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Online Saring and Customer Engagement of Deposit Money Banks in Port Harcourt

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Abstract: *This study explored the link between online sharing and customer engagement of deposit money banks in Port Harcourt. The study adopted a descriptive research design and collected data from respondents using a structured questionnaire. The Spearman's Rank Order Correlation served as the test statistic relying on SPSS version 21.0. The study observed that there is a significant relationship between interaction and customer satisfaction. There is a significant relationship between interaction and advocacy. The study also found a significant relationship between credibility and customer satisfaction and a significant relationship between credibility and advocacy. The study concludes that, there is a significant relationship between online sharing and customer engagement. Based on the conclusion, it was recommends that deposit money banks interactivity in online should crops up friendly relationship among customers, deeper relationship building and connections between the online consumers and the firm; and ensure the credibility of information before sharing it online.*

Keywords: *Online Sharing, Customer Engagement, Interaction, Credibility, Customer Satisfaction, Advocacy*

INTRODUCTION

The dynamic nature of the contemporary environment, the quickly evolving value requirements of customers and the activities of competitors has created the need for firms to harness viable means to engage potential and existing customers with the company's value offerings. Online sharing has been a viable means for organizations to communicate and share media of their offering like videos, music, photos, news, text, information, among others to prospects and existing customers. Sharing value of organization's offering online depend on mobile and web-based technologies to create highly interactive platforms through which individuals and communities share, co-create, discuss and modify user-generated online (Kaplan & Haenlein, 2010) . It creates imperative and all-encompassing changes in interaction between organizations, communities and individuals (Self, 2009).

Customer engagement according to Van Doorn, Lemon, Mittal, Nass, Pick, Pirner and Verhoef (2010), is the behavioral manifestation of customers towards a brand or a firm, beyond purchase, resulting from motivational drivers, including word-of-mouth activities, recommendations, helping other customers, blogging and writing reviews. Premise on this, it is imperative for the money deposit banks in general to leverage on online sharing as an effective way to connect with their customer's and builds brands. However, money deposit banks in Port Harcourt seems not to have consider the link between online sharing and customer engagement, the banks are yet to know the possible

impact online sharing will have on customer engagement activities like getting in touch with customer and engage them to have a full insight about their perception and building brand loyalty. Customers are very curious especially on information about banks service and the value of their financial service offering and satisfaction of their curiosity at a finger tips makes them feel appreciated as customer and becomes loyal. Based on this, the study examined online sharing and customer engagement of money deposit banks in Port Harcourt.

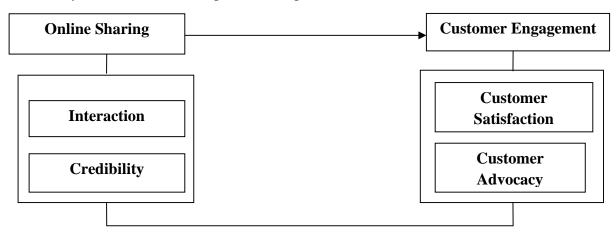This study is built on the assumptions conceptualized below

Figure 1: Conceptual Framework of the Relationship between Online Sharing and Customer Engagement

Source: The study dimensions adapted from Mohammad and Jan (2015). The measures adapted from Sashi (2012).

Objectives of the Study
This study explored the link between online sharing and customer engagement of deposit money banks in Port Harcourt. The specific objectives were to:
1. Examine the relationship between interaction and customer engagement of deposit money banks in Port Harcourt.
2. Ascertain the relationship between credibility and customer engagement of deposit money banks in Port Harcourt.

Research Questions
The following research questions were raised to guide the study
1. What is the relationship between interaction and customer engagement of deposit money banks in Port Harcourt?
2. What is the relationship between credibility and customer engagement of deposit money banks in Port Harcourt?

Research Hypotheses
This study proposed that:

Ho$_1$: Interaction does not significantly relate with customer satisfaction of deposit money banks in Rivers State.

Ho$_2$: Interaction has no significant relationship with customer advocacy of deposit money banks in Rivers State.

Ho$_3$: Credibility does not significantly relate with customer satisfaction of deposit money banks in Rivers State.

Ho₄: There is no significant relationship between credibility and customer advocacy of deposit money banks in Rivers State.

LITERATURE REVIEW

Theoretical Framework
Extant literature on online sharing reveals that, there are series of theories behind its practices. The current study however, adopted symbolic Interactionism theory.

Symbolic Interactionism Theory
Symbolic Interactionism theory as stated by Mead is used for describing the methods in which people give shape to their individuality and authenticate the informal norms by interacting with other individuals. There has been constant change in the methods through with people interact with each other. But this theory has stood the test of time and is even applicable in the modern world of interaction using the online media (Arun, 2016). If the theory pertaining to symbolic Interactionism is applied on online sharing, then it can be postulated that, the users present in the communities online form their individuality and offer a large sphere in establishment of correlation. This theory is important as it helps in examining how online sharing affects customer engagement.

The Theory pertaining to Symbolic Interactionism comprises of three basic principles, which narrates as to how individuals interact among themselves by the use of language, meaning and their thoughts for creation of their self (Mishra, Narendra, Kumar & Sharma, 2012; Arun, 2016). Interactions are considered to be the focal point in the development of an individual's social identity and associate functions as per the norms and the values. The method and technique that an individual uses for working with other individuals is based on the sense that the individual has allocated on the various relations. The language is considered to be a medium, which is used for the assigning the meaning. The language is used for allocating a specific sense of perception for anything. Perception based on inference of the language can either be positive in nature or negative in nature.

The thought process is the final step, which arises during the deciphering of the language and their associated perception. It has been stated that at the point of time when the three basic principles of language, meaning and thought arises, that is an indication of the formation of "self" within an individual in the community (Jones & Putten, 2008; Arun, 2016).This theory by Mead was presented before the advent of the web or the internet. Although the principles of the theory is very much applicable to the interactions that are taking place by the use of social media marketing. For example, and analysis of a Facebook page based on the principles by Mead will help us in understanding the process of creation of the "self". The theory of Symbolic Interactionism has a major role in the formation of the profiles that are seen on Facebook and also is involved in the methods that helps an individual on social media marketing to discover their own identity while interaction over the internet (Arun, 2016).

Concept of Online Sharing
Online sharing is the extent, to which an individual exchanges, distributes and receives online in a social media setting (Mohammad & Jan, 2015). Organizations will only succeed attracting and engaging customer to their online page by regularly sharing relevant online. To achieve customer

engagement, it is not enough to create social media pages but they must put up relevant online on the social media pages like pictures, video clips, and posts on how to use their products or services amongst others (Adeola, 2019). Sharing express behavioral and/or cognitive engagement elements as consumers contribute with information, knowledge and experiences (Brodie et al., 2013). Online sharing has been of interest to marketing research as it is stressed for its positive outcomes in aligning a firm's value proposition to the consumers by enhancing the customer value (Wasko & Faraj, 2005; Eric & Lars 2015; Erat *et al*., 2006; Thomke & Von Hippel, 2002). Online sharing allows current and potential customers to comment about their experience or expectations. The received comments will be dependent on their kind of information provided about the brand. Social media has given customers the opportunity to express their experience either positive or negative, therefore it is important to understanding what the customers want and let it reflect in the product or service (Gingiss, 2017).

An example of sharing includes customers posting online in social media not intended by the firm (Jaakkola & Alexander, 2014). The sub-process of sharing could be viewed as a central element of participation of a firm and its current and potential customers (Vivek, Betty, &Morgan, 2012; Eric & Lars 2015). The importance of sharing can also be stressed in relation to other aspects of customer engagement as integration of customer resources is argued to affect firms' offerings and the value co-creation process (Jaakkola & Alexander, 2014). Also, sharing between multiple actors is important if leveraging the perspective into a network orientation because of its role in the mutually beneficial resource integration (Lusch & Vargo, 2014; Lusch, Vargo & Tanniru, 2010; Maglio & Spohrer, 2008; Eric & Lars 2015).

The success of individual or organizations lies on the ability of the person or company to together and process large volume of data interprets and communicate same for proper business management (Valos *et al*, 2016). In the communication of value; products and services in all the social media platforms-Facebook, Instagram, Twitter, YouTube, Google+ etc, online sharing is what is used to explain the products or service characteristics to the online customers. All the players in the media are expected to communicate or receive the same online in other to close sales (Huotari *et al*, 2015). The understanding between the firm representatives and the online customers is made possible with the help of proper online sharing. Whether a business is engaging with customers online or offline, online sharing is very prominent.

Gingiss (2017), posit that customer have expectations about company's brand and if they are able to meet the expectation of their customer will determines whether they will share their experience positively using social media. For instance, if brand exceeds expectations, customers are happy, satisfy and their willingness to share their experience in social media is high and vice-versa. According to Kotler *et al.* (2017), online sharing is a continuous process that requires consistency. It has no start and end dates, and business owners should continue to build his/her capability or consider acquiring the online from external sources. The easiest way as suggested by Kotler *et al.* (2017) that would be to outsource online sharing to professional online producers such as journalist, scriptwriters, animators and videographers. In addition to putting up online, it is important to respond to queries on your social media pages to create a sense of product ownership in the mind of the customers and doing all these will go a long way in establishing relationship and customer engagement (Adeola, 2019).

According to Mohammad & Jan (2015), there are five dimensions of online sharing, which means these five things are required to create connections with consumers or to build traffic to company websites. These include; online community, interaction, online credibility and

accessibility. On this premise, interaction and credibility are adopted as dimensions for this study.

Interaction

Interaction in online brings about knowledge and information sharing among users; individuals and business organizations (Hudson *et al*, 2015). Interactivity in online should crops up friendly relationship among customers, deeper relationship building and connections between the online consumers and the firm (Cook & Rice, 2014). Interactivity can be defined as the degree to which two or more communication parties can act on each other on the communication medium and on the messages, and the degree to which such actions are synchronized (Liu & Shrum, 2002). A brand post with only text is not interactive; where as a link to a website is interactive, because users can click on it (Fortin & Dholakia, 2005).

Interaction is widely regarded as an essential factor in determining a variety of affective and behavioural outcomes such as satisfaction, attitude, decision making and involvement (Coyle & Thorson, 2001; Fortin & Dholakia, 2005; Stewart &Pavlou, 2002). Hence, information presented with a high degree of interactivity generates a high level of online engagement. Social networking sites enable greater interaction with the online community through broadcasting up-to-date; consumer relevant information (Fischer, &Reuber, 2011).Social medial has torn down the technical limitations, enabling real time interactions worldwide more frequently, faster with richer online and multi-media formats. Social media provides a platform to interact with significantly large groups to co-create value (Sashi, 2012). The revolutionary change of social media is that the control of communication is shifted from companies to customers (PwC, 2012).

Social media are an active and interactive platform that helps the engagement between people or organization and the customers in the online environment. Thus, many large advertisers are shifting their advertising budgets away from network television in favour of more targeted, cost effective, interactive and engaging media". A social media platform engages with the users and has this exceptional characteristic of interactivity unlike the traditional media of communication (Kotler & Armstrong, 2008). Customers are no longer silent recipient in the exchange of goods and services. In today's business, consumers are seen playing prominent and active role in co-creating everything in the marketing exchange process; from manufacturing and design promotion and distribution (Hanna, Rohm & Crittenden, 2011). It is pertinent to note that "the rise in interactive digital media has catapulted company and consumer contact from the traditional web 1.0 model to highly interactive web 2.0 world, where consumers are dictating the nature, extent and context and of marketing exchanges". It is laudable to note that, customers make use of social media not for the sole aim of buying goods and services, customers leverage the online platform also to interact with the companies they buy from and their fellow customers for advice and exchange of valuable information, relating to the product or service offerings (Hanna, Rohn & Crittenden, 2011; Garretson, 2008). Online sharing engages customers in a rich, reasonable and interactive dialogue. Online sharing drives modern day business by connecting and interacting customers, companies and the marketing online through social media platforms. Social media platforms provide the tools necessary for the company-consumer interactive exchanges. Digital media helps users to communicates, interact and share information in real time (Shipps & Philips, 2013).

"This information sharing can be seen in ever increasing numbers in online virtual communities such as social networks". An important factor in customer interaction with the

social media platforms is that, level of interaction and usage of the platform determines the level of customer satisfaction. The implication is that, the social media platforms on the websites should be designed in a way that it is highly active and interactive with fashionable tools. This will make user stay on and play with the website, interact with the company and other users. Thus, a website that is active and interactive will lead to user satisfaction (Shipps & Philips, 2013; Clegg, 2000). Interactivity by firms and customer has made business to be effective both at the instance of the individual users or the organizational user. Information is shared among the community in a cost effective manner. Businesses now save enough money in executing business activities in the areas of marketing, advertising, sales, customer service etc by leveraging social media platforms. Some organizations in the product or services sectors, report more efficient and effective information sharing through online interactions, they are able to respond and quickly communicate and share information with others' namely, manufacturers, wholesalers, retailers, distributor, suppliers and end users (Hudson *et al*., 2015).

Credibility
Credibility is all about delivering a firms' message clearly to the people, establishing credibility for what it says or do, connecting emotionally with its target audience, motivating the buyer and generating loyal customers. Credibility refers to the believability of information, which treats credibility as a receiver-based construct and emphasizes a subjective judgment and perception on the part of a receiver concerning accuracy, reliability, currency and comprehensiveness of the information (Fogg & Tseng, 1999; Rieh & Danielson, 2007). Source credibility is defined as "judgments made by a perceiver concerning the believability of a communicator", which is the most widely studied area for credibility (O'Keefe, 1990:130-131). Message credibility examines message characteristics, such as its structure, online, and language intensity, impact perceptions of believability (Metzger *et al*., 2003). Moreover, media credibility is concerned about technology and structural features of a medium channel in influencing perceptions of believability (Metzger *et al*., 2003; O'Keefe, 1990: 130-131).

All of these conceptualizations focus on judgments, characteristics, online, and attitudes. Credibility research has placed emphasis on the characteristics of the source as the concept of credibility that rests largely on "the trustworthiness and expertise of the source or messages" (Metzger & Flanagin, 2015:446). Thus, this set of studies focuses on source credibility and explores how online users perceive credibility from different sources that are empowered by certain social media affordances during risk situations. Thus, starting with the belief that the public has the same goals online that they would have in face-to-face communication during a crisis, a central focus of this set of studies is on the relationship between media affordances and credibility.

Askew (2018) discovered that 'most people who shared what was happening on social media never stopped to check the facts.' In an interesting study (Hovland& Weiss 1951) experimenting on recall ability of respondents over perceptions of credibility, the authors found that 'at time of exposure, subjects discounted material from 'untrustworthy' sources. In time, however, the subjects tended to dissociate the online from the source with the result that the original skepticism faded and the untrustworthy material was accepted.' And it added that 'lies, in fact, seemed to be remembered better than truths.

Concept of Customer Engagement

Firms are recognizing the pressing need to focus on building personal two-way relationships with customers who foster interactions (Kumar *et al.,* 2010; Farook & Abeysekara, 2016). Customer engagement has been recognized as an emotional connection between a company and its customers focused on interaction with customers and their participation. The key element to customer engagement is knowledge exchange, so information and communication technologies provide immense opportunities for organizations to exchange knowledge and engage with customers (Vivek, 2009; Farook & Abeysekara, 2016).

Bowden (2009) understood customer engagement as a psychological process that models the underlying mechanisms by which customer loyalty toward a service brand is formed in new customers, as well as the mechanisms by which that loyalty may be maintained for repeat purchase customers of a service brand. More recently, Vivek et al., (2012) defined customer engagement as the intensity of individual participation and connection with the offers and activities of the organization initiated either by the customer or by the organization. The particular case of online customer engagement was defined by Mollen & Wilson (2010) as the cognitive and affective commitment of the customer to an active relationship with the brand as personified by the website or other computer - mediated entities designed to communicate brand value. Each of these concepts represents a single theoretical scope, which has complicated the achievement of greater conceptual advances, reflecting the lack of absolute consensus (Hollebeek, 2013).

However, from earlier definitions, it may indeed be concluded that the majority use a multidimensional perspective on engagement with three dimensions: cognitive, emotional and conation (Vivek *et al.*, 2012), although the self expression of these generic dimension can vary in accordance with the specific concept of engagement that is used, as well as the relative importance of each one in accordance with the context (Brodie *et al.*, 2013; Farook & Abeysekara, 2016). Curiously, many researchers claiming a psychological perspective emphasize its interactive nature asserting that customers choose to invest resources in particular brand interactions, thus, implying a behavioral component (Hollebeek *et al.*, 2016; Brodie *et al.*, 2011). Defining it behaviorally rather than psychologically may be preferable; it does not preclude the relevance of psychological constructs (e.g., involvement, satisfaction, brand love, cognitive and affective commitment) but rather allows these constructs to fluctuate independently, with unique antecedents and consequences, and relate to customer engagement as either a key antecedent or outcome (Pansari & Kumar 2016).

Defining customer engagement as behaviors outside the core transaction also has the benefit of clearly distinguishing the concept from behavioral loyalty (i.e., repeat purchases) and other transaction focused behaviors frequently studied in marketing (Dick & Basu 1994). Yet, construing it as any activity beyond purchase subsumes a wide variety of customer behaviors (e.g., product returns, product usage, product disposal, brand learning), potentially at the expense of retaining surplus meaning that could dilute the effectiveness of the term. Thus, we argue that a behavioral conceptualization of customer engagement better captures its implicit and explicit meaning and also that narrowing and clarifying this definition can help establish more effective building blocks for strong theory (Suddaby, 2010).

The essence of customer engagement taking an inductive approach, we turn to examples used previously to illustrate customer engagement. In particular, it has been construed as word of mouth, blogging, [or] providing customer ratings for a product or brand (Verhoef *et al.*, 2010, p.

249). Other sources suggest it is customer contributions of resources such as knowledge, skills, and time, to facilitate the focal firm's development of its offering (Jaakola & Alexander, emphasis added) or customer recommendation and referrals web postings and many other behaviors influencing the firm and its brands (Van Doorn *et al*. 2010). It is relevant in contexts where customers can co-create value, co-create competitive strategy, collaborate in the firms' innovation process, and become endogenous to the firm (Bijmolt *et al*. 2010). Jaakkola and Alexander (2014) thus suggest that customer engagement is behaviors through which customers make voluntary resource contributions that have a brand or firm focus but go beyond what is fundamental to the transaction.

The notion of a customer engagement cycle has previously been used (as we noted before) to refer to awareness, consideration, inquiry, purchase, and retention stages, which appear to represent stages in the purchase process that customers use to decide the specific product to be purchased, albeit with a feedback loop for future purchases, rather than customer engagement and might apply the first time new customers choose what product to buy (Sashi, 2012). According to Sashi, (2012), the stages of the customer engagement cycle are connection, interaction, satisfaction, retention, commitment, advocacy, and engagement. In this current study, satisfaction, commitment and advocacy are adopted.

Customer Satisfaction
Customer satisfaction remains a key discourse among service marketing literature. Jani and Heesup (2011) define satisfaction as an emotional state resulting from a customer's interactions with a service provider over time (Timothy & Richard 2014).In examining the drivers of customer satisfaction Shankar, Smith and Rangaswamy (2002) identified two types of customer satisfaction, namely, service experience satisfaction and overall customer satisfaction. Whereas overall customer satisfaction is relationship-specific, service experience satisfaction is transaction specific (Timothy & Richard 2014).Overall satisfaction refers to the cumulative effect of a set of transactions or discrete service experiences with the service provider over a period of time. Even though the relationship between customer satisfaction and customer loyalty has been the focus of a good deal of previous research, the complexity inherent in the relationship continues to pose many unanswered questions. A customer's desire to remain loyal and purchase or use the services of an organization in future is dependent on how satisfied the customer is (Shanka, 2012; Timothy & Richard 2014).

Thus, a company's continued survival, existence and future growth is largely dependent on the value it places on customer loyalty through maintaining satisfied customers (Kim, Park & Jeong, 2012).In today's competitive and dynamic market, the term customer satisfaction (CS) has received much attention and interest among scholars and practitioners. This perhaps can be traced to its importance as a key element of business strategy, and goal for all business activities (Anderson *et al.*, 1994; Timothy & Richard, 2014). Parker and Mathew (2001) identified two basic definitional approaches to the study of customer satisfaction. The first approach defines CS as an outcome while the second approach views it as a process. It is however important to note that these two approaches are not mutually exclusive but complementary (Timothy & Richard, 2014). As a process, CS is defined as an evaluation between what was received and what was expected (Johnson, 2001); (Gustafsson, Johnson & Roos, 2005), emphasizing the perceptual, evaluative and psychological processes that contribute to customer satisfaction (Vavra, (1997; Timothy & Richard 2014).The process definitions of satisfaction however, concentrate on the

antecedents of satisfaction rather than satisfaction itself Parker and Mathews, (2001). The outcome approach of the CS is defined as the end-state satisfaction resulting from the experience of consumption. This is a post-consumption state and can be an outcome that occurs without comparing expectations (Oliver, 1996; Timothy & Richard, 2014). Parker and Mathews (2001) further expressed that attention has been focused on the nature of satisfaction of the outcome approach which include: emotion, fulfillment and state (Timothy & Richard, 2014).Only if interactions between a seller and a customer or among the members of a community including seller and customers result in satisfaction will they stay connected and continue to interact with one another and progress towards engagement. Satisfaction is not an end in itself as the use of customer satisfaction surveys and ratings sometimes implies but an intermediate step in strategies to achieve the goals of an organization (Mittal & Kamakura, 2001; Sashi, 2012). Indeed, it has been argued the goal of marketing is not satisfaction but customer empowerment through partnerships with sellers that enable customer communities to mutually construct their desires and products (Firat & Dholakia, 2006; Sashi, 2012).

Satisfaction is a necessary condition for customer engagement. But it is not sufficient for customer engagement. Satisfaction with interactions during a purchase process may precede or follow the purchase and dissatisfaction at any stage can disrupt the process and result in customer exit. Satisfaction, however, may not result in repurchases and a long-term relationship may not ensue (Sashi, 2012). A distinction has been drawn between transaction-specific and cumulative customer satisfaction, with cumulative or overall satisfaction defined as "an overall evaluation based on the total purchase and consumption experience with a good or service over time. A high level of satisfaction achieved when customer expectations are exceeded and emotions become highly positive has been described as not just satisfaction but delight (Oliver *et al*., 1997).

Customer Advocacy

Customer Advocacy is an evolving terminology in modern marketing. Advocates use constructive word of mouth recommend on the company product. Hayes (2008) narrates the progress of the company to customer advocates. Conferring to Walz and Celuch (2010) Advocacy is not merely word of mouth but it is confident word of mouth, talking upright about the company and commending it to others. Jaffe (2010) recommended to companies that they should concentrate more on advocates in order to decrease the cost of fascinating new customers. Optimistic word of mouth is more operative in service sector where customers are not certain about the services until they purchase it (Walz & Celuch, 2010).

Advocacy is the willingness of the customer to give strong recommendations and praise to other consumers on behalf of a product or service supplier (Susanta, *et al*., 2013). When consumers enthusiastically provide positive recommendations on products, services or brands, they are acting as advocates on behalf of that object (Fullerton, 2003). Advocacy is a major step forward in the evolving relationship between a firm and its customers. Customer advocacy can be viewed as the top of a pyramid. Total quality management and customer satisfaction are at the base of the pyramid. The growth in customer power and the new marketing strategies of firms require that scholars examine their research strategies. The philosophy of marketing is different. Traditional marketing will be based on understanding customers' needs and then convincing them to buy the firm's products, but advocacy is based on maximizing the customers' interests and partnering with customers (Urban, 2004). The dictionary definition of "advocate" is "plead

for, defend, champion, recommend, support." This is much more than customers who come back time and time again. Advocates are people who are prepared to argue your case. They are willing to offer their support as well as their business (Smith, & Wheeler, 2002). Concept of Altruism views that advocacy is a behavior provides valuable information to the other party voluntarily without expecting compensation directly or indirectly as a moral obligation that a person must provide benefits for others (Susanta, Taher, Idrus & Umar, 2013).

From the perspective of organizational citizenship behavior voluntary advocacy is unrelated to the organization's reward. Based on the theory of impression management, advocacy is to influence the behavior of others by showing his favorite against an object and condition themselves better so that others will follow. Advocacy research is important because it will be the strategy of business choice for responding to the new realities that customer hold controls of the company. Potential customers see information from peers or even strangers as more unbiased and reliable than those of an economic entity (Brown & Peter, 1987; Susanta *et al*., 2013).Delighted customers may keep their delight to themselves or in a connected world interact with others in their social networks to spread the word about their positive experiences with a product, brand, or company. Loyal customers lacking an emotional bond to the seller they regularly patronize may not offer unsolicited encomiums about the product, brand, or company to others despite their enduring relationships with the seller or they may offer recommendations when presented with the opportunity to do so on a purely rational basis free of emotional attachment (Sashi, 2012).

In a study of customer commitment and word-of-mouth communication regarding hair salons and veterinary services, affective commitment is positively related but calculative commitment (termed high sacrifice commitment in the study) is not related to word-of-mouth communication (Harrison-Walker, 2001), suggesting that at least in offline interactions, delighted customers communicate their delight to others in their social networks but loyal customers are less prone to do so. Only if loyal customers in long-term relationships develop emotional bonds will they likely become advocates fora product, brand, or company. Sellers as well as customers can play advocacy roles in relationships. Urban (2004) suggests that digital technologies like the internet have shifted the emphasis from relationship marketing with its slogans like "customer care" and "delight your customer" to acting in the customers' best interests and becoming advocates for them. Sellers must find the best products for their customers even if those offerings are from competitors because: "If a company advocates for its customers, they will reciprocate with their trust, loyalty and purchases – either now or in the future" (Urban, 2004).Customers in turn become advocates for sellers among those with who they have connections and interactions. In the future, sellers and customers are expected to look after each other's interests and the focus will be on exchange of values that transcend their self-interest (Nordin, 2009; Sashi, 2012).

Empirical Review
Online Sharing and Customer Engagement
There are several empirical studies showing the relationship between online sharing and customer engagement. For example, Chen (2016), conducted a study on the influences of Personality and Motivation on the Sharing of Misinformation on Social Media in Nanyang Technological University, adopting a survey methodology and the study showed that user intrinsic factors and three motivation factors played influential roles in the sharing behavior. The

study concluded that sharing of misinformation on social media is mainly influenced by personalities or specific motivations. Again, Reijo (2017) carried out a study the information sharing and knowledge sharing as communicative activities in Tampere, Finland. Adopted spearman rank order correlation coefficient, the study reveal that activities of information sharing and knowledge sharingare largely similar and it can be used interchangeably.

Similarly, Shelley and Tatiana (2017) examine the effects of an information sharing system on employee creativity, engagement, and performance in Boston, the study adopted survey research design and Regression Analyses was used to analyze the data collected. The study was revealed that information sharing systems affect employees' creative work.

Interaction and Customer Engagement

A study conducted by Hudson *et al*, (2014) on the relationship between social media interaction on consumers brand relationships in a context specific of a three country study of brand perceptions marketing behaviours in South Carolina, United States, using multiple linear regression analysis. It was revealed that social media interaction enhances consumer brand relationships. Olaf, *et al* (2016), investigated the effect of social media interactions on customer relationship management in Hamburg, Germany. The study adopted Pearson Product Moment correlation techniques. The study's results indicate that social media interactions may influence customer management variables. Again, Shipps & Philips (2012) conducted a study on the interactivity and its role in user satisfaction with social media platforms, using spearman rank order correlation coefficient with statistical package for social science (SPSS). It was found that perceived interactivity and level of focus do affect an end user's satisfaction with a social network".

Furthermore, Wang, Ling Wu, Chen and Yeh (2012) examined the interactivity of social media and online consumer behavior: the moderating effects of opinion leadership in Taiwan using survey research design with explanatory attribute and multiple regression analysis was also used to test the moderating effect of opinion leadership on the area of involvement and social presence on the independent and dependent variable. The study found that opinion leadership impacts positively on relationship between the independent and dependent variable. On the above ideas, we state the following hypotheses:

Ho$_1$: There is no significant relationship between interaction and customer satisfaction of deposit money banks in Rivers State.

Ho$_2$: There is no significant relationship between interaction and advocacy of deposit money banks in Rivers State.

Credibility and Customer Engagement

It is useful to ascertain the findings of some scholars in their investigation into the relationship between credibility and Customer engagement. In this regard, Lia and Suhb (2015) did a research on factors influencing information credibility on social media platforms: Evidence from Facebook pagesin Hong Kong, using a cross-sectional survey method for data collection and evaluate the hypotheses by applying the partial least squares (PLS) method. The study revealed that there is no significant influence on independent variable and dependent variable. Again,

Saher, *et al* (2016), studied the influenced of credible social media marketing on purchase intentions of females of Pakistan for clothing brand in Pakistan, using the regression and correlation analyses technique. The study discovered that social media marketing and website credibility has positive impact on consumer purchase intention.

Also a study concluded by Edogor, Jonah and Ojo (2015) on Nigerian Users' evaluation of credibility of social media sites using survey research method with a sample of three hundred drawn by the application of multi-stage sampling technique while questionnaire was used as instrument of data collection. The study show that the social media site were rated as credible means of communication in Nigeria, whereas Facebook was assessed as the most credible among them, some onlines of the sites were revealed as not credible to their Nigeria users. Furthermore, Amir (2013) examines the relationship of brand credibility on customer satisfaction in the banking industry in the North West of Iran. Using regression and correlation analyses technique and found out that brand credibility has a positive impact on customer satisfaction. Therefore, on the above, we state the following hypothesis:

Ho₃: There is no significant relationship between credibility and customer Satisfaction of deposit money banks in Rivers State.

Ho₄: There is no significant relationship between credibility and advocacy of deposit money banks in Rivers State.

METHODOLOGY

The aim of this study was to determine the relationship between online sharing and customer engagement. The study adopted a descriptive research design. Nineteen (19) deposit money banks quoted in Nigeria Stock Exchange (NSE, 2019) constitute the population of the study. The study surveyed five (5) management staff of each of the nineteen (19) deposit money banks. Thus, the total number of respondents that participated in the study was ninety five (95). The choice of management level staff for the study is hinged on the conviction that they are better placed to provide answer to our research instrument.

Questionnaire was utilized as the instrument of primary data collection. Respondents were required to tick from 1-5 on a Likert scale, where 1= strongly disagree; 2= disagree; 3= neutral; 4= agree; and 5= strongly agree. To justify the study instrument, a comprehensive reliability test was conducted, with a threshold of 0.7 set by Nunnally (1978); while the opinion of scholars and practitioners with relevant experience on the study constructs was used to validate the instrument. Table 1 below displays the summary of the test of reliability.

Table 1: Result of Reliability Analysis

Variable	Cronbach's Alpha
Interaction	0.857
Credibility	0.883
Customer Satisfaction	0.855
Customer Advocacy	0.910

Source: Simulation from SPSS output of data analyses on online sharing and customer engagement (2019).

Based on the reliability result, it is expected that given the same background, the same results would be achieved if the questionnaire is re-distributed to the same, or distributed to a different set of respondents. This demonstrates the reliability of the research instrument and the integrity of the data obtained. The Spearman's rank-order correlation was used as the test statistic to ascertain the extent and direction of the association between the variables. All the statistical analyses were done with the aid of SPSS version 21.0. The key to the interpretation of the strength of the relationship between the variables of the study considered appropriate is the categorization set by Dunn (2001). The interpretation process was subject to 0.01 (two tail) level of significance. Positive sign connotes a positive relationship, while a negative sign means a negative relationship

Table 2: Range of correlation (r) values and the corresponding Level of Association

Range of r values	Descriptive level of Association	Remark
0.00 - 0.19	Very Low	Very Weak
0.20 - 0.39	Low	Weak
0.40 - 0.59	Moderate	Moderate
0.60 - 0.79	High	Strong
0.80 - 1.0	Very High	Very Strong

Source: Categorization set by Dunn (2001)

DATA ANALYSIS AND RESULTS

Table 3: Descriptive Statistics on (All Variables)

		Interaction	Credibility	Customer Satisfaction	Customer Advocacy
N	Valid	71	71	71	71
	Missing	0	0	0	0
Mean		4.0986	3.8404	3.8920	3.5931
Std. Deviation		1.07407	1.10964	.92027	1.13170
Sum		291.00	272.67	276.33	255.11

Source: SPSS Output of Data Analyses on Online Sharing and Customer Engagement (2019)

Table 3 shows the descriptive statistics on the components of the predictor variables (interaction and credibility) and it also shows descriptive statistics on the criterion variables (customer satisfaction and customer advocacy. The Table reveals that interaction had a mean of (4.0986) and a standard deviation of (1.07407). Credibility had a mean of (3.8404) and a standard deviation of (1.10964). Customer satisfaction had a mean of (3.8920) and a standard deviation of (0.92027). Customer advocacy had a mean (3.5931) and a standard deviation of (1.13170). The mean values of all the variables were greater than 3; this implies that the required average of a five-point Likert scale is 1+2+3+4+5 =15 which if divided by 5, will give us 3. The researcher consequently upheld the study variables.

Table 4: Correlation Analysis on Interaction and Customer Satisfaction

Correlations			Interaction	Customer Satisfaction
Spearman's rho	Interaction	Correlation Coefficient	1.000	.772[**]
		Sig. (2-tailed)	.	.000
		N	71	71
	Customer Advocacy	Correlation Coefficient	.772[**]	1.000
		Sig. (2-tailed)	.000	.
		N	71	71

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Output of Data Analyses on Online Sharing and Customer Engagement (2019).

Table 4 above displays the correlation between interaction and customer satisfaction. The table revealed that the correlation coefficient on the relationship between interaction and customer satisfaction is 0.772**based on the categorization in Table 2, the r-value indicates a strong positive relationship which invariably means increased customer satisfaction is associated with an increase in interaction. The significant/probability value is 0.000 less than 0.05 level of significance; the researchers, therefore, reject the null hypothesis and accept a significant relationship between interaction and customer satisfaction.

Table 5: Correlation Analysis on Interaction and Customer Advocacy

Correlations			Interaction	Customer Advocacy
Spearman's rho	Interaction	Correlation Coefficient	1.000	.718[**]
		Sig. (2-tailed)	.	.000
		N	71	71
	Customer Advocacy	Correlation Coefficient	.718[**]	1.000
		Sig. (2-tailed)	.000	.
		N	71	71

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Output of Data Analyses Online Sharing and Customer Engagement, (2019).

Table 5 above establishes the correlation analysis between interaction and customer advocacy. The table revealed that the correlation coefficient on the relationship between interaction and customer advocacy is 0.718**based on the categorization in Table 2, the r-value indicates a strong positive relationship. The correlation coefficient denotes that a strong positive relationship exists between the variables which invariably mean increase customer advocacy is associated with an increase in interaction. The significant/probability value is 0.000 less than 0.05 level of significance; the researchers, therefore, reject the null hypothesis and accept a significant relationship between interaction and customer advocacy.

Table 6: Correlation Analysis on Credibility and Customer Satisfaction

Correlations			Credibility	Customer Satisfaction
Spearman's rho	Credibility	Correlation Coefficient	1.000	.737[**]
		Sig. (2-tailed)	.	.000
		N	71	71
	Customer Satisfaction	Correlation Coefficient	.737[**]	1.000
		Sig. (2-tailed)	.000	.
		N	71	71

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Output of Data Analyses on Online Sharing and Customer Engagement, (2019).

Table 6 above establishes the correlation analysis between credibility and customer satisfaction. The table revealed that the correlation coefficient on the relationship between credibility and customer satisfaction is 0.737**based on the categorization in Table 2, the r-value indicates a strong positive relationship which invariably means that the increase in customer loyalty is associated with increase inter-functional coordination. The significant/probability value is 0.000 less than 0.05 level of significance, the researchers, therefore, reject the null hypothesis and accepts a significant relationship between credibility and customer satisfaction.

Table 7: Correlation Analysis on Interaction and Customer Advocacy

Correlations			Credibility	Customer Advocacy
Spearman's rho	Credibility	Correlation Coefficient	1.000	.812[**]
		Sig. (2-tailed)	.	.000
		N	71	71
	Customer Advocacy	Correlation Coefficient	.812[**]	1.000
		Sig. (2-tailed)	.000	.
		N	71	71

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Output of Data Analyses Online Sharing and Customer Engagement, (2019).

Table 5 above establishes the correlation analysis between credibility and customer advocacy. The table revealed that the correlation coefficient on the relationship between interaction and customer advocacy is 0.812**based on the categorization in Table 2, the r-value indicates a strong positive relationship. The correlation coefficient denotes that a strong positive relationship exists between the variables which invariably mean increase customer advocacy is associated with an increase in credibility. The significant/probability value is 0.000 less than 0.05 level of significance; the researchers, therefore, reject the null hypothesis and accept a significant relationship between credibility and customer advocacy.

DISCUSSION
Having identified the strength and direction of the relationship between the predictor variables and the criterion variable through the test of the hypothesized relationships, the study found that interaction has a positive and statistically significant relationship with customer satisfaction and advocacy. The study equally found that there is a positive and strong relationship between

credibility and customer satisfaction and advocacy.

These findings are in line with existing literature on the variables. The study found bearing with Hudson *et al*., (2014) on the relationship between social media interaction on consumers brand relationships in a context specific of a three country study of brand perceptions marketing behaviours in South Carolina, United States It was revealed that social media interaction enhances consumer brand relationships. Olaf *et al*., (2016) investigated the effect of social media interactions on customer relationship management in Hamburg, Germany. The study's results indicate that social media interactions may influence customer management variables. Again, Shipps and Philips (2012) conducted a study on the interactivity and its role in user satisfaction with social media platforms. It was found that perceived interactivity and level of focus do affect an end user's satisfaction with a social network".

Also, Lia and Suhb (2015) did a research on factors influencing information credibility on social media platforms: Evidence from Facebook pagesin Hong Kong, using a cross-sectional survey method for data collection and evaluate the hypotheses by applying the partial least squares (PLS) method. The study revealed that there is no significant influence on independent variable and dependent variable. Again, Saher, *et al* (2016) studied the influenced of credible social media marketing on purchase intentions of females of Pakistan for clothing brand in Pakistan, using the regression and correlation analyses technique. The study discovered that social media marketing and website credibility has positive impact on consumer purchase intention.

Also a study concluded by Edogor, Jonah and Ojo (2015) on Nigerian Users' evaluation of credibility of social media sites. The study show that the social media site were rated as credible means of communication in Nigeria, whereas Facebook was assessed as the most credible among them, some onlines of the sites were revealed as not credible to their Nigeria users. Furthermore, Amir (2013) examines the relationship of brand credibility on customer satisfaction in the banking industry in the North West of Iran. It was found out that brand credibility has a positive impact on customer satisfaction.

CONCLUSION AND RECOMMENDATIONS

The study concludes that there is a significant relationship between online sharing and customer engagement. Also, there is a significant relationship between interaction and customer satisfaction and advocacy, and between credibility and customer satisfaction and advocacy. Based on the conclusion, it was recommends that deposit money banks interactivity in online should crops up friendly relationship among customers, deeper relationship building and connections between the online consumers and the firm; and ensure the credibility of information before sharing it online.

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