

Literature Review on Thesis Entitled a Critical Assessment of Social Media as a New Marketing Communication Media in the Financial Sector in Zimbabwe

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Abstract: This article reviews related literature to the first author's current study entitled "A Critical Assessment of Social Media as a New Marketing Communication Media in the Financial Sector in Zimbabwe." The whole essence of this paper is to present literature review on an assessment of social media as a new marketing communication media in the financial sector in Zimbabwe. In order to gain understanding of social media as a new marketing communication media, the researchers review a range of domestic and international literature sources. The review touches on - a brief history of social media. It goes on to look at the available literature on the forms of social media, as a new marketing communication media as well as its impact and functions as a new communication media. The review further deals with the challenges and opportunities on usage of social media as a new marketing communication media and finally, a deeper understanding of social media's future potential implications and future lessons about this new phenomenon. While the literature identifies the darker side of social media, overwhelming evidence in the review literature points to the need for financial institutions to embrace social media as a new marketing communication tool. The review identifies a gap in that most of the studies on social media usage base on individual views and most of these studies come from developed economies and tend to concentrate much on large financial institutions. Not many studies have examined the actual impact of social media as a new communication tool on performance of the financial sector in Zimbabwe. The review fills this gap.

Key words: -Analog, digital communication, dissemination, marketing communication, social media.

I. Introduction

It is important to develop a robust understanding of how social media has affected the way in which organizational communication occurs, given that social media has become increasingly prominent in organizations. The main aim of this paper is to assess social media as a new marketing communication media in the financial sector in Zimbabwe. The four objectives of the study are - (1) to explore forms of social media as a new marketing communication media in the financial sector in Zimbabwe. (2) To reveal the functions of social media as a new communication media within the context of the financial sector in Zimbabwe. (3) To identify the challenges and opportunities faced by the financial sector in Zimbabwe in implementing the new communication modes, and lastly, to provide a deeper understanding of social media's potential implications as a new marketing communication in the financial sector in Zimbabwe. The review identifies a crucial gap that it fills by specifically looking at social media as a new marketing communication media in the financial sector in Zimbabwe. Contrary to most of the previous researches that focus on individual views, while some concentrate on large organizations from developed economies, this review specifically examines social media as a new marketing communication media in the financial sector in Zimbabwe.

II. Social Media: - A Genealogy

The history of communication is humankind's search for ways to improve upon shouting. Messages carved on stone pillars communicated well across time, but were an inefficient method of communicating across space (Amazon, 2016). Its recipients had to travel to receive it. This resulted in the creation of new forms of communications that improved both the range at which people could communicate and the longevity of the information.

The earliest methods of communicating across great distances used written correspondence delivered by hand from one person to another. Through the trajectory of history, the dissemination of messages progressed from simply the oral tradition, to script, print, wired electronics, wireless electronics and today, digital communication. The growing availability of high-speed Internet access added to the popularity of the concept, leading to the formation of social networking sites and coining of the term "Social Media" (Boyd and Ellison, 2007). The greatest change in message dissemination in recent history occurred with the introduction of computers and the Internet in the early 1990s. Six Degrees came to being in 1997 and enabled uploading of profiles and making friends. By 2006, Facebook and Twitter became available.

These sites remain some of the most popular social networks on the Internet. Individuals may only speculate about what the future of social networking may look like - but it seems clear to the researchers, that social networking will exist in some form for as long as human beings exist. A look at the evolution of communication theories and models is, therefore, imperative.

III. Theories and Models of Communication

1.3.1 Searching for the Distinction between "Theory" and "Model"

Though the terms "theory" and "model" seem to share common elements in their definitions, the terms are not exactly the same. A theory is a set of statements developed through a process of continued abstractions (Mngadi, 2018). Theories explain, predict, and understand phenomena (Mngadi, 2018).

A model, on the other hand, is a representation of reality (Miller, 2005). Models give an idea of complicated objects events or processes in a lucid manner (Miller, 2005). One way of separating those theories of communication with and without the use of technology and social media, is to look at the evolution of communication itself as in Figure:

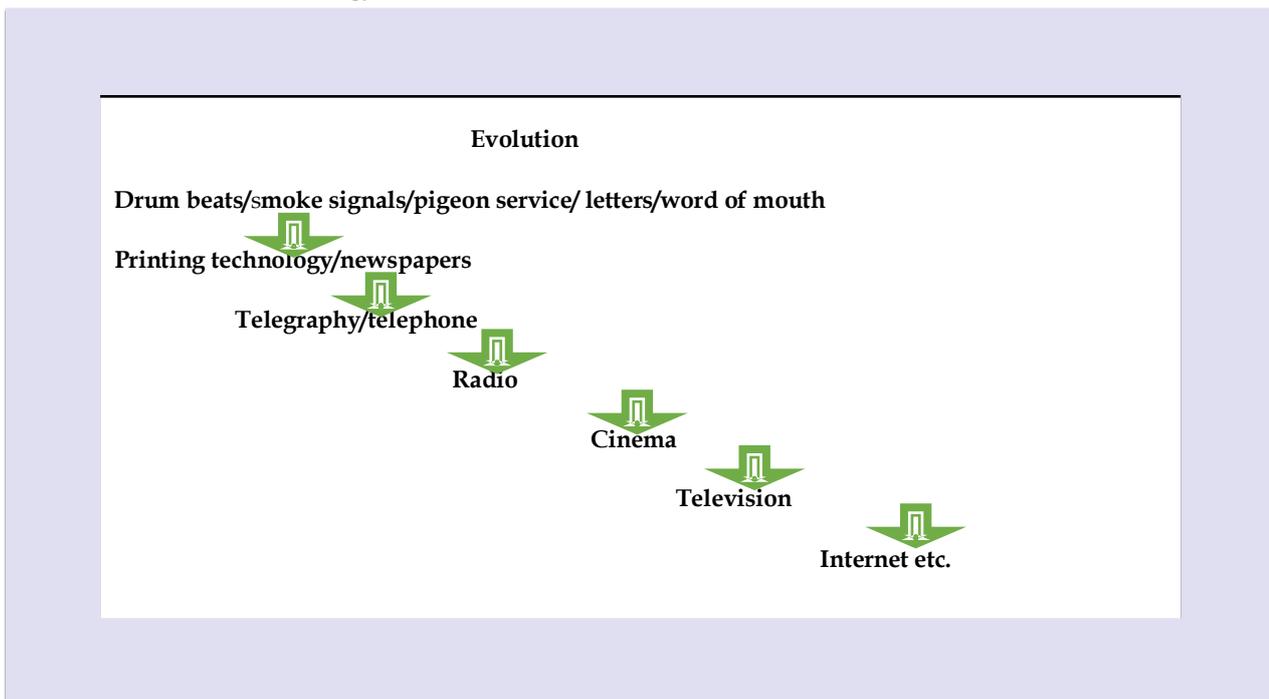


Figure: 1.1 Evolution of Communication.

Source: - (Author Design)

1.3.2 Traditional Theories and Models of Communication

1.3.2.1. Hypodermic Needle or Magic Bullet Theory

The Magic Bullet Theory studies the relationship between the audience and the media. This theory implies that media has had a direct and instant effect on its audiences. It explains how media controls viewing, listening and the effects, which can be immediate or later in future (West and Turner, 2000). The words “bullet” and “needle” show the powerlessness of the audience as media impacts public opinion and behavior change. The “Magic Bullet” theory is a linear (LM) theory that graphically assumes that the media’s message is a bullet fired from the “media gun” into the viewer’s “head.”

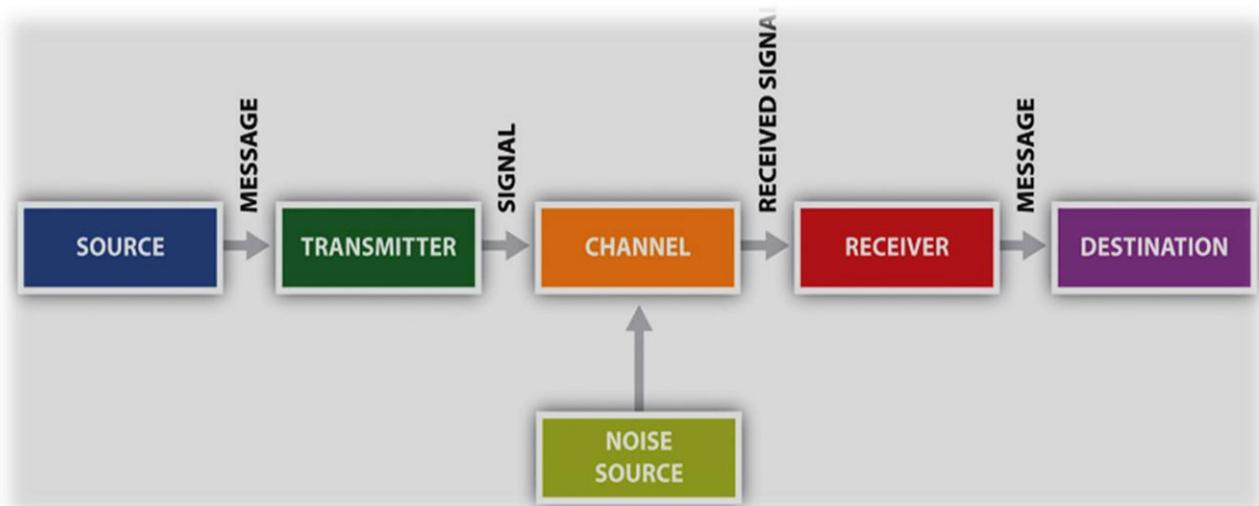


Figure: 1.2 Linear Model

Source:-Lasswell, (1920).

1.3.2.2 Criticisms of Hypodermic Needle Theory

The message flow is always from sender to receiver as shown in the model. The model assumes that audience is passive, susceptible and easily influenced by the message, which might not always be true. The theory has been proved to fail by many studies like “The People’s Choice” research for voting pattern and political behavior during the time of Franklin Roosevelt Hippel, (1988). The study showed negative effects of media in minimum amount but more affected by interpersonal communication. The theory is not taken as empirical verifiable since studies show that media has selective influence on mass.

The researchers are however, tempted to agree with the views of Balconi et al., (2010) that in other important cases the critiques have indeed gone too far and tend to lead to improper generalizations. A plausible opinion from the defenders of the LM is that it is robust in terms of its generalizability. The notion that innovation occurs by research is wrong most of the time. Had the idea been true that science is the initiating step in innovation, then the invention of the bicycle would have been impossible.

1.3.3 Agenda Setting Theory

In 1972, Maxwell McCombs and Donald Shaw introduced the agenda setting theory. It is the idea that the media sets what the public thinks. Matsaganis, (2005) presents two basic assumptions to the theory: (1) Media and the press filter and shape reality rather than reflect it. (2) When media focuses on just a few issues and subjects, the public tends to perceive those issues as more important. Such influence of mass media on the public agenda or opinion can happen intentionally or unintentionally (Iyengar and Kinder, 1987). Fig 1.3 below illustrates the agenda-setting model:

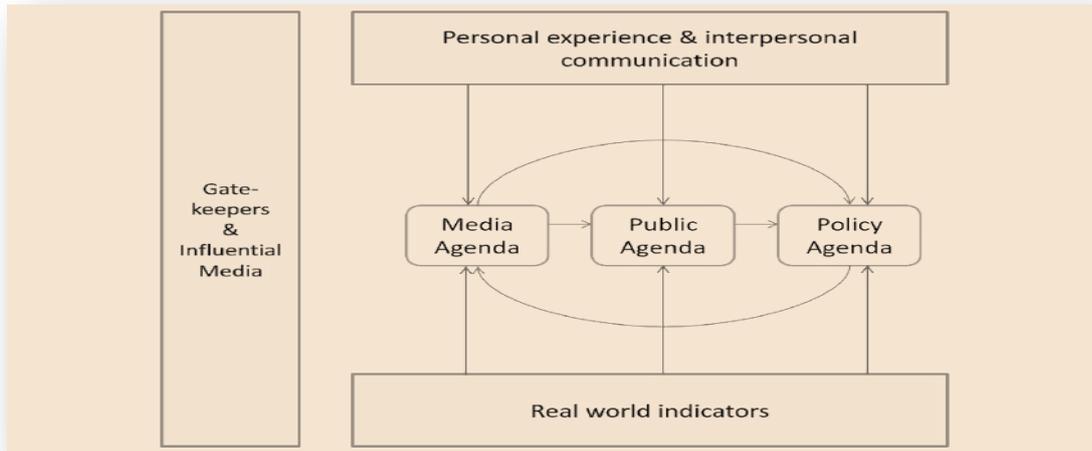


Figure 1.3 Agenda Setting Theory

Source: -McCombs and Shaw, (1972).

1.3.3.1 Criticisms of Agenda Setting Theory

Some of the criticisms leveled against the agenda setting theory come from the feeling that, it is difficult to measure. Research on the theory has been largely inconclusive in establishing a causal relationship between public prominence and media coverage. In addition, the theory does not work for people who have already made up their minds (Walgrave and Van Aelst, 2006). For the researchers, the agenda setting theory might have some indirect coercion on the masses but the advent of new media continues to prove its worthiness to organizations.

1.3.4 New Media Theories and Models of Communication

1.3.4.1 Uses and Gratifications Theory

Uses and Gratifications Theory (UGT) is an audience-centered approach that focuses on what people do with media, as opposed to what media does to people (Dunne et al., 2010). The primary objective of UGT is to clarify the causes why people choose a specific type of medium with a view to improving the understanding of social and individual gratifications and to explain users' motives when interacting with a media. Cheung et al., (2011), for example, note that users are very much aware of their needs and their behavior is goal-directed. In new media, virtual community is a new gratification with no parallel in other forms of media. Figure 1.4 shows the simplified uses and gratification model (Rosengren, 1974 in Lucas and Sherry, 2004).

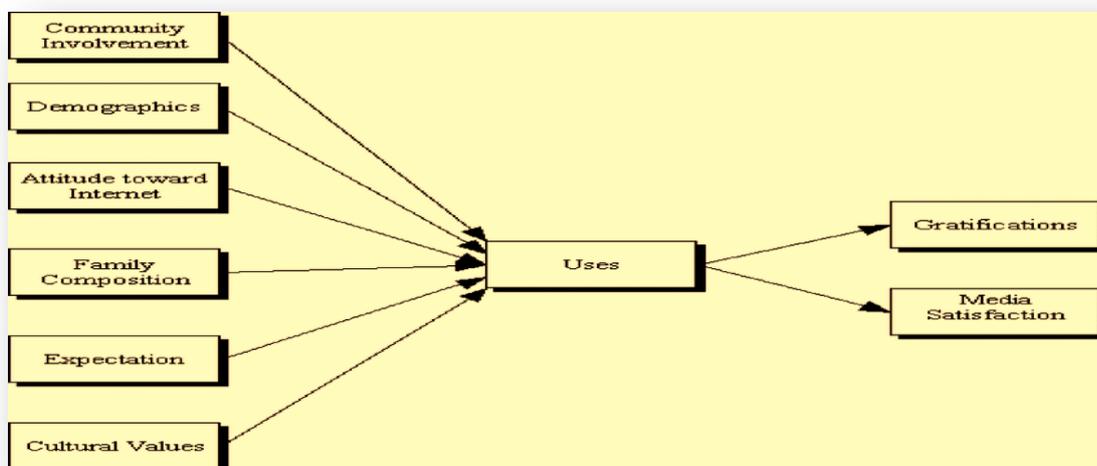


Figure 1.4 Showing the Simplified Uses and Gratification Model

Source: - (Rosengren, 1974 in Lucas and Sherry, 2004).

1.3.4.2 Criticisms of Uses and Gratification Theory

Some critics argue that the Uses and Gratification theory does not bring into consideration the power of media. Gratifications are more dependent on researchers' input than on the subjects. Audiences of different ages will have different motivations for watching the same media, and that much of the information collected in studies is self-reported, and as such, difficult to measure. In agreement with Hossain, (2019) despite the criticism, UGT may be quite relevant today as media users now have hundreds of platforms that solidify the argument that individuals have agency over media consumption. It is the researchers' views that contemporary and future models must include concepts such as interactivity, demassification, hyper-textuality, and asynchronies.

1.3.5 Digital Communication Theory

The communication that occurs in our day-to-day life is in the form of signals. These signals, such as sound signals, generally, are analog in nature. Signals can move in a digitalized form as in case of Digital communication (Bailey, 2005). The digitized signals allow the communication to be clearer and more accurate without losses (Scannell, 2009). The block diagram below (Figure 1.5) represents the elements that form a digital communication.

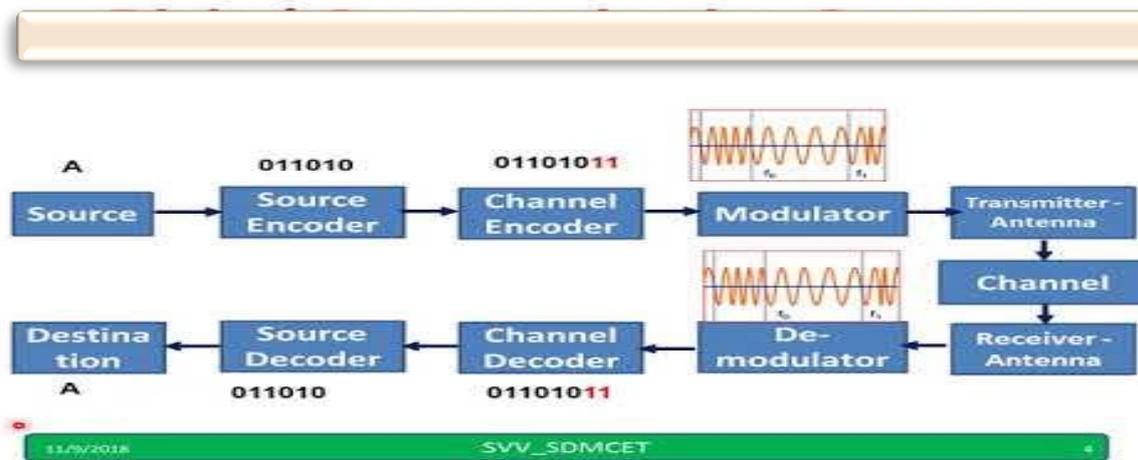


Figure 1.5 Digital Communication Model

Source: - Chen, (2015)

1.3.5.1 Criticisms of Digital Communication

The major criticism leveled against digital communication is that the recipient cannot view the expressions of the sender. However, body language does not necessarily matter much in digital communication. For example, the originator of information simply must master the art of writing for an effective digital communication. Other platforms of digital communication such as video conferencing allow users to chat and even see their interlocutors in distant places.

IV. Forms of Social Media in Use as a New Marketing Communication Media

Perhaps, we cannot talk about social media without first mentioning networks. In recent years, Social Network Sites (SNS) have also become some of the most popular destinations for online traffic (comScore, 2007). A social networking site is any site that has a public or semi-public profile page, but also fan sites (Scott, 2010). A social media site has profiles and connections, combined with the tools to share online content of all types easily (Scott, 2010). Davis, (1999) describes social media as "the collective of online communications channels dedicated to community-based input, interaction, content-sharing and collaboration. In the same vein, Kaplan and Haenlein, (1999) define social media as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0 and that allow the creation and exchange of user-generated content." The generality of people may only be aware of "the big three" - twitter, Facebook and LinkedIn. Numerous websites qualify exploration. The categories are as follows:

1.4.1 Social Networks: (Facebook, Twitter, LinkedIn)

The following-Facebook, Twitter, LinkedIn, etcetera, are the most familiar to most people and organizations. These make the largest social media network in most markets. The platforms help organizations connect with brands (Kaplan and Haenlein, 2009). They help an organization via branding, social awareness, relationship building, customer service, lead generation, and conversion.

1.4.2 Media Sharing Networks: (Instagram, Snapchat, YouTube)

Instagram, snapchat, YouTube,etcetera,are used to find and share photographs and live videos. Sharing of media is the basic role for Media Sharing Networks (Kaplan and Haenlein, 2009).

1.4.3Bookmarking and Content Curation Networks: (Pinterest, Flipboard).

Pinterest, flip board, etcetera, help organizations find out, share, discuss and save a variety of latest content and media that are trending as well. They are very helpful in channelizing brand awareness for an organization's business (Kaplan and Haenlein, 2009).

1.4.4Consumer Review Networks: (Yelp, Zomato, TripAdvisor)

Yelp, Zomato, TripAdvisor, etcetera help clients find out, share and review different information about a variety of products, services or brands. Therefore, basically, consumer review networks offer a place to users for reviewing different kinds of products and services that they have used (Kaplan and Haenlein, 2009).

1.4.5Blogging and Publishing Networks: (WordPress, Tumblr)

WordPress, Tumblr, medium, etcetera are the types of Social Media networks for publishing, discovering and commenting on articles, social media blogs and other content on the web (Kaplan and Haenlein, 2009).

V. Traditional Versus New Marketing Communication Modes

It is prudent for the researchers to examine the features and characteristics of the old and the new media, alongside the functions of social media as a new communication media within the context of the financial sector in Zimbabwe. Most traditional marketing strategies fall under one of the four categories:print, broadcast, direct mail, and telephone. Print marketing is the oldest form of traditional marketing (Smith, 2012).Today, print marketing usually refers to advertising space in newspapers, magazines, newsletters, and other printed materials intended for distribution (Steinman and Hawkins, 2010). New media channels are Internet communication vehicles as shown earlier in figure 1.1. The major characteristics of new media are that they are one-on one, open and transparent marketing modes. New media allow active involvement and foster a bottom-up strategy as well as brand and user-generated content. New media have an open system that carries a sense of fun, the system leaves the job of telling everyone how good, and successful new media is to others since there is active involvement by users.Table 1.1 below illustrates the exciting and convincing differences between new social media and traditional media.

Table 1.1 Comparisons of New Social Media and Traditional Media

| Social Media | Traditional Media |
|--|--|
| Two-way conversation | One-way conversation (Lecture) |
| Open system (has a sense of fun) | Closed system (takes itself very seriously) |
| Transparent | Opaque |
| One-on-one marketing | Mass marketing |
| About someone | About oneself |
| Brand and User-generated Content | Professional content |
| Authentic content | Polished content |
| Actors: Users/ Influencers | Actors/ Celebrities |
| Bottom-up strategy | Top-down strategy |
| Active involvement | Passive involvement |
| welcomes criticism and attempts to learn from it | sees it as an attack, goes on the defensive |
| Leaves the job of telling everyone how good and successful it is to others | Tells everyone how good and successful it is |

Source:- Absolute Marketing Group, (2019).

Thus, Table 1.1 clearly shows the tenants of traditional media contested by the new media. The preceding section attempts a review of the opportunities and challenges presented by social media as a new marketing communication media in general.

VI. Social Media Marketing: - Opportunities and Challenges

1.6.1 Opportunities

Social media presents countless opportunities for marketers. Social networks allow quick dissemination of information and simultaneously provide users with the opportunity to communicate with each other easier (Constantinides and Fountain, 2008). The main opportunity is its substantial effect on influencing customer behavior and empowering customers. Social media provide opportunities to deliver services in a completely different way and respond to customer demands. Social media steps over traditional outlets to offer faster news delivery sprinkled with opinions, commentary and perspectives on business activity (Basil, 2002). The high levels of penetration, use and engagement have meant that financial institutions are starting to recognize the opportunities social media can bring to their businesses. Social media presents financial service institutions with a direct channel to their current and potential clients in their financial journeys. Social media marketing no longer can disassociate itself from a company's overall marketing strategy, forcing them to adopt not only a data-driven approach but also a test-and-learn mindset that can handle an ever-changing social environment (Bronner and De Hoog, 2011). Clearly, social media is about socializing in communities online. Nilofer, (2013) adds his voice and says, social media can engender this sense of engagement by allowing customers to have a say in not only the creation but also the consumption of value through participation in product development. In short, with the introduction of social media, companies have a powerful tool at their fingertips that can share pieces of content all over the world in seconds. Perhaps, we shall see who will ultimately emerge as the dominant force in finance, the traditional incumbents or the FinTech challengers.

1.6.2 Challenges

It is important to identify the challenges in the financial industry as; documented in previous studies in order to proffer possible solutions in the end. Chief among the challenges, as noted by Sheth and Sharma, (2005), is navigating the tricky terrain of communication and social differences in diverse geographies. Also, are regulations that prevent financial institutions from giving financial advice through social media due to privacy concerns of customers (Griggs, 2012). In addition, social networks follow their own terms and conditions, while communicating with existing and prospective customers (Sheth and Sharma, 2005). Excessive content becomes an issue, when everyone is able to create content and share the details of their personal lives in detailed minutia. The financial services sector has witnessed exponential hardships in the last decade or so, as incidents of fraud have been on the rise (Punjabi, 2014). Punjabi, (2014) identified through a systematic literature review (SLR) the key issues with social media marketing. The Figure below explores the three ethical considerations in social media marketing communication. We examine the three ethical situations and identify how they can pose challenges to marketers in the financial sector according to (Punjabi, 2014).



Figure: 1.6 Tools of Marketing Communications Mix.

Source: Punjabi, (2014).

The three ethical elements feed into social media marketing. Social sensitivity may become a challenge for marketers when they fail to demonstrate that they are aware of other people in social and business situations and when they fail to recognize social contexts and cues in businesses communications. Social sensitivity is being aware that both cultural differences as well as cultural similarities exist among people and differences and similarities can affect attitudes, behaviors and communication styles (Punjabi, 2014). The next scenario is privacy. Privacy for businesses extends far beyond protecting a client's sensitive data. In the world of business, a breach of confidentiality can harm a company's reputation. The other is honesty. Running a business that takes pride in being honest and socially responsible may not be easy for many companies, many of them end up cutting more than a few corners in the name of profit, and that creates problems. Somehow, whenever one of the three ethical elements is flouted, it naturally affects the other two. With proper identification of most of the challenges, the researchers believe that these challenges can have solutions.

VII. Implications of Social media as a New Marketing Media.

The researchers are tempted to applaud much of what Hitchcock, (2016) says in his stimulating and cautionary writing about digital history. Hitchcock may be right when he says that while welcoming the revolution in the provision of digital sources, scholars need to think much harder about how they present their research to incorporate, through novel ways of referencing the new resources. Hitchcock seems even more on target when he says; we generally understand little about the construction of those resources; hence fail to appreciate the extent of their limitations. For example, social media may assume its power correctly or wrongly, basing it on the Bullet theory. Given the above scenario, the researchers conclude, rather skeptically, that understanding of the various nuances of social media platforms could engender effective customer retention programs. Scholarly work should offer a new way of thinking about customer

engagement by incorporating social media platforms. In that regard, scholars should see both sides of the spectrum and know that there is always a way to reach the end consumer. Just because traditional media has tested the tides of time, does not mean that new media will not outlast. Therefore, scholars should plan their media attack, analyze all options and decide what work best (Jin, 2012; Mitic and Kapoulas, 2012). According to the Social Media Marketing Industry Report (2013), one of the implications of social media as a new marketing communication media is the requirement to stay ahead of the curve and understand the latest social media trends. The researchers may want to imagine a future where all the handling of deposits, payments, remittance and investment within social networks is possible. In this world, cash becomes much less important and the friends one has online can support one's path to financial freedom by transferring funds, vouching for one or supporting one's financial goals.

VIII. Effectiveness of Social Media:

Social media is less than two decades in existence at the time of writing this paper, but have widespread acceptance and rapid prominence. Several organizations now struggle to have a presence in the web in order to interface with customers far and near. Relationship building and interactions are the major reasons for the adoption of social media networks by individuals as noted earlier, however, organizations leverage the ubiquitous usage of these sites and view them as platforms on which to interact directly with existing and new customers for their goods and services (Pookulangara and Koesler, 2011). Suffice to say, social media can be considered "a give-to-get environment" (Uzelac, 2011), because interactions among users are based on the free exchange of contents.

IX. Lessons for the Future Analysis of Social Media:

Price, (2018) suggests that the future of social media in the financial services industry is applying 20th Century rules to 21st Century technology. The future of banking is digital and social. In the future of social media, there is a possibility of greater personalization. Partnership between financial institutions and big social media giants will open up new possibilities in terms of personalizing the customer experience through sharing. Financial institutions will have greater insight into their customers' preferences and important life events. It should be possible in future to transfer money from one's bank account to a 'Facebook wallet' and vice versa. Experimentation, learning and re-learning is therefore, the norm in the social media marketing industry. In figure, 1.7 below the social media ladder defines what the different categories of participants do. These groups make up the ecosystem that forms the groundswell of social media participation. By understanding, the company customer's position within the ladder the company can determine which strategies to use in order to reach those customers (Ibid)

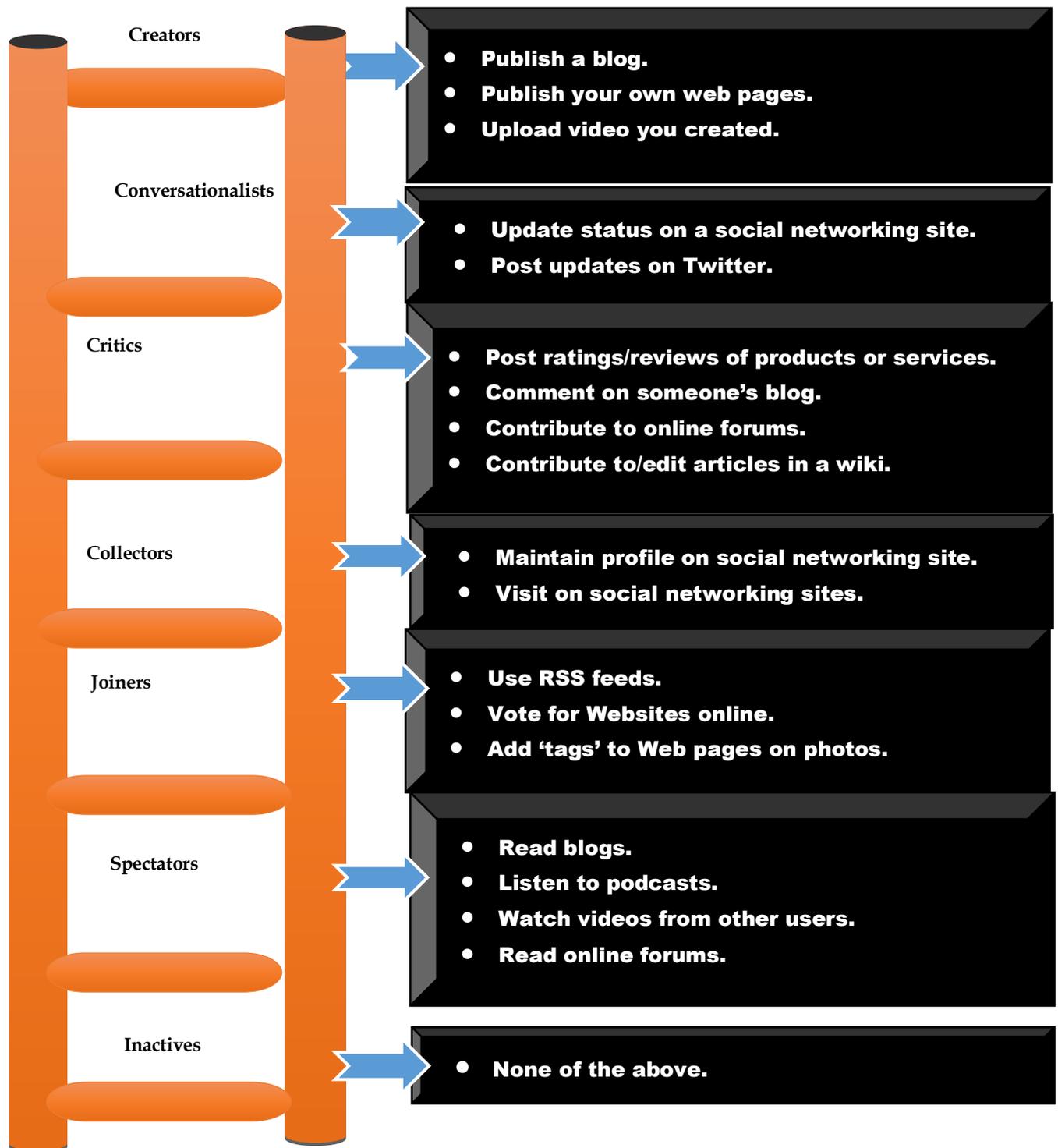


Figure: 1.7 Social Media Ladder

Source: - Forrester Research Inc., (2010).

The report lays out how companies can create strategies using Social Techno graphics. The authors used the "participation ladder" to help figure out which social strategies to deploy first - and how to encourage users to "climb up", from being spectators to becoming more engaged. The actual data indicated that people participate in multiple behaviors, and not everyone at a higher level on the ladder does everything in the lower rungs. (Forrester Research Inc., 2010). From there, we may have a better understanding of where companies should spend traditional media dollars.

X. Literature Gap

Most of the studies on social media usage base on individual views while some are from the organizational viewpoint. Nevertheless, most of these studies come from developed economies. They tend to concentrate on large organizations. However, not many studies have examined the actual impact of social media as a new communication tool on performance of the financial sector. This review, therefore, fills this gap by looking specifically at social media as a new marketing communication media in the financial sector in Zimbabwe. The review finds its motivation from the recent significant developments of social media and their widespread adoption by different types of organizations. The investigation of social media takes a variety of perspectives, producing a considerable body of knowledge. Still relatively unexplored through is the impact that social media have on the financial sector in Zimbabwe. Furthermore, there has been little effort to integrate the outcome of research in different disciplines and develop a future research agenda for management and organization studies.

XI. Conceptual Framework

This section looks at how the literature reviewed relates to the study area, which is “a critical assessment on social media as a new marketing communication media in the financial sector in Zimbabwe.” The researcher is aware of how critical it is to demonstrate how one analyzes one’s literature as well as how one understands what one has reviewed. A conceptual framework is a structure, which the researcher believes can best explain the natural progression of the phenomenon to be studied (Camp, 2001). It is the researcher's explanation of the exploration of the research problem. The conceptual framework presents an integrated way of looking at a problem under study (Liehr and Smith, 1999). Based on the nature of the review and drawing from the extant literature on social media as a new marketing communication media in financial sector discussed above, the researcher develops a conceptual framework as depicted in Figure: 1.8 below.

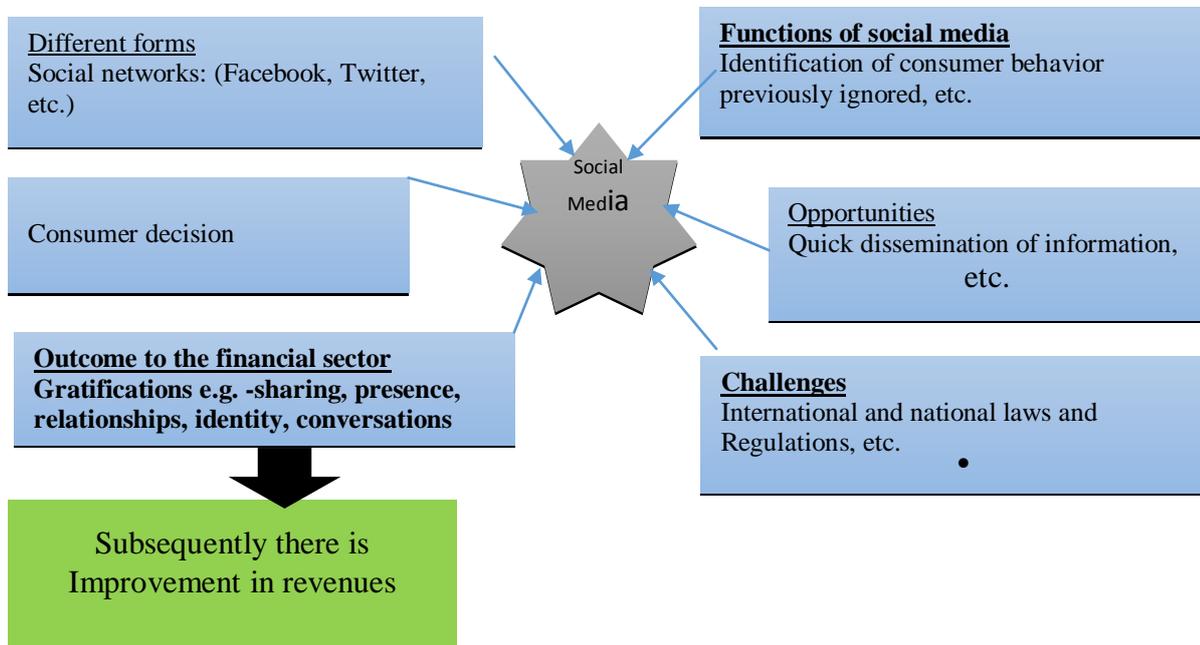


Figure: 1.8 Conceptual framework of the study.

Source: (Author design).

The figure attempts to isolate the important variables and identify the specific variables described in the extant literature. The model comprises five constructs: four precursors (different forms of social media, functions of social media, opportunities and challenges) and one outcome (consumer financial decision). The study therefore, proposes that the identified precursors consequently result in commitment of consumers in the area of financial decision.

1.11.1 In search of a conceptual framework toward the understanding of social media as a new marketing communication media in the financial sector: Explaining the filters of the study.

The following sub-sections seek to feed into the conceptual framework towards the understanding of social media as a new marketing communication media in the financial sector. This is for purposes of further linking conceptual framework to the study.

1.11.1.1 Forms of social media in use as a new marketing communication media

There are differences between each type of social media (Facebook, twitter, YouTube, LinkedIn, Instagram, Google Plus, Hangouts, Circles, etc.) and used in different ways for that should decide which of them will be used based on a company's resources, a company's target audience, and what a company's wants to achieve through the means of social networks.

1.11.1.2 Functions of social media as a new marketing communication

Social media stand as the most recent and significant E-marketing tools in the current time. Social media provides accessibility to customers with the purpose of knowing their interests and needs as well as affecting their financial decisions. Social media marketing is one of the most important types of online marketing where businesses are marketing their products or services and brands on social media websites. Social media is a place where brands can act as people do, and this is important because people like doing business with other people, not with companies.

1.11.1.3 Consumer decision

The literature identifies different forms of virtual communities that affect consumers' financial decisions in different ways: There are multi-user dungeons (MUD) where people have social relationship with each other in terms of game playing. There are online communities, related to music, movies, cars, even restaurants that allow individuals to post messages. Online social networks have become more credible and relevant information source than direct information from companies. Therefore, consumers seek products and companies on online social networks. Since consumers enjoy the interaction and communication with each other and like to receive advice either positive or negative about different products or services, virtual communities have an impact on consumers' financial decision (Ayda and Wei Li, 2012).

Figure 1.8 shows that the consumer's financial decision may be liable to a number of paradigms. Dubberley, (2010) affirms that there are many paradigms used by consumers in guiding their actions. Dubberley goes on to talk about the adversarial paradigm that guides the legal system, the judgmental paradigm that guides the selection of say, Olympic winners, the religious paradigm that guides the spiritual and moral life, and many others. Consumers are not homogenous hence the need for marketers to know the different advantages and disadvantages of both traditional and online marketing, in order to be able to make the right decision when developing integrated marketing strategies. Marketing communication and marketing in general can be an ever-changing area, which needs constant monitoring and modification depending on current trends. This need for change and modification has become increasingly important in recent years due to the increase in internet activity and especially the number of social media sites and their usage. To view these changes and understand how marketing communication has changed overtime not only due to changes in technology such as social media but through human expectations, one must think how complicated life was, a few years ago compared to today. When considering these changes, marketing communication and what technologies should be used as well as what medias would be most effective are changing, but the "traditional" idea of market segmentation can still help determine which would be **most** effective (Whally, 2012).

XII. Conclusion

The main thrust of this paper was to critically examine and review literature on social media as a new marketing communication media in the financial sector. The paper presented a brief history of social media and some of the theories and models of communication. A review of the impact and uses of social media as a new communication media within the context of the financial sector followed. Furthermore, the paper unpacked literature on traditional versus new media as well as challenges and opportunities that obtain in the financial sector in implementing the new communication modes. It presented literature on a deeper understanding of social media's potential effectiveness and implications as a new marketing communication in the financial sector. Finally, yet importantly, the chapter explored possible lessons for

the future analysis of social media as a new marketing communication media and a reflection on literature gap identified, ending with the conceptual framework to the study.

DATA AVAILABILITY

The working thesis is available from the authors on request.

DISCLOSURE

We approve this review for submission and claim that none of the material in this paper is under consideration for publication elsewhere. We acknowledged other people's ideas.

CONFLICTS OF INTEREST

We declare that we have no conflicts of interest

AUTHOR CONTRIBUTION STATEMENT

¹E.C wrote the main manuscript text.

²N.K reviewed the manuscript.

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