



Research Article

Organisational Communication via Social Media and Customers Perception of Brand Reputation of Commercial Banks in Nigeria

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Abstract: This study investigated the effect of social media communication on customers' perceived reputation of commercial banks in Nigeria. Specifically, it sought to examine the extent of customers' exposure to social media messages disseminated by commercial banks, the responsiveness of banks to customer complaints via social media, and how social media-based organisational communication influences customers' perception of bank reputation. The study was anchored on Media Richness Theory by Daft and Lengel. A survey research design was employed, targeting residents of Uyo, Akwa Ibom State. Based on an estimated population of 563,000 and using Taro Yamane's formula at a 5% margin of error, a sample size of 399 was determined. Multistage sampling was used: cluster sampling first divided the city into wards, then simple random sampling selected participants from each cluster. Data were collected using a structured questionnaire, pilot-tested for reliability (Cronbach's Alpha = 0.84). Findings showed that 77.3% of respondents reported regularly seeing bank posts on social media, with the highest weighted mean of 3.04, indicating high exposure. While 62.2% acknowledged timely responses to social media complaints, only 44.7% agreed their issues were fully resolved (mean = 2.57), reflecting moderate satisfaction. Regarding reputation, 71.1% believed their bank has a good image due to its online presence, with the highest mean of 3.02 recorded for perceived reputability based on online responsiveness. This study recommends that banks should consistently post timely, engaging, and informative content to increase visibility; improve complaint handling on social media through prompt and complete responses; and strategically use digital platforms to share brand-building narratives such as corporate social responsibility (CSR) initiatives and customer success stories to enhance public perception.

Keywords: social media; organisational communication; customer perception; bank reputation; Media Richness Theory

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1. Introduction

It is nothing to argue that the opinions expressed on social media can quickly make or ruin a company's reputation in today's hyperconnected world, and Nigerian commercial banks are no exception. A strong Facebook interaction, Instagram campaign, or Twitter post has the ability to quickly influence public opinion, either fostering trust or igniting criticism in real time (Uford et al., 2022). These banks are fighting for consumer loyalty and promoting digital change, so every public statement they make is a calculated play in a reputation chess game where mistakes can have instant repercussions and victories increase rewards.

Through social media, external organisational communication goes beyond simply promoting goods or services; it is a continuous conversation that shapes a bank's image, character, and credibility, unlike the traditional information communication (Akai, Akapan-Atata et al., 2025). Banks can display consumer interactions, corporate social responsibility (CSR) initiatives (Uford & Joseph, 2019), as well as behind-the-scenes photos on social media sites like Facebook and Twitter, thus, creating a trustworthy and relatable brand (Yadav et al., 2024). In order to increase reach and resonance, banks like Zenith and First Bank customise content for particular regions while preserving brand consistency (Akin-Odukoya, 2024; Inseng & Uford, 2019). Every post develops a story that is consistent with the brand's values and the expectations of its audience.

Social media has revolutionised advertising strategies by enabling brands to engage consumers through visually compelling and interactive content. This significantly enhances brand visibility and influences consumer perception (Kierian et al., 2023; Mironica et al., 2024). This transformation is further underpinned by evidence from AR and immersive content trends, showing that formats such as polls, quizzes, interactive videos, and augmented reality filters consistently boost engagement by as much as 50 per cent compared to static posts. Thus, it creates deeper emotional connections between brands and their audiences (Muyco, 2025).

Moreover, the global rise of creator-driven content has not only shifted consumer attention but also advertising revenue: in 2025, WPP forecasts that creator-led platforms will generate over \$235 billion in ad spend – surpassing traditional media for the first time – highlighting the growing influence of authentic, creator-originated narratives in shaping consumer attitudes and brand perceptions (Business Insider, 2025). These combined insights affirm that interactive visuals and creator-centric strategies on social media present a modern blueprint for craft-ing persuasive brand communications and reshaping consumer perception in today's digital ecosystem.

For customers, perception is shaped not only by what banks say, but by how they respond especially when managing complaints or sharing user-generated content (Bassey et al., 2024; Udonde & Eke, 2023). Recent research in Nigeria reveals that entertainment, personalised content and electronic word-of-mouth (eWOM) significantly boost customer engagement with brands (Onuorah et al., 2022). Similarly, honest and transparent communication during crises management, encouraging freedom of speech in an organisation, builds trust among stakeholders (Antai & Umoren, 2023). These interactive elements reshape perception by making customers feel heard, valued and connected.

Brand reputation is the culmination of sustained perceptions over time, shaped by consistent actions and messaging. A well-branded identity maintained across platforms strengthens recognition and loyalty (Fakayode, 2021). Furthermore, social media allows banks to respond in real time to negative feedback, mitigating reputational damage before it escalates (Constantine et al., 2024). In the Nigerian banking context, well-executed CSR communications and complaint-management strategies have been empirically linked to higher reputation scores and customer trust (Okungbowa et al., 2025; Ekpebu, 2024; Uford et al., 2023).

Despite these valuable insights, scholarly studies in Nigeria often examine isolated variables such as CSR impact, complaint responses, or entertainment content, without integrating the full spectrum of social media communication activities. While Onuorah, Ojiaku, and Olise (2022) emphasise engagement, and CSR-focused studies highlight e-reputation, a holistic framework encompassing all communication dimensions remains absent. Moreover, comparative analyses across different banks and platforms are scarce (Okungbowa et al., 2025).

This study therefore examines the direction in which diverse forms of external communication, encompassing product updates, service announcements, CSR messaging and complaint handling, collectively shape customer perceptions and brand reputation across Nigeria's commercial banks.

Despite the growing popularity of social media platforms among Nigerian banks, many banks still struggle to effectively utilise them for meaningful customer engagement, crisis communication, and sustained brand image development. Real-world instances abound where a poorly handled customer complaint or a delayed response on social media has spiralled into a reputational crisis, undermining public trust and eroding brand equity. The stakes are particularly high in the banking sector, where consumer confidence is essential for long-term sustainability. This presents a pressing issue for Nigerian banks that operate in a competitive market environment characterised by rapid digitalisation and an increasingly vocal and discerning online customer base.

Several scholars have made commendable attempts to understand the relationship between organisational communication on social media and brand outcomes in the banking industry). Existing studies have explored dimensions such as CSR messages, entertainment content, complaint resolution, and eWOM. These investigations have provided foundational knowledge on how individual communication elements can influence customer engagement or corporate e-reputation. However, most of these studies are fragmented, focusing on isolated variables or single institutions.

This study seeks to fill this gap by assessing the role played by external organisational



communication across different social media platforms in framing customers' perception of brand reputation in Nigerian commercial banks. This is in order to answer the central question: How does external organisational communication via social media shape customer perception of brand reputation among commercial banks in Nigeria?

The following questions guided this study:

- (1) To what extent are customers exposed to social media messages from commercial banks in Nigeria?
- (2) How do customers perceive the responsiveness of commercial banks to complaints made via social media?
- (3) What is the influence of external organisational communication via social media on customers' perception of the reputation of commercial banks?

2. Literature Review

Customer exposure to social media messaging from commercial banks acts as the foundation for perception formation. When customers encounter consistent, timely, and relevant content such as product updates, financial advice, or scam alerts, they are more likely to view a brand (the bank) as transparent and responsive (Kim & Yang, 2025; Ukeme et al. 2024). FirstBank, for instance, regularly shares real-time scam warnings and product highlights, which enhances both trust and credibility among its audience (reddit.com, firstbanknigeria.com). This consistent messaging helps customers recognise and recall the bank, fostering brand awareness.

Research confirms that high exposure to well-crafted messages fosters stronger brand associations and more positive attitudes. Afolayan, Adeyemi, Ishola, and Adeoti (2024) find that customers who regularly engage with engaging social media content tend to exhibit increased loyalty and willingness to continue banking with that institution. Similarly, Gafar, Yusuf, Indasukati, and Chin (2014) report that personalised social media campaigns, those infused with entertainment and eWOM, enhance engagement, which likely bolsters message exposure and retention.

Additionally, Udoudom, Akpan, Nwokeocha, and Umoren (2024) noted that social media messages often appeal to users' sense of self-expression, companionship, and entertainment, which can lead to habitual engagement with institutional content. This engagement, even when driven by escapism or trending appeal, can directly influence moral perception and the credibility attributed to the message sender – such as a commercial bank. In the Nigerian context, where digital content shapes behavioural trends, customer exposure to these messages becomes a strong predictor of how banks are perceived morally and reputationally.

How banks respond to customer complaints on social media profoundly shapes their perceived reputation. According to Akai, Uford and Udoh (2025), Nigerian consumers increasingly use platforms such as Facebook and Twitter to communicate their perception about a brand or its performance. Ezurike (2024) underscores this trend, showing that banks responding swiftly and professionally to complaints see improvements in service quality perceptions and customer satisfaction.

Despite this, Tom, Umoren and Mboho (2025) observed that many banks' social media practices remain inconsistent; although banks do engage with complaints, the impact on public relations outcomes is often limited by slow response times or lack of follow-through. This exposes a critical gap: responsiveness must be not only timely, but also solution-oriented and transparent to truly build trust and repair reputation.

In support of this, Kierian, Mboho, Umoren, and Essien (2023) demonstrate that the power of social media lies not only in message delivery but also in interactivity. Their study highlights that the dynamic and visual nature of social media allows consumers to demand accountability from brands in public view. Therefore, if commercial banks in Nigeria fail to use these platforms as tools for immediate redress, they risk reputational damage. Responsiveness, especially in visible, high-traffic interactions, serves as a reputational safeguard in the digital age.

External organisational communication via social media is a strategic lever that influences how customers perceive a bank's brand reputation. Beyond exposure and responsiveness, the thematic and emotional tone of posts including CSR efforts, financial literacy campaigns, and customer success stories shapes stakeholder perceptions. Ekpebu (2024) demonstrates that CSR messaging on digital platforms significantly enhances banks' e-reputation in Nigeria, with transparent and consistent narrative-building yielding trust,

loyalty, and favourable public sentiment.

Moreover, social media marketing strategies incorporating entertainment, personalisation, and eWOM significantly cultivate brand engagement, which is a key driver of reputation in the banking sector. By making content fun, relevant, and sharable, banks can humanise their brand and deepen emotional connections; essential ingredients for long-term brand equity.

As observed in the work of Etumnu, Onyebuchi, Jumbo, Ukpong, and Okpongkpong (2023), strategic use of social media to promote values – such as inclusivity or social responsibility – also contributes to reputational perception. Though their study focused on gender equality, the principle extends to financial institutions: when banks align communication with societal values, they enhance legitimacy and public approval. Furthermore, the same dynamic seen in promotional campaigns for consumer products (Nseyo et al., 2023) illustrates how media content can reposition brand identity, as well as performance perception through digital reputation management in small enterprises.

Commercial banks in Nigeria have widely embraced social media tools for public relations, yet their strategies show mixed effectiveness. A study of banks in Jalingo, Taraba State, found extensive usage of platforms like Facebook, Twitter, Instagram, and LinkedIn for public relations (PR) purposes. While these banks effectively disseminated information and maintained stakeholder engagement, the research suggests that without supported training and strategic communication, the reputational benefits may remain limited (Gbaden et al., 2024). This underscores the need for structured training and coherent strategies to fully leverage social media's potential for reputation management.

Brand image and customer behaviour in Nigerian banking are significantly influenced by social media messaging. A survey involving Access Bank customers demonstrated that enhanced brand awareness and positive brand image – often boosted through consistent social media presence – correlate strongly with improved customer loyalty and behaviour (Fakayode, 2021; Ukeme et al., 2024). Such findings affirm that visibility and credibility fostered through social media can drive positive consumer responses and bank retention, aligning closely with broader research linking brand exposure to perception formation.

CSR messaging through social media emerges as a powerful tool for enhancing brand reputation. Ekpebu (2024) carried out a systematic review showing that banks' transparent and engaging CSR campaigns online significantly improve their e-reputation, customer trust, and loyalty. This impact is attributed to storytelling, real-time updates, and interactive formats that reinforce public perceptions of corporate integrity and social value (Ekpebu, 2024). Consequently, CSR-driven communication appears instrumental in shaping reputational outcomes.

A recent investigation into PR and reputation management practices among Nigerian banks revealed that public relations activities, while moderately effective, could be enhanced by greater resource allocation and strategic deployment. Okungbowa, Adedoyin, and Achilike (2025) noted that banks with active PR engagement tend to exhibit stronger reputation quotients. However, underfunding and underutilisation of modern communication tools limit the full realisation of reputational gains (Okungbowa et al., 2025). The study suggests that better investment in PR channels, especially social media, is crucial for brand strength.

Effective crisis communication via social media is vital in preserving organisational reputation. A study analysing Nigerian banks' crisis responses, such as First Bank's quick apology during a fraud breach versus Diamond Bank's delayed one, revealed that transparent, timely responses on public platforms maintain trust and organisational resilience. In contrast, defensive, legalistic statements tend to erode public trust (Dike, 2025). This highlights the importance of proactive, solution-focused social media communication in safeguarding reputation.

Media Richness Theory (MRT) was introduced by Daft and Lengel in 1984 as part of organisational communication research. It was originally developed to explain how organisations process information and how the medium of communication influences the effectiveness of message delivery, especially under conditions of ambiguity and uncertainty. MRT posits that communication media vary in their ability to convey rich information. A medium's "richness" is determined by its capacity to: facilitate immediate feedback, transmit multiple cues (e.g., tone, body language, visuals), use natural language, as well as provide personal focus.

According to the theory, richer media (e.g., face-to-face, video conferencing, social media) are more effective for complex, ambiguous tasks because they reduce uncertainty and improve understanding. Lean media (e.g., memos, emails) are more suited for straightforward,



routine communication. MRT is relevant to this study as it provides a theoretical basis for examining how social media – a rich, interactive medium – enhances customer exposure to banking messages, enables responsive complaint handling, and shapes perceptions of brand reputation. Since social media supports real-time feedback, visual content, and personalised messaging, it is ideally positioned to strengthen relational and reputational outcomes for commercial banks in Nigeria.

3. Materials and Methods

This study adopted a survey research design. A sample of 399 participants was estimated for this study using the Taro Yamane formula. Using a population of 563,000 residents of Uyo, the capital city of Akwa Ibom State, Nigeria, based on 2025 projections from the National Population Commission and recent demographic growth trends, the Taro Yamane formula was employed at a 95% confidence level and 5% margin of error. Out of the estimated sample, only 291 participants successfully returned copies of their questionnaire and they were deemed usable for analysis. A total of 108 questionnaires – representing 27.1% of the total – were not included. Of these, 88 (22.1%) were not retrieved at all, while 20 (5.0%) were returned but improperly filled and thus rendered invalid. The 291 valid responses represent 72.9% of the total sample size, which is statistically sufficient for analysis based on the principles of survey research, where a response rate above 70% is generally considered acceptable and reliable for generalisation (Babbie & Mouton, 2013).

The instrument for data collection was a structured questionnaire designed to elicit information on respondents' exposure to banks' social media content, their perception of responsiveness, and overall brand reputation. The instrument underwent a pilot test with 30 respondents in a neighbouring locality, and the reliability coefficient, determined using Cronbach's Alpha, was 0.84, indicating high internal consistency. Data collected were analysed using descriptive statistics (mean, frequency, percentage) to summarise demographic characteristics and exposure levels.

Informed consent was obtained, and participants were assured of voluntary participation, anonymity, and confidentiality. Limitations include possible response bias, the cross-sectional design preventing causal inference, and restricted generalisation beyond Uyo.

4. Results

Research Question One: To what extent are customers exposed to social media messages from commercial banks in Nigeria?

Table 1 shows that a majority of respondents are exposed to social media content from banks. For example, 225 respondents (77.3%) agree or strongly agree that they regularly see posts from their bank, indicating high content visibility. The highest weighted mean (3.04) was for regular visibility of bank posts, while the lowest (2.85) was for social media being the main source of updates. This affirms that social media plays a major role in disseminating banking information in Nigeria.

Table 1. Customers' exposure to social media messages from commercial banks.

Items	Strongly agree	Agree	Disagree	Strongly disagree	Mean
I regularly see posts from my bank on social media.	102 (35.1%)	123 (42.3%)	40 (13.7%)	26 (8.9%)	3.04
I follow at least one commercial bank on a social media platform.	110 (37.8%)	98 (33.7%)	50 (17.2%)	33 (11.3%)	2.98
Bank posts I see are informative and timely.	95 (32.6%)	116 (39.9%)	48 (16.5%)	32 (11.0%)	2.94
I often see promotional content (ads, updates) from my bank online.	108 (37.1%)	112 (38.5%)	43 (14.8%)	28 (9.6%)	3.03



Social media is my main source of updates from banks.	87 (29.9%)	109 (37.5%)	60 (20.6%)	35 (12.0%)	2.85
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Source: Fieldwork, 2025.

Research Question Two: How do customers perceive the responsiveness of commercial banks to complaints made via social media?

Table 2 indicates a moderate level of satisfaction with bank responsiveness. While 181 respondents (62.2%) agreed that their banks responded timely, only 168 (57.7%) were fully satisfied with the responses. The highest mean score was 2.82 for trust in complaint handling, and the lowest was 2.57 for full issue resolution via social media. This reveals a gap in end-to-end complaint management and suggests room for improvement in social media responsiveness.

Table 2. Perceived responsiveness of banks to customer complaints on social media.

Items	Strongly agree	Agree	Disagree	Strongly disagree	Mean
I have made a complaint to my bank through social media.	82 (28.2%)	99 (34.0%)	58 (19.9%)	52 (17.9%)	2.73
The bank responded to my complaint in a timely manner.	74 (25.4%)	103 (35.4%)	64 (22.0%)	50 (17.2%)	2.69
I was satisfied with the response I received.	70 (24.1%)	98 (33.7%)	68 (23.4%)	55 (18.9%)	2.63
My issue was resolved completely via social media.	65 (22.3%)	96 (33.0%)	70 (24.1%)	60 (20.6%)	2.57
I trust banks to handle complaints professionally on social media.	85 (29.2%)	112 (38.5%)	49 (16.8%)	45 (15.5%)	2.82

Source: Fieldwork, 2025.

Research Question Three: What is the influence of external organisational communication via social media on customers' perception of the reputation of commercial banks?

Table 3 reveals that social media communication significantly influences brand reputation. For instance, 207 respondents (71.1%) agreed that their banks have a good image due to their online presence. The highest weighted mean (3.02) was recorded for perceived reputability based on online responsiveness. This demonstrates the powerful reputational impact of strategic and engaging digital content.

Table 3. Influence of social media communication on perceived brand reputation.

Items	Strongly agree	Agree	Disagree	Strongly disagree	Mean
I believe my bank has a good image because of its online presence.	92 (31.6%)	115 (39.5%)	52 (17.9%)	32 (11.0%)	2.92
The tone of my bank's social media posts reflects a positive brand.	88 (30.2%)	120 (41.2%)	50 (17.2%)	33 (11.3%)	2.90
I feel more connected to my bank because of its social media posts.	83 (28.5%)	110 (37.8%)	55 (18.9%)	43 (14.8%)	2.80



Banks that respond online seem more reputable to me.	105 (36.1%)	117 (40.2%)	40 (13.7%)	29 (10.0%)	3.02
I have recommended my bank based on what I see on social media.	80 (27.5%)	108 (37.1%)	58 (19.9%)	45 (15.5%)	2.77

Source: Fieldwork, 2025.

Therefore, the results of the study reveal key data into customer interactions with commercial banks on social media in Nigeria. First, a significant majority of respondents (77.3%) reported regularly seeing their bank's posts, indicating high exposure and visibility, with social media serving as a major channel for banking updates. Second, customer perception of responsiveness to complaints was moderate; although over 62% acknowledged timely replies, only 44.7% felt their issues were fully resolved, pointing to a gap in customer satisfaction. Lastly, social media communication was shown to positively influence brand reputation, with 71.1% of participants perceiving their bank's image as favorable due to its online presence, particularly where responsiveness was strong.

5. Discussion

This study aimed to explore the effect of social media communication on the perceived reputation of commercial banks in Nigeria. Three specific research questions guided the investigation, and the findings are discussed below.

Bank customers in Uyo are highly exposed to social media messages from their banks, with the highest weighted mean (3.04) indicating frequent visibility of posts. Over 77% reported regularly seeing banking content, and 70% acknowledged that such content is informative and timely. This finding aligns with Afolayan et al. (2024), who found that customer loyalty increases with regular exposure to engaging content. Similarly, Udoudom et al. (2024) concluded that digital engagement driven by self-expression and entertainment fosters habitual social media usage among Nigerian youth. These findings support the assumption in MRT that richer communication channels, such as social media, offer immediate feedback and personalisation – factors which enhance exposure and message retention. Therefore, customers' exposure to frequent and relevant social media updates contributes significantly to brand awareness and positive perception.

There is a perceived moderate level of satisfaction with bank responsiveness on social platforms, with trust in professional handling of complaints having the highest mean (2.82). However, the mean score for full issue resolution was the lowest at 2.57, indicating a notable service delivery gap. This resonates with findings by Tom, Umoren, and Mboho (2025), who found that although banks use social media to communicate, the relationship between platform usage and public relations success was weak due to inconsistent responsiveness. Additionally, Ezurike (2024) affirmed that customers appreciate timely and transparent complaint handling online, which directly improves service perception. According to MRT, social media is considered a "rich" medium capable of delivering complex messages and fostering customer interaction. Yet, when banks fail to use it to its full relational potential – such as through delayed or incomplete responses – the medium's richness is underutilised, reducing its effectiveness in managing reputation.

Social media communications play a critical role in shaping brand reputation. Respondents agreed that banks' social media presence positively reflects their image (mean = 2.92), while responsiveness enhances perceived reputability (mean = 3.02). These findings align with Ekpebu (2024), who highlighted that consistent CSR messaging via social platforms builds loyalty and strengthens e-reputation. Further support comes from Etumnu et al. (2023), whose research on gender advocacy demonstrated that social media messaging aligned with societal values increases perceived organisational legitimacy. Additionally, Ekong, Etuk and Attih (2024) affirmed that digital promotional content resonates the brand identity in the minds of the target audience, thus improving performance perception. Under MRT, this supports the idea that communication channels that offer interactivity, clarity, and visual appeal – hallmarks of social media – can significantly elevate stakeholders' perception of an organisation.

The discussion section centers on three key findings derived from the research. First, customers exhibit high exposure to social media messages from commercial banks, indicating

strong content visibility. Second, while banks show moderate responsiveness to customer complaints online, resolution effectiveness remains limited; lastly, social media engagement plays a notable role in shaping customers' positive perceptions of bank reputation. The main points can be summarized as follows:

(1) Customers are highly exposed to social media messages from commercial banks, as 77.3% of respondents reported regularly seeing posts, with a highest weighted mean of 3.04 indicating strong content visibility.

(2) Customers perceive moderate responsiveness to complaints on social media, with 62.2% acknowledging timely responses but only 44.7% agreeing that their issues were fully resolved, reflected in a low mean of 2.57.

(3) Social media communication positively influences customers' perception of bank reputation, as 71.1% believe their bank has a good image due to its online presence, with the highest mean of 3.02 recorded for reputability based on online responsiveness.

6. Conclusions

Social media has transformed the landscape of organisational communication, particularly within the banking sector, by serving as a dynamic platform for information dissemination, customer engagement, and reputation management. This study investigated the effect of social media communication on customers' perceived reputation of commercial banks in Nigeria, focusing on customer exposure, responsiveness to complaints, and overall brand perception. Findings revealed that customers are significantly exposed to banks' social media content, affirming that digital platforms are now integral to banking communication. However, while customers appreciate the accessibility and immediacy of social media, there is only moderate satisfaction with how banks respond to complaints, especially concerning full resolution of issues.

Still, the influence of social media on perceived bank reputation was evident, as customers generally agreed that online presence enhances brand image and trust. These imply that while commercial banks have embraced social media as a communication tool, there remains a critical need to deepen its strategic use, particularly in improving responsiveness and reinforcing customer trust. By enhancing content richness and complaint resolution protocols, banks can fully leverage the relational potential of digital platforms. Thus, the reputational strength of commercial banks in the digital age will not be determined solely by their presence on social media, but by how meaningfully, responsively, and authentically they engage with their audiences on it.

The following recommendations are made from the findings of this study:

(1) Banks should consistently share timely, relevant, and engaging content on their social media platforms to increase visibility and ensure that customers remain informed and connected to their services.

(2) Commercial banks should strengthen their complaint handling mechanisms on social media by providing prompt, comprehensive, and professional responses to customer issues to increase satisfaction and trust.

(3) Banks should strategically use social media to share positive brand narratives, such as CSR activities and customer success stories, to enhance public perception and reinforce their corporate reputation.

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