individuals, anonymously if

they so choose it and is available for an infinite period of time (Henning-Thurau et al., 2004). One example of the power the consumer has in relation to their voice being much louder with the creation of social media campaigns is coffee brand 'Starbucks'. Although they have a positive reputation on social media due to many successful campaigns and a willingness to engage with their consumers, they have also fallen target to consumers voicing their negative opinions about the brand. One Christmas as a PR stunt, they displayed twitter messages that included their hash tag 'spreadthecheer' on a large screen next to an ice rink at London's natural history museum. However they forgot to monitor what was actually being posted, which allowed consumers to voice their opinions about their tax scandals (David Moth, 2014).

Along with eWOM, consumer's willingness to accept new technology has also been a contributing factor in the phenomenon of social media. Davis (1989) explains that there are two features that influence this: perceived usefulness & perceived ease-of-use. For consumers the usefulness of social media is in the ease in which they can communicate with not only their peers but directly with companies. As technology is advancing at such a rapid speed the perceived ease-of-use is obviously something that needs to be further investigated, due to the generational differences.

Bruhn et al. (2012, p. 771) explains, "social media offers an opportunity for consumers to talk to hundreds or even thousands of other consumers around the world, companies are no longer the sole source of brand communication". With the increased use of smartphones, and mobile data plans, consumers are now able to communicate their thoughts and feelings via social networks whilst on the go. In a study conducted by Mintel, they found that 40% of users accessed social networks out with their home at least once a day (Mintel Oxygen, 2013). Furthermore it has also been found that 54% of consumers used social media to 'like' or 'follow' a brand (Mintel Oxygen, 2013).

Social Media reemphasises the shift in paradigm and the fact that consumers are now searching for alternatives and stepping outside their comfort zone. Even more so they now have more choice than ever and thus more control. Further research is essential in order to fully understand the consumer perspective on the increased use of social media as a brand communication tool, as there is a limited amount of empirical evidence available from their viewpoint.

As the phenomenon of social media is fairly new, there is limited research focused solely on the way it has effected brand communication. This literature review has explored the background of social media, as well as delving into the

fundamentals of brand communication. Although there is a substantial amount of research from an organisational perspective in regards to social media, there are limited amounts from a brand communication perspective. There is also limited empirical evidence from a consumer perspective about their opinions and feelings towards social media, in a marketing context. Therefore it would suggest that further research from an organisational perspective to fully understand their feelings about social media, as a brand communication tool is necessary. Along with a more in depth analysis of the way in which consumers perceive social media as a brand communication tool, as there is little to no research available specifically within this area. Within the next chapter, the nature of the study will be discussed, as well as key aspects of the primary research that will be undertaken in order to achieve the objectives outlined.

3. METHODOLOGY

3.1 Aims and Objectives

The primary aim of this research is to explore social media's role in developing and nurturing brand communication, specifically Tesco Bank. In order to achieve this effectively, three main objectives set a pathway, which the book will follow:

- Identify key factors in the rise of Social Media (In particular: Facebook,

Twitter and LinkedIn)

- Explore the influence social media has within brand communications, from both a consumer and organisational perspective

- Evaluate whether or not the increase of social media is viewed as a positive change from both consumers and organisations.

3.2 Research Paradigm and Approach

Research philosophy is the way in which one constitutes knowledge. By doing so this allows for the researcher to identify and adapt their research design as the research progresses (Baxter et al., 2010). Positivism takes on an objective view, and the researcher is detached from those who are being studied (Wilson, 2010). Interpretivism on the other hand, concentrates their efforts on one particular area of study, and actively engages with their research and its participants (Saunders et al., 2012). Positivists hold the belief that research should be scientifically carried out, and is usually based on a deductive approach (Wilson, 2010). However Interpretivism allows for the researcher to be interdependent and interact with their research participants (Baxter et al., 2010). Researchers, who adopt this philosophy, view their surroundings as complex and open to interpretation (Wilson, 2010). Due to this, and the fact Interpretivism is usually based on an inductive approach, the researcher adopted this type of philosophy.

The two main types of approaches within research are 'inductive' and 'deductive'. Wilson (2010) references Kenneth F. Hyde (2000, p. 83) stating that inductive consists of 'a theory building process, starting with observations of specific instances and seeking to establish generalisation about the phenomenon under investigation'. Saunders et al. (2012) explains that an inductive approach has a more flexible structure as it allows for changes within the research as it progresses. It also concentrates on qualitative data, and recognises the researcher as part of the process (Bryman & Bell, 2003).

Deductive however normally begins with theory and aims to conduct research in order to prove an already existing hypothesis (Wilson, 2010). It takes on a highly structured approach and is more concerned with scientific principles and quantitative data (Saunders et al., 2012). This research project took on an exploratory research design, following an inductive approach. The reason being that social media is a fairly new phenomenon and there is limited existing theoretical explanation behind its success as a brand communication tool.

The literature review was conducted in order to investigate and provide insight into what is already known about the subject, and to highlight the gap that exists so that further research may be conducted (Bryan and Bell, 2003). Due to the nature of the topic and to ensure reliability, multiple secondary

sources were used, to identify current studies of brand communication through social media outlets. Source's such as academic journals, books, industry market reports and newspaper articles were utilised. As always there are limitations when using secondary data, the fact that it may not correlate with your study correctly, being a crucial factor (Wilson, 2010). It may also be prone to bias or manipulation, depending on who conducted the research (Bryman and Bell, 2003). For this reason, primary data was deemed necessary in order to achieve the research objectives.

3.3 Research Design

This study involved sequential mixed methods research, as there were two Phases of data collection and analysis (Saunders et al., 2012). Phase one consisted of qualitative face-to-face interviews with two participants, both from different areas of the marketing department within Tesco Bank. Phase two comprised of quantitative questionnaires, which were used to compare and contrast data collected from Phase one. This made for a sequential exploratory research design (Saunders et al., 2012). This can also be explained as 'Methodological Triangulation' as it allows for a mix method of data collection, and for the researcher to combine findings from one method to determine if they confirm findings from the other method (Wilson, 2010).

The interviews carried out were semi-structured, in keeping with the exploratory theme (Saunders et al., 2007). This allowed for greater flexibility (Wilson, 2010) and the observation of social cues such as tone and body language, which gave more depth to the initial verbal answer (Opdenakker, 2006).

Self-completed, web-based questionnaires were then carried out in order to expand and elaborate on information gathered throughout the interviews (Saunders et al., 2012). This allowed for the data collection process to stay cost effective and reliable, which suited the nature of this study (Wilson, 2010).

3.4 Phase One - Qualitative Data Collection

Qualitative data is 'principally derived from words not numbers' (Saunders, 2012, p. 159). In order for this type of data to be deemed successful, it is crucial that it be analysed effectively, which can be difficult due to the high volume of information received (Wolcott, 1994). It can be argued that qualitative data is commonly viewed as being more flexible as it is more receptive to change throughout the research project (Barbour, 2008).

In order to gather qualitative data for this study, face-to-face interviews with relevant key experts were utilised. Participants were both employees of Tesco Bank's Marketing department: their Clubcard Loyalty Scheme manager

and their Social Media manager. Both were given a participant information sheet to read prior to the interview, informing them about the purpose of the interview, and then a consent form to sign giving their informed consent to participate. By gaining access to two different sectors of the marketing department, this allowed for a more in-depth analysis in regards to the implications social media is having from an organisational perspective. Access to the interviewees was achieved through the researcher's prior connection with Tesco Bank, as a part time employee. This meant that the role of an internal researcher was adopted, and by doing so the researcher was conscious not to compromise the findings by allowing pre-conceived notions or assumptions to feed their way into the results or analysis section of the study (Saunders, 2012).

Semi-structured interviews were conducted, in which key topic areas that would be discussed were decided on by the researcher prior to the interview. This provided opportunity for the respondent to further elaborate on specific areas, by allowing them to raise their own questions (Wilson, 2010). As well as giving an organisational perspective on the adoption of social media, it also gave the researcher insight into whether or not the companies intentions, translated correctly to the consumer.

Content analysis was then conducted from the findings of the interview, by transcribing the recorded audio of both interviews, full transcribes of both interviews can be seen upon request. As a form of data reduction the researcher summarised and simplified the data that was gathered, through a transcript summary, both of which can be seen upon request. This involved compressing long statements into shorter ones, by rephrasing what the participant has said in a few key words (Saunders et al., 2012). By doing so this allowed the researcher to highlight key themes, also known as codes, from each interview. These codes were decided upon either by terms the interviewee had used or already existing terms used in existing theory and literature (Saunders et al., 2012). By doing so this increased the reliability of the research, as it eliminated researcher bias. By analysing the data in such a way, it showed the researcher thematic threads, in order to highlight the importance of social media from an organisational perspective and gain their professional opinion towards the phenomenon. The researcher was then able to cluster responses in relation to the research objectives, which allowed for the creation of appropriate questions in the phase two questionnaires.

3.5 Phase Two - Quantitative Data Collection

Quantitative Data was used to reinforce the qualitative data gathered in phase one interviews, in order to assess whether or not the use of social media

from an organisational perspective, translated correctly to the consumer. Antonius (2004) explains that by using quantitative data 'we can translate into numbers some aspects of our observations'. Quantitative data can be viewed as more dependable as it is based primary on numerical figures and can be organised into charts or graphs for a more comparative analysis (Wilson, 2010).

Due to time and financial restrictions self-completed, web-based questionnaires were utilised. This helped to improve the reliability of the study, by ensuring the researcher could gather the correct amount of responses within the allocated time (Wilson, 2010). These types of questionnaires were predicted to have a variable response rate of between 30-50% (Saunders, 2012). According to Blumberg (2008) the first stage of sampling is to clearly define the target population. For this study, it would be focusing on 18+ participants, in order to avoid ethical issues. There was no maximum age limit placed on the questionnaire, as it was deemed irrelevant within the study.

The sampling frame consisted of Tesco Bank Employee's and the researcher's personal network of family and friends. Random sampling was conducted as the researcher selected the sample at random from the sampling frame using a computer (Saunders, 2012). Due to it being an undergraduate research project and the time restrictions imposed, the sample size was that of

100 people, in order to keep it manageable as well as maintaining validity (Saunders et al., 2012). 250 questionnaires were sent out in order to increase the response rate, and thus maintain reliability of the sample in the case that further research be conducted within the subject area. The questionnaires were distributed on "Toluna Quick Surveys", an online survey creator tool, via Tesco Bank's internal email system and through the researcher's personal email to friends and family. A covering letter was included in order to brief participants before they agreed to take part. Prior to distributing the questionnaires, the researcher conducted a pilot study with a group of five students from Glasgow Caledonian University in order to refine the questions and access the validity, so that respondents had no difficulty providing answers, and thus eliminating any problems recording and analysing the data further on (Becker and Bryman, 2004).

A data requirements table, which involved a six-step process, was created, to ensure that the questions respondents were asked would enable the research questions to be answered and the objectives achieved. The questionnaire consisted of ten opinion variable questions, which mirrored key topic areas that were discussed in the phase one interviews. These types of questions record how respondents feel about something, or what they think or believe to be true or false (Saunders, 2012). The majority of questions asked were multiple choices,

except for the final question, which was open-ended to allow for consumers to express their own opinions. To begin with the researcher was looking for generic data around the respondent's participation and their opinion towards social media platforms. Respondents were then asked questions about social media within a banking context, and finally it was concluded with an open question in which respondents had the opportunity to convey their opinion in their own words. By allowing for an open question at the end of the questionnaire it allowed for the researcher to encapsulate respondent's feelings, and collect data that the researcher was unable to predict in the form of a closed question (Bryman and Bell, 2003).

The data was exported into an excel document, through the online survey tool Quick Surveys. This allowed for respondents answered to be complied into pie charts and bar graphs that would be displayed throughout the results chapter along with the findings from the interviews. Some of the respondent's answers from the open-ended question were used as anonymous quotes throughout the results. The rest of these answers, were compiled into a word document, and split into positive, negative or neutral/mixed comments, which can be seen upon request.

3.6 Limitations and Scope

As social media is such a large phenomenon and is present within multiple industries, due to the time limitations within this undergraduate study it was essential that the application of this research be refined. Therefore the primary research concentrated predominantly on social media within a banking context, in order to provide the researcher with an element of focus. The sample size also acted as a limitation; due to the fact it only reflected a small portion of the populations' feelings towards the use of social media as a brand communication tool.

By exploring this newly found phenomenon the researcher was able to provide rich insights into how companies are approaching the shift in paradigm, and if they are finding it an obstacle or a platform to connecting with their consumer. It also allowed for interesting insight into the way in which consumers are responding to an alternative approach to relationships with the brands in which they buy from.

3.7 Ethical Standards

Wilson (2010:79) explains that, as a researcher there is 'a moral responsibility to carry out your research in an accurate and honest way'. In order to do so, there are multiple factors that need to be addressed in order to ensure

the reliability and validity of the research. Most importantly during this research project, privacy, anonymity and confidentiality of participants and any sensitive data obtained must be respected whilst analysing and reporting findings (Saunders et al., 2012).

As there will be two interviews taking place with employees within Tesco Bank, it was essential to respect their privacy (Saunders, 2012). For this reason, their names have been omitted from the research; however job titles have been named to give credibility to their views and opinions. Previously mentioned documentation was provided at the start of the interview that explained the full purpose of the researcher and detailed items such as; both participants had the right to withdraw at any time, as well as emphasising their right of not having to answer any questions they did not want to or decline to provide any data requested by the researcher (Opdenakker, 2006). The previously mentioned consent form, also allowed participants to give their permission for the researcher to record the interview via a voice recorder, in order to minimise the notes taken by the interviewer, and for reference during the analysis portion of the research. A copy of the final book was also offered to the interviewee participants, in which they both were happy to receive for their perusal.

Questionnaires, as they were self-completed and web based, allowed for individuals to participate voluntarily. It also would allow for them to remain anonymous, allowing them to express their true feelings without their identity acting as a barrier to the truth (Wilson, 2010). A cover letter was included during the distribution, in order to brief respondents on exactly what the purpose of the questionnaire was, how long their data would be stored for and their right to skip any question they felt uncomfortable with (Saunders, 2012).

The next chapter will display the results and analysis that have been obtained through the methods previously explained. A critical discussion, appropriate linkage to the existing literature and objectives will be presented.

4. RESULTS AND ANALYSIS

4.1 Analysis Approach

A critical discussion of the findings and their linkages to existing literature will be explored in order to ascertain whether the new data found within this research project relates to the limited but existing information available, as well as accessing if the information gathered has assisted in achieving the research objectives. In this chapter, Social Media will be referred to as 'SM'; Tesco Bank will be referred to as 'TB', their loyalty manager as 'LM', and their social media

manager as 'SMM', and finally the 100 participants in the Phase two questionnaires will be referred to as 'respondents'.

Figure 4 on the next page, highlights the 8 most common themes discovered throughout phase one and phase two. This helped to explore the influences that SM has had on brand communication from an organisational and consumer perspective, and to see if it appeared to be a positive or negative change from either perspective.

Key Themes	
Brand Loyalty	Immediate Insight
Brand Awareness	Negativity via Social Media
Relationship Marketing	Compliance issues
Unity amongst departments	Effective Communication

Fig. 4: Table of Key Themes

4.2 Key Factors in the Rise of the Social Media Phenomenon

Many of the key factors contributing to the rise of the social media phenomenon have been identified and explored throughout the literature review chapter. However to further encapsulate this, it was confirmed by TB that the two SM platforms they actively use are Facebook and Twitter, which

complimented the Harvard Business Review study (2010) that showed that 71% of businesses had adopted some form of SM as a communication tool.

Furthermore, respondents throughout the questionnaire had to be active on at least one platform in order to proceed. The results were in keeping with the literature reviews ranking order, that Facebook was the most popular with the largest amount of active users, then Twitter and Finally LinkedIn (*see figure 5*).
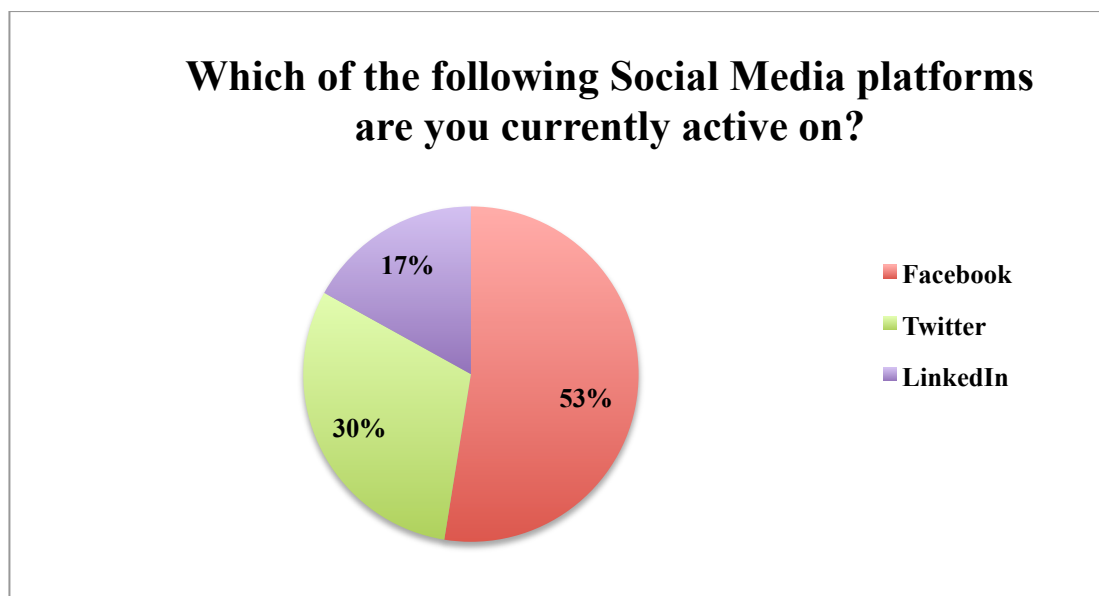
Fig. 5: Which of the following SM platforms are you currently active on?

4.3 Explore the Influence SM has within Brand Communication - from an Organisational and Consumer Perspective

Brand Awareness

One influence that SM could have from a banking perspective is that it could be used to show a slightly more human side to the brand. One Respondent explained that:

"It has allowed for companies to give themselves more of a human side, a personality to the brand almost. By doing so, it allows them to connect with their consumers effectively."

By doing so this also allows organisations to build brand awareness, an aspect that Aaker (1991) explains as one of the key elements within the brand assets, which helps to create distinction from their competitors. From the interviews it was obvious to see that building awareness of TB as a brand, was a priority. By encouraging customers to engage with the brand through SM campaigns, it helps retain existing customers by allowing them to communicate with the bank in a non-conventional manner, as well as attracting new customers. Interestingly, it appeared that using SM as a brand awareness tool, could require a smaller budget in comparison to traditional methods, as existing customer's followers or friends via SM channels are able to see their interaction's with the bank on their homepages for free, which in turn attracts attention to the brand. From respondents results (*see figure 6*) it was evident to see that using SM as a brand promotion tool has potential, due to the high volume of consumers who actively follow brands via their SM platforms. From a consumer perspective, there is room for brands on their SM platforms, as they would not be actively allowing them to become part of their personal space by following them if they had no interest in them being there.

Do you follow or like any brands via your social media?

31%

69%

■ Yes

■ No
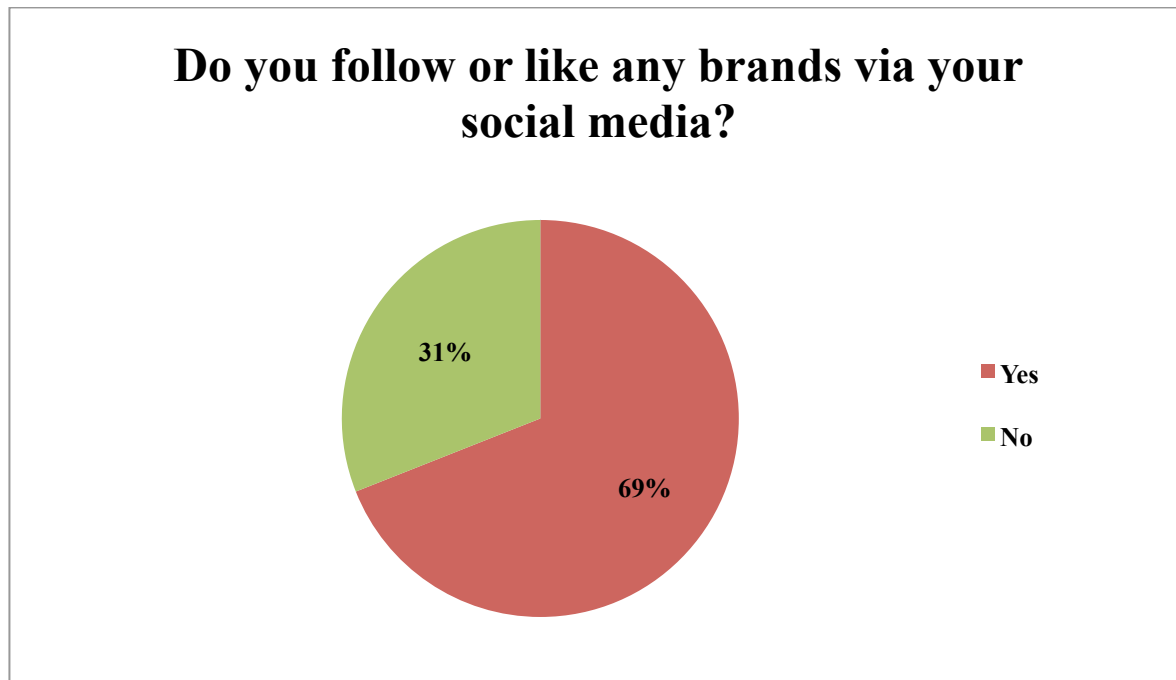
Fig. 6: Do you follow or like any brands via your SM?

TB's SMM explained that due to their 'retail bank' status, they take much of their direction from Tesco as a group, and with TB continuing to grow, eventually it would be essential for them to establish their own SM platforms, rather than 'piggy backing' off the back of their parent company. As they do not publicise the fact that consumers can in fact make contact with them via SM channels, it would require a larger staff and budget allocation if in the future the bank decided to increase brand awareness/communication via SM platforms. TB's PR team also recently started to utilise SM channels as a brand awareness tool, in relation to their charitable efforts with local communities, which is interesting as it shows that different aspects of the brand can have different levels of involvement within SM. For the bank as a whole, it is clear to see that

using SM, as a brand communication tool is a fairly new concept, and has potential if they continue to include it when developing their strategy in the near future. From figure 7 it shows that 33% of consumers expect their bank to be present on SM, which holds promise for TB in developing their SM strategy, and that the other 39% who were not too concerned about the presence of their bank on SM could possibly be convinced otherwise, if the correct marketing techniques and incentives were presented to them. By utilising SM, it allows them to influence customers in a much bigger way, and allows consumers the *option* to include banks within their SM platforms, which is important.

Do you feel banks should be present on social media?

- Yes, if they wish to keep up with the times
- No, banks do not belong on social media
- It doesn't really bother me
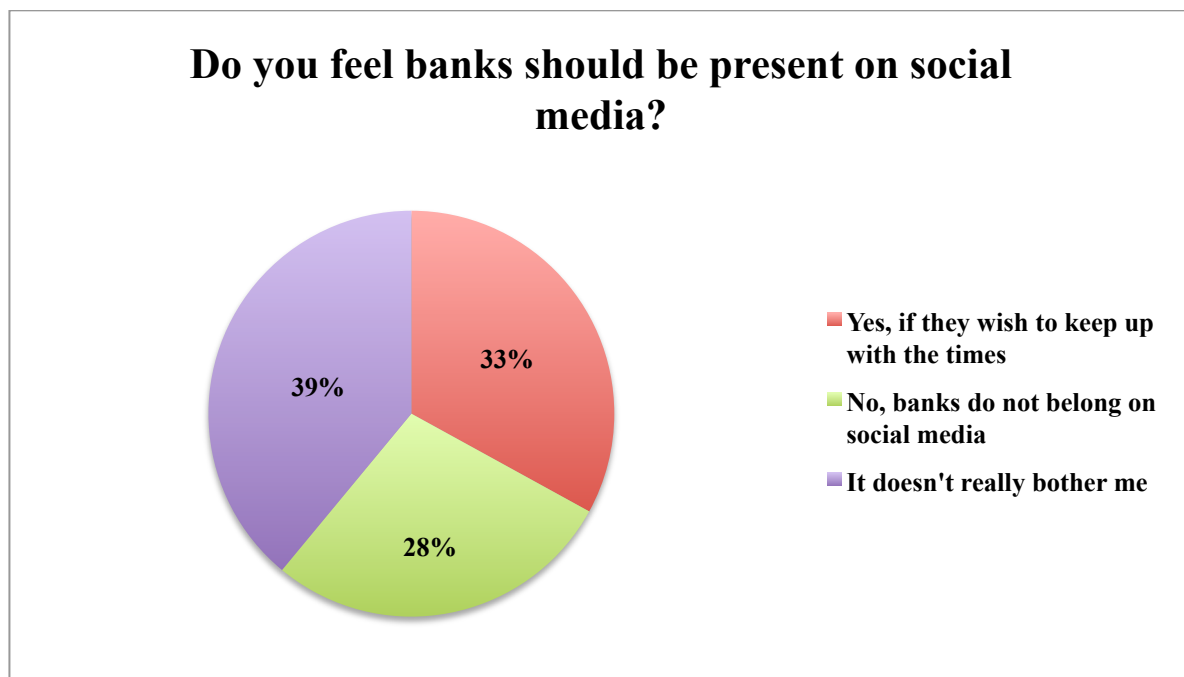
Fig. 7: Do you feel banks should be present on SM?

Effective Communication

From an organisational perspective, SM has opened up a gateway for effective communication between business and consumer; this was a prominent part of the discussion throughout both interviews.

TB's LM said that this aspect of SM took priority, and that making sure customers received a reply if *they chose* it as a point of contact, was essential. This feature of the bank's SM strategy is something they should continue to ensure, as although majority of respondents said it would depend on what they were buying, it can be seen from figure 8, that effective communication between the brand and consumer does to some extent have an influence on their final purchasing decision, and by proxy their perception of the brand overall.

Would you be less likely to buy from a brand if they were not seen to be acitvely responding to customers enquires/concerns via social media?

Yes 21%

No 36%

Depends on what I'm buying 43%
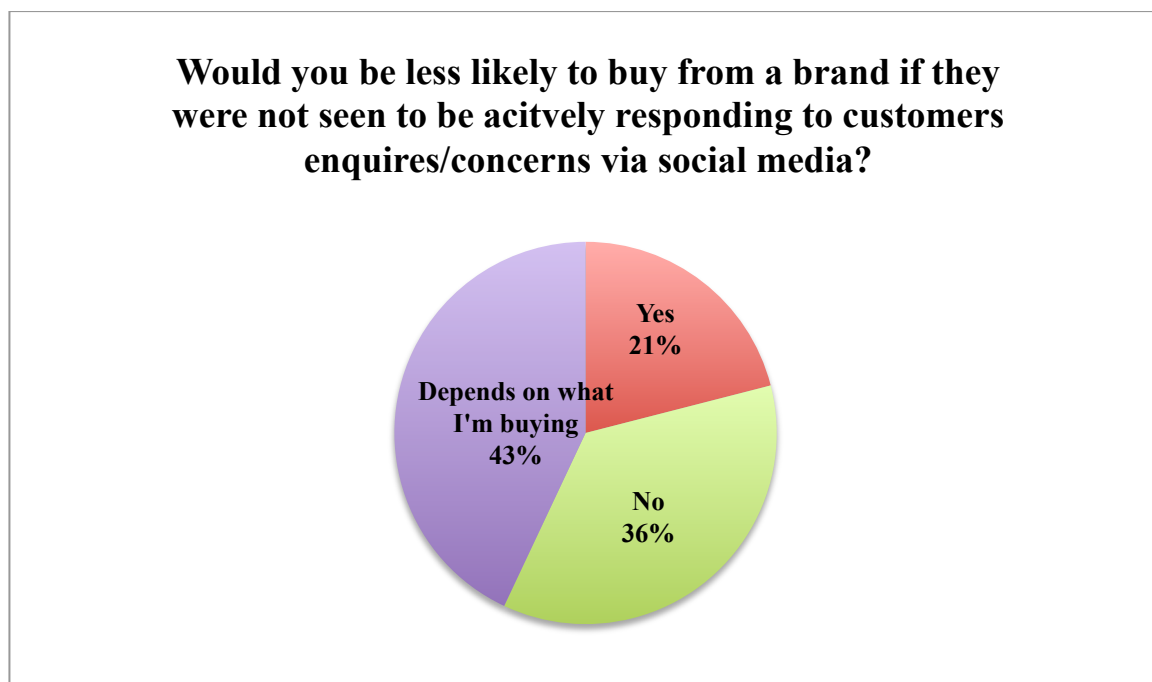
Fig. 8: Would you be less likely to buy from a brand if they…

The SMM further explained that even if it was just a generic holding response, if outwith the hours of 9am-5pm, customers would always receive a response via SM channels if attempting to contact the bank. Furthermore she explained that it had influenced them to the point, that they have two software programmes in place to assist them when interacting with customers. The first is 'Brand Watch' which is a well-known SM monitoring tool run by a SM agency on behalf of TB, to help them keep track of what people are saying about the brand. Secondly they use 'Conversocial' in order to respond to any customer queries which have been directed at the brand. TB's SMM believed SM has allowed their interaction with customers to become a lot 'more fluid' as customers can express opinions and feelings easily, as opposed to traditional methods which can take longer for the brand to receive feedback, and even longer for changes to be implemented to reflect said feedback.

However because the banking brand is not necessarily a brand in which consumers automatically think about using SM to connect with, figure 9 shows the harsh realities that TB is presented with.

Have you ever used social media to communicate with your bank?

■ **Regularly**   ■ **Sometimes**   ■ **Never**

3%

3%

94%
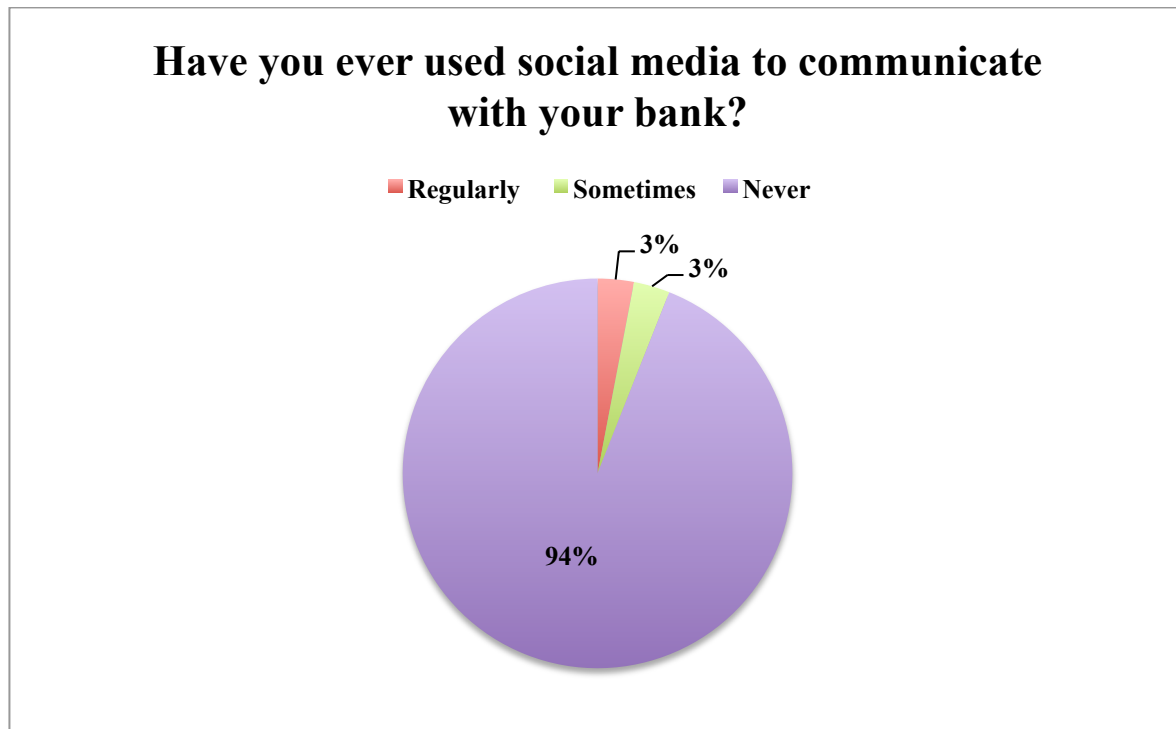
Fig. 9: Have you ever used SM to communicate with your bank?

For this reason, if choosing to further develop SM as a brand communication tool within the bank, it would be essential for some level of promotion to encourage and educate consumers about making use of this option the bank has in place. As of right now it would appear that from TB's *banking perspective* that brand communication isn't highly influenced by SM, and their ability to communicate effectively with their consumer. Furthermore, it seems that from a consumer perspective, they either don't want to interact via SM, or simply have not been given enough information to make an informed decision on the matter.

Tying in with this, it was also discussed, that there is a lack of awareness from a consumer perspective that views and opinions expressed on SM are captured and used as a method of feedback for brand improvement. With that being said, although consumers may not have communicated with the bank directly, even if they have ever simply posted a comment on a Facebook post by the bank, or retweeted them on Twitter, this would have had an influence on brand communication from an organisational perspective, without consumers necessarily realising they had contributed.

Relationship Marketing

There were many references to the influence SM has had on brand communication, specifically the aspect of relationship marketing, which, as Ajio (1996) said, is the changing marketing paradigm. As the bank is set within a dry and serious industry, it can be difficult to build that emotional connection with customers. TB's LM explained that a lot of the work they do is very functional, and due to this, as a brand they experience more obstacles when attempting to establish a relationship with their customers. Both managers agreed that SM established an alternative way to communicate and target their customer base. However it was TB's SMM who made some extremely insightful comments about the banking industry and why the need for relationship marketing is becoming much more apparent. Due to the current economic climate, she

explained that banks 'have to be much more transparent, open and honest and be actively responding to customers'. This has got banks dynamically thinking about the ways to communicate their brand with consumers, and the relationship they wish to establish with them, to help better the business and customer satisfaction levels. This linked well with Mangold and Faulds (2009) viewpoint that organisations are now realising the need for creating a brand dialogue in which customers can become involved in and form opinions and feedback about, rather than a brand monologue, where customers are simply talked at and told what to purchase. One respondent also, had the same viewpoint stating:

> *"I believe that SM has made companies more reactive to their customers. They no longer can avoid issues or complaints and must deal with them in a timely manner. It also gives them the ability to introduce new ideas and special promotions in a quick and effective manner."*

Figure 10 shows that for brands promoting via SM, consumer's expectations are high, and SM has influenced brand communication from a consumer perspective in regards to their expectations of brands that are active on SM.

What do you expect from companies who actively promote their brand via social media?

Percentage of Respondants (%)

Expectations from Customers
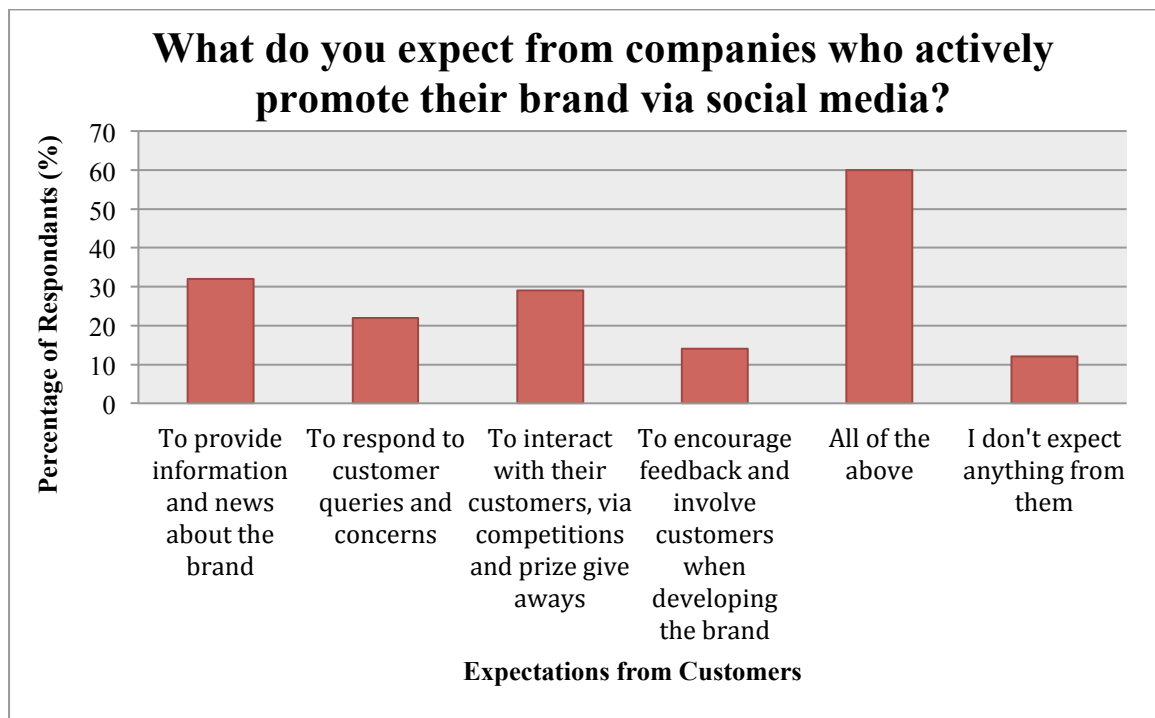
Fig. 10: What do you expect from companies who actively promote their brand via SM?

TB's SMM highlighted that from an organisational perspective the influence SM has had, is that it is allowing consumers to see a more 'human side' to the banking industry, thus enabling TB to build relationships with their customers and to understand their needs and wants more efficiently.

Unity Amongst Departments

Both interviews highlighted that SM not only influenced brand communication, but also contributed towards bringing the overall business together. Their LM said that SM helped to bring the loyalty department together with the main business, as they were able to see results instantly from joint campaigns. For example, when their loyalty department paired up with their pet

insurance department to send birthday cards to the pets and a voucher for their owner to buy them something in a Tesco store. They were able to see the results and outcome of the campaign via SM such as Twitter, in which customers had posted pictures of what they had bought their pets, and used the bank's suggested hashtag of 'tescopetbirthdays' to allow them to see it.

It would appear that the biggest influence in bringing the business together could be attributed to the weekly report that is distributed to all departments within the business. The report consists of a combination of TB's SM activity and customer feedback, in order to give departments a sense of what their categories reputation is via SM. Both managers agreed that this was definitely a positive influence towards the level of involvement SM has had, not only within brand communication, but also the overall business. The SMM mentioned that they would soon be implementing a new report specifically designed for senior executives 'to get them to take SM more seriously'. The lack of importance placed on SM by senior executives, could be related to Weinberg & Pehlivan's (2011) argument that the scarcity of proof available in regards to return of investment (ROI) and little knowledge of the different types of SM available may be contributing factors. However by TB distributing this new report, they hope it will allow them to analyse their offerings and processes more effectively, and bring to light the influence SM can have on the organisation as whole, and

not just the marketing department. It was highlighted by the SMM that TB although an established retail bank, do not have a designated team in charge of SM and that it is very much managed on the side. However the LM gave a positive contribution by explaining that, with the launch of their forthcoming current accounts, they have started to liaise more with the SMM. Furthermore it was explained by the SMM that in the future it would be essential for a team to be put together in order to help manage the SM aspect of the business, if TB as a brand wish to develop their strategy and presence further in the future.

4.4 Evaluate whether or not the increase of SM is viewed as a positive change from an organisational perspective

Brand Loyalty

Brand loyalty was quite prominent in the discussion of how SM can create a positive change within the business. TB's LM explained that "loyalty is driven by engagement", so by interacting with their customers in a way that is meaningful, and by rewarding them in a genuine way, it brings it full circle back to loyalty". One respondent said that:

> *"Brands can target consumers in a more personal way in order to increase brand loyalty."*

Showing that there is knowledge of brands intentions to personalise the purchase experience for the consumer, and to connect to them on a more

personal level, for example through relationship marketing. The main intention of TB's marketing campaigns is to encourage brand 'advocacy', this involves retaining customers who speak favourably about the product, who then partake in word of mouth communication, thus encouraging potential customers to buy from a specific brand. Their LM explained that it is highly valued by the bank, as they 'can't buy that kind of exposure', further building upon the concept in Strategic Direction (2012) about consumers marketing amongst themselves, in turn taking control of brand communication. TB's SMM further added to this, explaining that consumers are now becoming immune to traditional marketing methods, such as the 'tell and sell model', as they have been over exposed to them, for example TV adverts. Due to this TB must be seen to be pursuing alternate routes of promotion, as well as **actively** engaging with their customers, if they wish to retain them. There is an overall positive reception from consumers, towards brands utilising SM as a brand communication tool, which can be seen in figure 11.
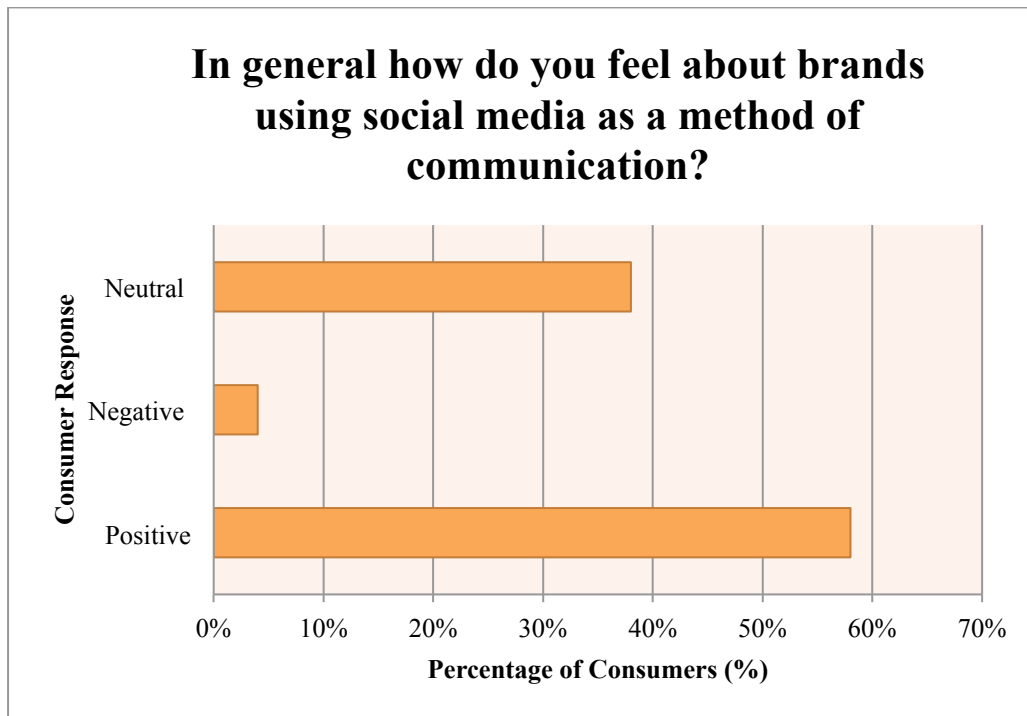
Fig. 11: In general how do you feel about brands using SM as a method of…

However there were a few negative responses, one of which said:

"When I'm on SM I only want to use it to communicate with my friends"

With this being said, and that TB is set within a constricting industry, which will be discussed further later in this chapter, there are many obstacles that the bank will be up against if they wish to achieve brand loyalty with the help of SM. Grönroos (1997) argument that customers now have their own voice, and more choice within the market, linked well to this section, as it is not the banks who are in control anymore as previously mentioned. In order for them to remain competitive they need to be ***receptive*** to change and consumer wants. With that being said, TB's managers felt that by actively listening, and

50

valuing consumer opinions via SM, and addressing issues raised by customers, these customers will become loyal to the brand, which positively contributes to the business as a whole. Relating back to the previous figure, it can be seen there was a minimum amount of negativity towards brands using SM to communicate with customers, consequently TB can turn this positive change for the consumer, into a positive change for themselves, through acquiring brand loyal customers. It would then appear that everybody benefits in some way or another.

Immediate Insight

Throughout both interviews, this was viewed as a very positive change as to what SM can really give back to the bank. Their LM commented on the fact that SM has given them 'more immediate insight' and allowed them to see that 'instant reaction', specifically with the previously mentioned weekly report produced, as it helps in monitoring positive, negative and neutral comments from TB's Facebook and Twitter pages. Their LM also explained they could see reactions to their campaigns, in regards to customer's gratitude or general responses. For example SM has enabled them to see the positive praise they have received from customers from an accessibility perspective, i.e. Mincom for deaf customers. From the figure 12 this again links in with Grönroos (1994) argument, as 55% of respondents viewed SM as a positive change, as it has given them a voice, along with the other 31% believing that it was dependant on

the situation, but still contributed to their voice being heard. It would be impractical for businesses not to utilise SM as a way of gathering data and feedback about their brand and products, if consumers are willing to do so, as honest data can be the most difficult to come across, and as previously pointed out by the SMM, is a 'more fluid method' of gathering information from consumers.

Do you feel as a consumer, that social media gives you more of a voice, to highlight positive and negative experiences with brands you have purchased with?
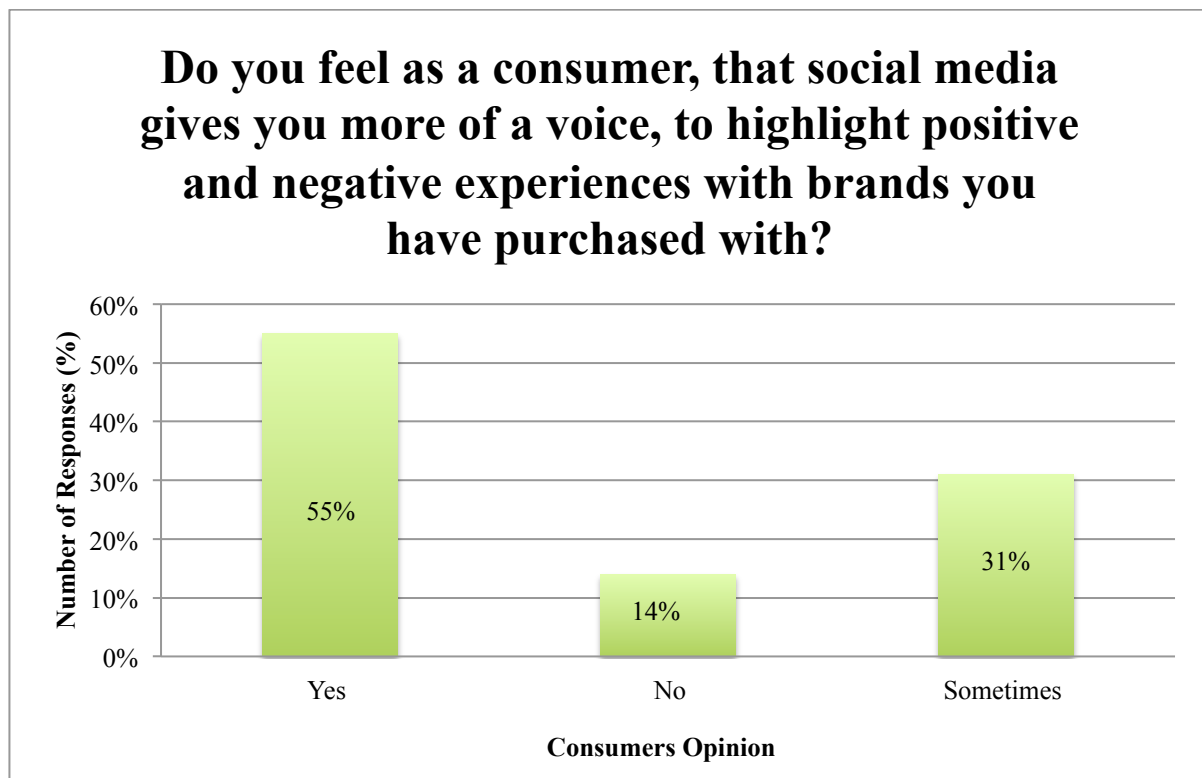
Fig. 12: Do you feel as a consumer, that SM gives you more of a voice…

With that being said, TB's SMM made an excellent point, saying they felt that it was a great way to 'gauge sentiment' and 'get real time information', as well as realising that a truer response can be captured via SM which can at some

points be slightly harsher – but beneficial to the business overall, which makes this a positive change within brand communication. Linking back to the *lack of awareness* from a consumer perspective that views and opinions expressed on SM were captured and used as a method of feedback for brand improvement. This is something that TB in the future could maybe think to promote, in order to allow their customers to see that their opinions and concerns expressed on SM are valued and are taken into consideration by the bank.

Negativity via Social Media

Although SM has been viewed as a positive change within the business, it naturally has negative connotations as well. Both managers agreed that TB is set within a 'dry' industry, and with this comes perceptions of financial services, as well as existing perceptions of the Tesco brand. Add to this the huge stigma around the fact that nobody trusts banks anymore because of the economic climate, and it presents an idea of the type of negativity TB find themselves up against. For this reason, TB's LM said that they have approached SM with caution, as they are 'quite risk adverse' and have not necessarily wanted to open themselves up to that kind of exposure without being clear on how they would manage and use it. The SMM elaborated on this by explaining that SM can quite easily damage the reputation of a brand, and can be quite difficult to manage if

the appropriate measures are not set in place to neutralise negativity. From a consumer perspective this was picked up on, with one respondent stating:

"SM has given companies an easier way to promote as they can reach people all over the world very quickly. Managing SM could be difficult, as negative comments posted by consumers spread just as quickly as positive, so the companies have to ensure it is managed well."
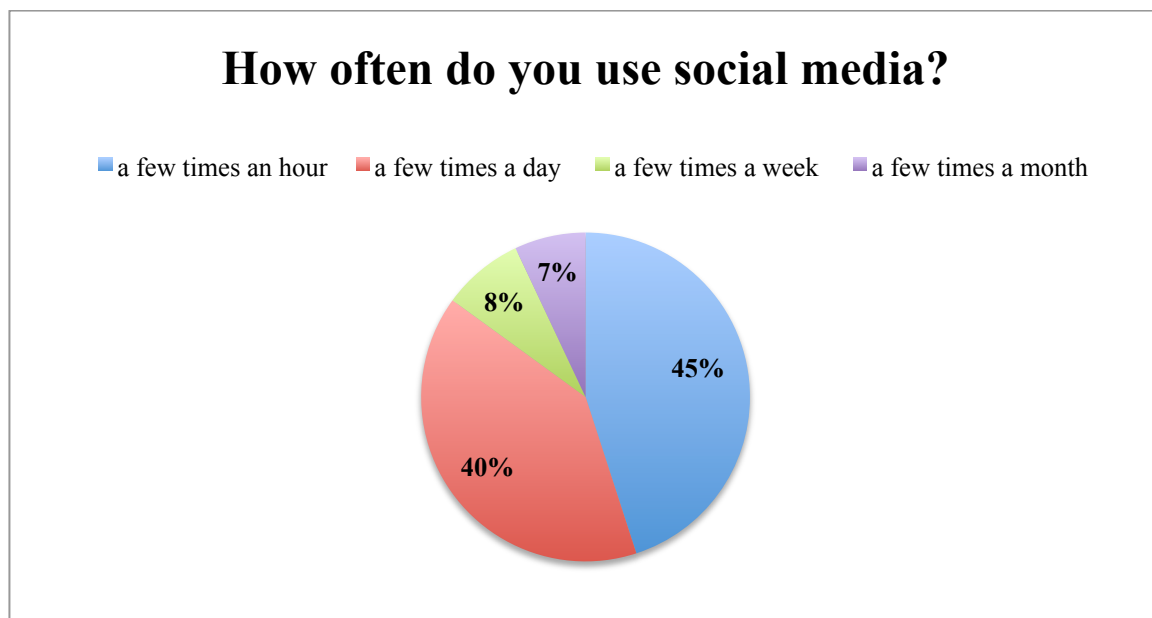
Fig. 13: How often do you use SM?

Figure 13 shows just how frequently consumers use SM, from their perspective their usage can be viewed as positive as they must enjoy it, with 85% of consumers saying they use it either hourly or daily. Both managers agreed that, although SM gave consumers a voice, it also gave them an outlet to 'rant' about brands, which as their LM pointed out, might only be 'a snapshot reaction of an otherwise happy customer'. Therefore from an organisational

perspective, consumer's frequent usage of SM could correlate with the tendency to rant about negative experiences, or to express negativity towards brands when they are in a bad mood.

TB's SMM elaborated by saying, they had experienced an incident with a minor celebrity who had car insurance with them, and had taken to Twitter repeatedly, to rant about a issue he had with TB. This caught the attention of senior management; due to the amount of followers the celebrity's negative opinions were reaching. This further builds upon Bruhn (2012) that, with SM customers can communicate with a multitude of people, and the brands themselves are not the soul source of brand communication anymore.

Compliance Issues

Another less than positive aspect presented is the obstacles and challenges arising from *being a bank* present on SM. The main issue really seemed to be from a compliance perspective, and being set within the heavily regulated financial services industry. TB's SMM described SM as 'space restrictive', and because they have many terms and conditions that need to be displayed by law, issues have arisen.

To explain this further, their SMM said that they are presented with the task of having to strike that balance of being present on SM and showing

customers they are in keeping with the times, but at the same time still present the image of being an 'established and trusted bank'. Anything that is present on TB's SM platforms obviously must, firstly, be factually correct and furthermore have gone through all the necessary compliance checks that all their banking products must, before being released to the public. Another main compliance issue they face is that of their data policies, in regards to how customers can be marketed. These need to be updated to include SM as a method of promotion, as right now TB cannot target customers as specifically through SM as they want to, without the necessary permissions.

If your bank wished to target you with relevant offers and content via social media, would you give your permission for your information to be used in this way?

Yes ■ No

23%

77%
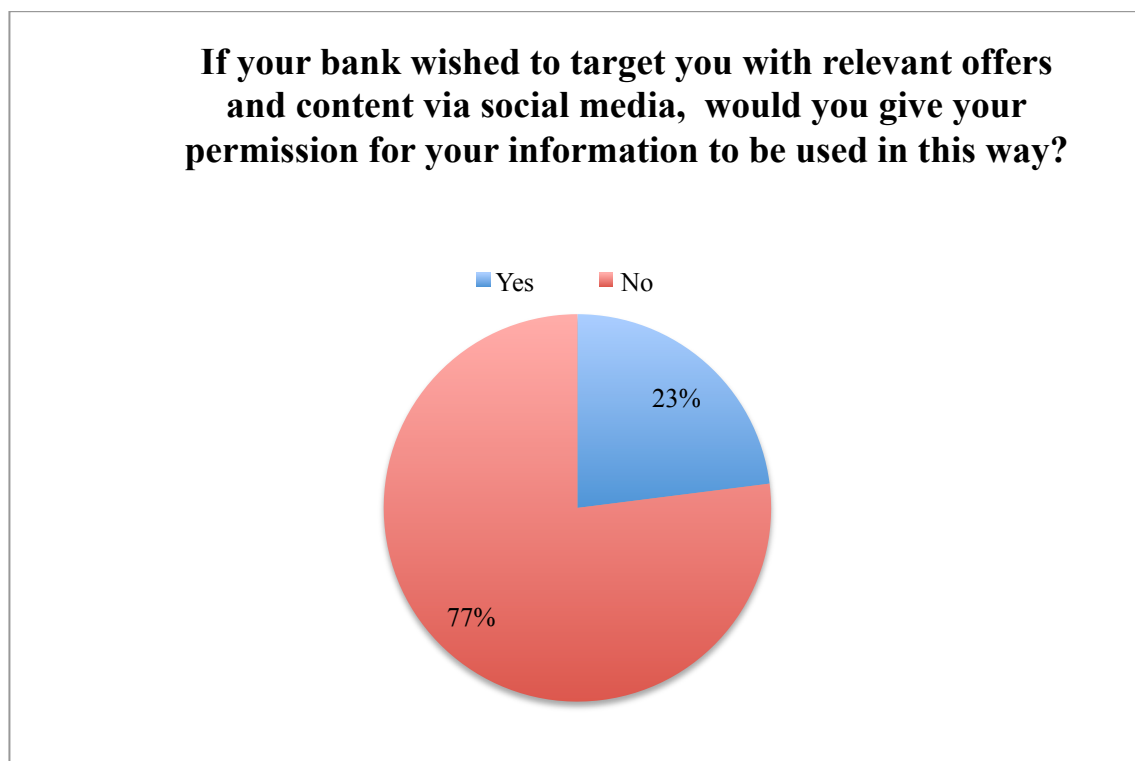
Fig. 14: If your bank wished to target you with relevant offers and content via SM…

When respondents were asked, if they would give permission to their bank to use their information to target them via SM (*see figure 14*), a staggering 77% said they would not be willing to do so. However, consumers never want to be 'marketed' at, so it would be something that TB would need to approach with caution, and in an inventive way – in order to entice consumers into allowing them to be contacted via their SM channels.

Finally, many of the issues that customers contact TB about via SM, because of their nature, need to be investigated and checked to make sure the necessary compliance routine was followed before they can give the customer an explanation or take further action. This aspect alone makes SM slightly trickier and a bigger change to adapt to for banks, as they cannot always reply instantly with an answer.

4.5 Conclusion

Throughout this chapter the results and analysis from both phase one and phase two methods have been discussed in order to explore the influence that SM has had on brand communication from both an organisational and consumer perspective. Furthermore it presented evidence in order to gain an understanding towards whether or not SM has been viewed as a positive change from both organisational and consumer perspectives, thus helping to discover SM's role in

developing and nurturing brand communication, specifically within a banking context. The fifth and final chapter will provide an overall conclusion to the research project as well as various recommendations for further studies.

5. CONCLUSION AND RECOMMENDATIONS

This research has explored the rise of the social media phenomenon and its impact in developing and nurturing brand communication. In chapter one of the book, research objectives were established in order to outline a suitable course of action for the research to follow. The literature review looked at key factors surrounding the rise of social media, and its impact on brand communication, in more of a general sense, by exploring the influences it has had from both an organisational and consumer perspective. This research however only focused on one particular organisation, Tesco Bank, and for that reason provides only a glimpse into the social media phenomenon. Further research which has been explained already in the previous limitations, would be essential in order to fully explore the impact social media has had on brand communication. Although there has been a mixed reaction to the approach organisations should take in regards to incorporating social media into their business strategy, it can be seen from the examples in chapter two, and the findings in chapter four – that social

media whether it be positive or negative is on some level impacting the way organisations and consumers view brand communication in present day.

Initially the study explored the rise of social media, in particular Facebook, Twitter and LinkedIn, by identifying their key characteristics and their individual assets as a method of brand communication. Facebook pioneered the way forward for user generated content (Laroche, 2012), closely followed by Twitter with its micro blogging site and from the research it was clear to see, from both an organisational and consumer perspective, that they remained the strongest contenders within the social media world, followed by the up and coming LinkedIn. Weinberg & Pehlivan (2011) had explained there was a lack of understanding from senior management in regards to the differences between social media platforms, by exploring the key aspects and distinguishing their alternative uses, it was clear to see that – without a solid understanding of each – it would be impossible to successfully implement a social media strategy. As there were only three platforms examined, a further recommendation would be to include multiple platforms and their offerings to examine the different methods of brand communication that could be installed throughout.

It was apparent that the influence in which social media could have on brand communication from an organisational perspective could be dependant on

the organisation itself. Specifically with Tesco Bank, the influence it seemed to be having has been minor; this is due to the obstacles of being a bank present on social media. As a retail bank, it was discovered that much of their social media strategy was dictated by their parent company, and that they had only just began development of it. It was also seen from the results, that from a consumer perspective, social media although very positively accepted as a method of brand communication in general, from a banking perspective there was little to no knowledge of its existence. This could be due to the fact that they as a business reside within financial services and because to this, consumers approach them on more traditional methods due to safety concerns. With this being said, another influence that social media was noted to have, was the ability to increase brand awareness, an aspect in which Tesco Bank were keen to continue to utilise. It had also contributed to the influence of unity amongst their marketing department, with discussion of it hoping to have the same effect on senior management. From a consumer perspective, the influence which social media has had on brand communication, has allowed them to become more involved with the brand, in keeping with Mangold and Faulds (2009) argument. It has also allowed for more effective word of mouth communication between them and their peers, agreeing with Erik Qualman (2013) that social media has given them the ability to communicate far more effortlessly than before.

Overall the perception of social media seemed to be fairly positive from an organisational perspective. Even Tesco Bank although slow to start, due to being risk adverse with the nature of their business, have begun involving themselves in the world of social media, confirming Keynote's (2012) report that a multitude of UK companies are now active on social media platforms. Unfortunately unlike other brands, they are limited with the content they can post and the matters they can discuss via social media, effectively tying in with Chikandiwa et al. (2013) argument that legal policies and extensive regulation cause obstacles for their type of organisation. However, it was noted by Tesco Bank that due to the high volume of activity present on these platforms and the amount of insight they could gain from them, it was clear, that they as well as their consumers could benefit from them having a presence on social media. As previously mentioned, there was a lack of awareness of Tesco Bank's presence on social media from a consumer perspective, however this could be easily rectified with the correct strategy, as it was evident that consumers were happily allocating brand's a space within their social media platforms. With that being said, it would appear that, it is more about how innovative and creative brands can be, and the way in which they can involve their consumers with their social media campaigns, rather than simply establishing a presence and hoping consumers notice them. A recommendation for this study would be to further

investigate social media and its impact in developing and nurturing brand communication from a consumer perspective to see exactly the types of involvement they would like from brands and the level of contribution they would be prepared to make, as there is very little existing research to help clarify their overall stance on the matter. Furthermore to look at multiple industries in order to compare and contrast the impact social media has had on their brand communication.

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