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þÿ T h e I m p a c t o f S o c i a l M e d i a M
Activities on Customer Loyalty Intention
with the Bank Of Abyssinia In Bahir Dar
þÿ C i t y : T h e M e d i a t i n g R o l e O f B

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COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MARKETING MANAGEMENT

"THE IMPACT OF SOCIAL MEDIA MARKETING ACTIVITIES ON CUSTOMER LOYALITY INTENTION WITH THE BANK OF ABYSSINIA IN BAHIR DAR CITY: THE MEDIATING ROLE OF BRAND AWARENESS"

BY: HAILYE MULU

JUNE, 2023

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"THE IMPACT OF SOCIAL MEDIA MARKETING ACTIVITIES ON CUSTOMER LOYALITY INTENTION WITH THE BANK OF ABYSSINIA IN BAHIR DAR CITY: THE MEDIATING ROLE OF BRAND AWARENESS"

A THESIS SUBMITTED TO COLLEGE OF BUSINESS AND ECONOMICS, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTERS OF ARTS IN MARKETING MANAGEMENT

BY: HAILYE MULU

ADVISOR: DR. GIRMA TILAHUN

JUNE, 2023

BAHIR DAR, ETHIOPIA

DECLARATION

This is to certify that the thesis entitled "The impact of social media marketing activities on customer loyalty with the mediating role of brand awareness in bank of Abyssinia in Bahir Dar City", submitted in partial fulfilment of the requirements for the degree of Master of Art in the department of marketing management, Bahir Dar University, is a record of original work carried out by me and has never been submitted to this or any other institution to get any other degree or certificates. The assistance and help I received during this investigation have been duly acknowledged.

Name of the candidate	date	place
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Approval of Thesis for Defense

I hereby certify that I have supervised, read, and evaluated this thesis titled “The impact of social media marketing activities on customer loyalty intention and the mediating role of brand awareness in bank of Abyssinia in Bahir Dar city” by Hailye Mulu and has been prepared under my guidance. I recommend the thesis should be submitted for oral defense.

____

Advisor’s name Signature Date

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Department head signature Date

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DEPARTEMENT OF MARKETING MANAGEMENT

Examiner's Approval

We hereby certify that we have examined this thesis entitled "The impact of social media marketing activities on customer loyalty intention: The mediating role of brand awareness in bank of Abyssinia in Bahir Dar city" prepared by Hailye Mulu. We recommend that the thesis is accepted for fulfilling the requirements for the award of the degree "Master of Art in Marketing Management"

Board of Examiners

External examiner's name   Signature   Date

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Internal examiner's name   Signature   Date

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Chair person's name   Signature   Date

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Abstracts

The banking industry in Ethiopia is highly competitive, so banks must consider various strategic options and plans to survive and develop. One of the strategies is social media marketing strategies. The aim of social media marketing is building an online community, informing current customers, acquiring a new customer, and sharing promotion campaign are the most common goals of organization achieved through the most common social media platform used by the organization, including; Facebook, YouTube, LinkedIn, and Twitter. This study was aimed at investigating the impact of social media marketing activities variables of brand exposure, brand engagement, and E-WOM(Positive) on customer loyalty intention; and it has also identified the mediating role of brand awareness in the relationship between social media marketing activities and customer loyalty intention in the bank of Abyssinia in Bahr Dar city. The study employed an explanatory research design and used a quantitative approach. A structured questionnaire with a five-point Likert scale was used to collect the data from the customers, which was distributed to 350 respondents for bank of Abyssinia customers, and out of these, 318 were used for this analysis. Structural equation modeling was used to examine the measurement model and structural model. Descriptive statistics were analyzed using SPSS, and path analyses were computed using AMOS. The bootstrapping method was used in AMOS to analyze the mediating effect of brand awareness. The results of path analysis show that brand exposure and brand engagement have a direct and significant effect on customer loyalty intention, but E-WOM has an insignificant direct effect on customer loyalty. And also brand exposure, brand engagement, and E-WOM have a positive and significant effect on customer loyalty intention through brand awareness. Furthermore, brand awareness mediated the relationship between social media marketing activities and customer loyalty intention. This study recommended that bank of Abyssinia and others bank shall invest more in social media marketing strategies to communicate, attract, build relationships with customers and maintain them loyal.

Key words: ***brand exposure, brand engagement, E-WOM, brand Awareness and customer loyalty intention.***

Acronyms

AMOS: Analysis of Moment Structures

CFA: Confirmatory Factor Analyses

SEM: Structural Equation Modeling

AVE: Average Variance Extracted

VIF: Variance Inflation Factor

SPSS: Statistical Package for Social Science

BOA: Bank of Abyssinia

SMMA: Social Media Marketing Activities

SM: Social media

E-WOM: Electronics Word Of Mouth

SPSS: Statistical Package for Social Science

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CHAPTER ONE

1. INTRODUCTION

This chapter begins with a background discussion on social media marketing activities and further discusses the problem of the study, hypothesis, objectives, significance, scope of the study and definition of key term and limitation of the study.

1.1 Background of the study

Social media refers to the means of communication among people or between people and organizations in which they create, share, and/or exchange information and idea in virtual communities and networks. The most popular social media platform used by organizations globally are Facebook (72%), YouTube (48%), LinkedIn (41%), and Twitter (41%). (Wu, 2020). Kaplan and Haenlein define social media as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0", which allows the creation and exchange of user-generated content (UGC). Businesses may also refer to social media promotion as consumer-generated media (CGM). But communication by social media is not only about communication, it includes as well interaction between users (Kaplan and Haenlein, 2010). Social media promotion is an activity of conveying the message about a product and service or brand through different social media mix to build a brand name, increase market share, boost competitive edge, or improve organizational performance. Integrating social media as a promotional tool helps small and medium enterprises to gain a possible benefits and development. And after fully adopting social media, small and medium enterprises will be able to compete with large companies in the fields of promoting their product/ service and enhancing their competitive advantage. (Amoah and Bashur, 2021).

Social media marketing activity has a great contribution to organizations realizing their goals. According to Ming-Yi Wu "building an online community, informing current customers, acquiring a new customer, and sharing promotion campaign are the most common goals of organization achieved through the most common social media platform used by the organization globally, including; Facebook, YouTube, LinkedIn, and Twitter''. (Wu, 2020). Social media marketing activities have a good impact on the variable of brand awareness from the potential customers through heightened brand awareness which exerts a favorable and meaningful impact on the purchasing inclination of prospective consumers towards a product or services (Cleo and Sopiah, 2021).

The execution of Social Media Marketing Activities (SMMA) yields a favorable and noteworthy impact on Consumer Brand Awareness. Specifically, the study hypothesizes that Brand Awareness significantly and positively influences Brand Image, which subsequently leads to the development of customer Loyalty on brand. It is thus inferred that Brand Image has a direct and significant impact on Brand Loyalty (Saputri & Fakhri, 2022). Social media marketing efforts by companies can effectively enhance brand and value awareness by appealing to customer perceptions and create customer brand loyalty (Tarabieh, 2022), (Ismail, 2017) (Johansson & Hiltula, 2021).

The use of social media interaction has a great impact on financial performance among commercial banks in Kenya in terms of revenue. (Njeri, 2014) Social media, such as Facebook and Instagram, significantly affect the banking industry's financial performance (Sadalia, Fadli, Ilham, Sinurat, Saputra and Putr, 2021). Promotion through social media platforms is a new trend and fast growing way of communication in which financial and non-financial Businesses are reaching out to their prospective customer easily at low cost. Social media marketing/ promotion allows the firm to create interactions by customizing information for individual customers that lets customers design products and services that meet their specific requirements. (Nadajaja and Yazdanifard, 2013). Social media marketing also influences customer satisfaction. The benefits of social media communities include providing marketing and customer service information, researching demand, and managing brand communities. These activities can increase customer satisfaction and improve consumer rights. When conducting online transactions, customers are more satisfied with their website if they have a pleasant experience(Wahyudi & Parahiyanti, 2021). Social media can be used as a promotional tool in the financial industry to elevate brand awareness and deepen interaction with their audience, like banks (Amoah and Bashur, 2021). The study mentions that customers are more attracted to advertising and promotional elements in social media than traditional mass media. Social media plays a very important role in creating brand awareness among users, and it is also known that brand awareness has a significant impact on users' repeat purchase intention. There are certain factors that motivate users to interact with brands: Pre-purchase and post-purchase support by the administrator of a brand page, creative content of brands, purchase decisions, brand offers, brand perception, responsiveness of users, brand attitude(Majhi, 2020). Additionally, Social media technology, such as Facebook, and Twitter, customers can make their opinions known about a product or service they have purchased. Based on this feedback, companies can make better decisions about how to serve their customers and develop more informed solutions, which in turn increases customer loyalty (Njeri, 2014). Social media platforms have the most impact on customer loyalty. There is a positive relationship between social media marketing and customer loyalty intention hence marketing on YouTube and Facebook lead to Customer Loyalty(Jawaid & Rajadurai, 2021).

According to Henok Mesfin**,** financial service firms increasingly adopt social media to communicate with customers and investors, they try to capture and retain business performance records through the application of social media as a marketing tool in addition to using social media in marketing, advertising, sales, innovation, customer service and problem resolution, information technology, human resources and also for driving cultural change (Henok, 2019).

Until recently, academic scholars around the world have paid increasing attention to the impacts of different social media marketing activities dimensions; brand exposure (Misikir, 2015); brand engagement and (Tenzin, Choedon and Young-chan, 2020), E- WOM , (Misikir, 2015), (SANO, 2015) and (Al-haddad et al., 2021); brand awareness (Tarabieh, 2022), (Ismail, 2017) on customers loyalty.

This study investigated the impact of social media marketing activities of brand exposure, brand engagement, and E- word of mouth communication on customer loyalty intention and examined the mediating role of brand awareness in the case of bank of Abyssinia in Bahr Dar city. In addition, the terms social media marketing and social media promotion will be used interchangeably in the study.

1.2 Background of the organization

Modern banking in Ethiopia introduced was in 1905 and it began rendering banking services on February 15, 1906, when Emperor Menelik II officially opened the Bank of Abyssinia in Addis Ababa-months after he set up a national monetary system (based on Ethiopian Thalers) and signed a convention with the national bank of Egypt for establishing the Bank of Abyssinia (Daniel, 2022).

The present-day Bank of Abyssinia (BOA) was established in February 1996 (90 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II). BOA started its operation with an authorized and paid-up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff. In two decades since its establishment Bank of Abyssinia has registered significant growth in paid-up capital and total asset. It also attracted many professional staff members, valuable shareholders, and large customers from all walks of life. This performance indicates public confidence in the Bank and reliability and satisfaction with its services.

Bank of Abyssinia is one of the biggest private banks in Ethiopia. Bank of Abyssinia has 779 branches, 1271 ATM- machines, 16 virtual banking centers, and more than 1256 points of sale (POS) in different locations of the country with 9696 employees to afford over 7.5 million customers to access their accounts from anywhere at any time. This allowed the Bank of Abyssinia (BOA) to increase its capital a hundredfold from ETB 50 million to ETB 5.5 billion. (http://www.bankofabyssinia.com December 06, 2022). The new virtual banking offers banking services through electronic machines called ITM (interactive teller machines) Virtual banking is performed online 24/7 (www.bankofabyssinia.com).

Interestingly, BOA as part of Bank's activities to fulfill its social responsibilities, and for the second time in connection with International Women's Day "March 8", the slogan "I can" among female talents in poetry, music and Tik Tok association media and among female entrepreneurs conducted competition On April 20, 2015, for the contestants who came out from 1st-3rd in each field it presented awards and certificates at a program organized by Marriott International Hotel. Among the 37 voice contestants who presented their work in this program by allowing talented women to compete in voice, poetry and Tik Tok; Among 326 poetry contestants and 18 Tik Tokers, three winners who received the highest votes from the judges and audience participants were selected and awarded. In the ceremony, 100,000.00 Birr (one hundred thousand Birr), 2nd place Birr 60,000.00 (sixty thousand Birr) and 3rd place Birr 30,000.00 (thirty thousand Birr) were awarded in the ceremony. (https://www.facebook.com/BOAeth/ April 29, 2023).This is the why researcher was interested in BOA.

This study investigated the impact of social media marketing activities of brand exposure, brand engagement, and positive electronics- word of mouth communication on customer loyalty intention and examined the mediating role of brand awareness in the case of bank of Abyssinia in Bahr Dar city. In addition, the terms social media marketing and social media promotion will be used interchangeably in the study.

1.3 Statement of the problem

In recent times, social media promotion has developed as a new way of marketing communication instrument. The prior need of every organization is to maximize profitability by leveraging successful marketing strategies. Most firms today employ different social media like Facebook, YouTube, Instagram, etc. for promoting their product/service.

Internet is one for nearly every individual using diverse computerized devices. Subsequently, this fast development of the web is a pointer toward utilizing the internet as a promotion tool, and it is a pleasant opportunity for any firm to communicate and market its product and service through social media. Social media as a communication tool is used for social purposes, business purposes, or both through Facebook, YouTube, LinkedIn, etc. some reasons to follow social media instead of traditional media strategies are communicating neutral discovery of new content, boost up in the traffic numbers, establishing a strong relationship, as well as a least cost alternative. Meanwhile, people need to engage in social media activities for information search, entertainment, social and shopping aspects (Ruth, 2020).

Marketing communication way has changed from one-way and persuading communication to bombarding them with mere exposure advertisements to building long-lasting relationships and trust through genuine interactive communication through social media Marketing to improve organizational performance (Njeri, 2014).

Social Media Activities in marketing including brand exposure, brand Engagement (Misikir, 2015)(Tenzin, Choedon and Young-chan, 2020) and electronic word-of-mouth (Tarabieh, 2022). Businesses are increasingly using Social media marketing activities to deliver key messages associated with the brand to create a solid and favorable brand image and brand awareness in the mind of consumer (Al-haddad et al., 2021) and this helps to enhance customer loyalty towards their brand (Tarabieh, 2022).

Studies are underway on the impact of social media marketing activities on brand awareness and consumer loyalty intention globally and locally. According to (Al-haddad et al., 2021), entertainment, customization, interaction, and EWOM have a positive and significant effect on brand. Brand exposure in social media marketing has led to a significant positive impact on brand awareness (Misikir, 2015), which in turn leads to sustainable customer loyalty (Tarabieh, 2022). As a component of Social Marketing activity, consumer engagement has significant Positive impact on Brand Awareness (Misikir, 2015)**.** Customer brand engagements is a vital predictor of brand awareness and customer loyalty (Tarabieh, 2022)**.** Consumers' opinions and emotions towards a brand are shared through social media channels, making E-WOM more credible in these platforms than in websites managed by marketers (Khan et al., 2022). Electronic word of mouth (E-WOM) on increasing brand awareness is highly notable (Misikir, 2015). This makes customer to be loyal to the brand (Tarabieh, 2022). Consumers' brand love and loyalty have been associated with trendiness (Fetais et al., 2022). Social media marketing activity directly has a significant relation with Brand Awareness which means that by using online platforms, marketers can build Brand awareness(Khan et al., 2022). Brand awareness had a significance influence on customer loyalty (Tarabieh, 2022). An efficient information marketing system should persuade users to use it, besides retaining previous users to guarantee continued use (Jamil et al., 2022).

There are many studies conducted on social media marketing activities abroad. As per the best researcher's knowledge, adequate research has not been done in Ethiopia or research on social media marketing activities is at its infant stage. However, some researchers conduct research in social media marketing (Ruth, 2020), (Misikir, 2015), (Henok, 2019), (Azenegash, 2019) (Demissie, 2018) and (Nejat, 2014) considered limited independent variables to measure social media marketing, which made less inclusive. Furthermore, despite the fact that brand awareness has been identified as an intervening variable between social media marketing and customer loyalty intention (Tarabieh, 2022) and (Ismail, 2017), those studies have failed to establish a relationship through the mediating variable roles.

In general, to the best of the researcher's knowledge, this study listed the following three research gaps: First, there is a lack of an effective social media strategy, as well as a lack of emphasis on social media marketing dimensions and limited research in the context of Ethiopia's banking sectors. In this year BOA was conducting research regarding to identify social media and program that the community regularly follow. Because of this, my study is timely and relevant for the interest of the bank. Second, Mediation testing has advanced in sophistication. Researchers overlooked mediating effects and simply paid attention to direct relationship between social media marketing and loyalty. This results in a biased interpretation of the outcome because its effect may be mediated by another variable. Last but not least, multiple regression models are traditional for testing mediation because they don't take measurement errors into consideration. Thus, the researcher employed the best fit model, which is structural equation modeling, to address the role of mediating variables on customer loyalty. Therefore the researcher investigated the impact of social media marketing activities on customer loyalty intention and also examining the mediating role of brand awareness between social media marketing activities and customer loyalty intention.

1.4 Objectives of the study

1.4.1 General objective

The general objective of this study is to examine the impact of social media marketing activities on customer loyalty intention: in the mediating role of brand awareness in the case of Abyssinia bank in Bahir Dar City.

1.4.2 Specific objectives

These specific objectives will be the following.

- To investigate the effect of brand exposure on customer loyalty intention.
- To find out the influence of brand engagement on customer loyalty intention.
- To identify E-WOM impact on customer loyalty intention.
- To determine the effects of each SMMA dimension on brand awareness.
- To examine the effect of brand awareness on customer loyalty intention.
- To assess the mediating role of brand awareness on the relationship between social media marketing activities and customer loyalty intention.

1.5 Research Hypothesis

This research will give answers to the following research questions.

- H1: Brand exposure has positive and significant effect on customer loyalty intention.
- H2: Brand engagement has positive and significant effect on customer loyalty intention.
- H3: E-WOM has positive and significant effect on customer loyalty intention.
- H4: Each SMMA dimension has positive and significant effect brand awareness.
- H5: Brand awareness has positive and significant effect on customer loyalty intention.
- H6: Brand awareness mediates between SMMA and customer loyalty intention.

1.6 Significance of the Study

The study would be important to various audiences. Branch managers, employees, and customers will benefit from this study, which is also important to other researchers. Marketing (promotion) managers and other practitioners in the service industry will also find the results of this study useful. This study also provide basic data about the impact of social media marketing dimensions on customer loyalty intention in BOA and how to implement such strategies that will creating brand awareness and ultimately win customers loyalty. Interestingly, this study is timely done and in line with the interest of BOA, which is bank of Abyssinia is collecting data by preparing a questionnaire to enable it to research and identify the media and programs/information offerings that the community regularly follows. Moreover, this study is in the assumption that the study will provide basic data about social media marketing and customer loyalty intention also about the mediating effect of brand awareness. Besides, the findings of the study will be used for other similar studies in the future.

1.7 Scope of the Study (Theoretically, geographically and methodologically).

This research provides empirical support for the impact of social media marketing activities on customer loyalty intention by mediating effect of brand awareness in the banking service. Therefore, the researcher focuses on the following scopes. Theoretically, this study was delimited to three SMMA dimensions (brand exposure, brand engagement, and e-WOM) in order to examine how social media marketing activities affects consumer loyalty intention through brand awareness. Geographically, due to time and financial constraints in taking large sample size to include all branches found in the country, this study is limited to bank of Abyssinia in Bahr Dar city. Customers are the main unit of analysis for this study. This study also extends its scope to the SMMA and customer loyalty intention relationship through the mediating role of brand awareness using structural equation modeling with AMOS.

1.8 Organizations of the Paper

The paper was organized into five chapters. The first chapter contains the following: background of the study, background of the organization, statement of the problem, objective of the study, basic research questions, significance of the study, scope of the study, and organization of the paper. The second chapter is all about the review of literature. This literature is important and the basis for the research as a whole. The third chapter is about the research methodology, which includes research approach, research design, research paradigm, population, data source and type, data collection, and finally sample size and sampling technique. Chapter four is about analysis and interpretation, and Chapter five is about the study's summary, conclusion, and recommendations.

1.9 Definition of key term;

Social media marketing activities (SMMA); it is the forms, methods, or commercial promoting that utilize social media stages to impact customer buying behavior (purchasing intention, loyalty, brand awareness etc.). it is a web gathering and application that are utilized to share content, communicate, and collaborate with the common potential clients within the market (Khan et al., 2022).

Brand exposure; it refers to the opportunity a brand has to reach and be noticed by people. This may be accomplished by advertising, sponsorships, or simply maintaining a strong web presence.(Kendrick, 2022). Exposure refers to how many people can see your brand and how many people are aware of your business in your specific niche. Exposure is a vital element to consider in any business's marketing strategy. For small businesses, even more so. We take a look at why it's so important to budget for brand advertising, how exposure can greatly help your business, and why awareness is just as important to your brand as immediate sales (Limecube, 2022).

Brand engagement; it is a critical metric as it serves as an indicator of the degree to which individuals demonstrate a genuine vested interest in the communicated message, resulting in some form of behavioral response(Tenzin, Choedon and Young-chan, 2020).

Electronics Word of mouth communication (E-WOM); it refers to the act of customers sharing their thoughts or opinions about a product or company through online channels. There are four categories that it falls into: Intensity, Positive Sentiment, Negative Sentiment, and Content. The level of intensity is directly proportional to the number of consumer opinions shared on social media. The valance pertains to the favorable or unfavorable mindset towards a particular product or service. Positive valence refers to the affirmative feedback received from consumers, while negative valence pertains to negative comments resulting from their dissatisfaction with the brand's products or services (Kurnia et al., 2022). In this study the affirmative valence of E-WOM studied.

Brand awareness; it is the degree in which a brand is known and recognized by customers (Kendrick, 2022)**.** Brand recognition is the ability of consumers to recognize a brand. This is achieved by convincing them that the brand is the only option in its category. Brand recognition enhances brand value by creating a positive perception in the target audience's minds (Majhi, 2020).

Intention; is a motivational factors that influence behavior; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, performing a behavior" (Tenzin, Choedon and Young-chan, 2020).

Customers loyally intention; Customer loyalty refers to the favorable opinions that customers have towards a brand or organization, based on their perception of the value they receive from its products or services. This perception is influenced by how customers compare the value of using the product or service to the value of not using it (Tarabieh, 2022).

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1 Introduction

In this chapter, issues related to the study were examined using a variety of sources, including journals, books, theses, and websites. The literature is based on theoretical ideas and empirical analyses of prior studies, which help provide a conceptual framework for an in-depth and comprehensive study in Bahir Dar City on the impacts of social media marketing activities on customer's loyalty intention. The five main research explanatory variables of brand exposure, brand engagement, electronics word of mouth communication and customer loyalty intention have been covered in this study. Also evaluated here are the theoretical framework, empirical investigations, conceptual framework, and research gaps of the study about the impact of social media marketing activities on customer loyalty intention and the mediating function of brand awareness.

2.2 Theoretical Framework for Social Media marketing

2.2.1 Uses and gratifications theory (UGT)

The use and delight hypothesis examines how individuals effectively look for a particular social media substance for a specific reason and mental objectives. Customers can effectively look at and assess media to achieve their particular objectives. The use and satisfaction hypothesis does not look at what media did to individuals, but at what individuals seem to do with media. Use and Gratification Theory says that customers are dynamic instead of inactive. (Amoreno and Koff, 2016).

As per (Amoreno and Koff, 2016) the UGT has five assumptions to understand when and how individual media users become more or less active and increase and decrease involvement.

1. Consumers are active and goal-oriented in media usage; People and consumers bring both their tasks and goals to media. This includes; diversion (or an escape from daily/routine problems), personal relationships (media act as a substitute for friendship), surveillance (information seeking to assist in an end goal), and personal identity (the way one can reinforce his/her personal value).

2. People/ consumers are social media users for gratification; Media users are active and take initiative to seek out media.
3. Media are another means of need satisfaction for consumers; Media have to compete with other sources to fulfill consumers' needs and solve a consumer problems, this means consumers and media cannot separate, but as a part of a large society.
4. Consumers understand their personal media use, interest, and motive enough to communicate with researchers about their choice or decision; People or consumers are self-conscious about their media usage.
5. Media users are the only people who can give criticisms about the value of media content. According to Megan Amoreno and Rosalid Koff, some scholars argued that media users are not always active, which means unintentional exposure and influence can occur (Amoreno and Koff, 2016).

2.2.2 Social network theory

A social network is a website-based linkage among people, that allows people and consumers to interact with each other for similar interests, to come together and share, disseminate, and post information, photos, and videos. The social network approach understands the relationship among people in terms of nodes and ties. Individual people who participate in the social network are represented by the nodes and the relationship/ communication is also in the lines.

The social network approach has its origin embedded in the mathematical graph theory and has a long and distinguished history in the social sciences and psychology where it has been used to investigate the human social organization. The main strengths of the approach are the potential to address population-level or cross-population-level problems by building up complex social structures from individual-level interactions. Social network theory studies individual users and the relationship between these users. In the theory, weak ties refer to casual relationships whereas strong ties refer to close relationships. The relationships between the nodes in social network sites enable one to understand individuals' choices in their relationships with others. In an online social network, there are vaster weaker ties among the nodes. (Njeri, 2014).

Liu, Sidhu, M. Beacom, and Valente as discussed, social network theory has proposed three types of network centrality measures to identify the advantageous position that opinion leaders usually occupy: degree, betweenness, and closeness. Degree centrality measures the number of links to and from an individual in a network. Individuals with a high degree of centrality are more likely to become opinion leaders because more social ties can mean greater opportunities to receive as well as disseminate information (see Figure 1, black node). Betweenness centrality measures the frequency at which an individual node lies on the shortest path connecting other nodes in the network. Individuals high in betweenness centrality are more likely to serve as a bridge in the network—defined as a node that connects otherwise unconnected network clusters. Just like gatekeepers in a network, if individuals high in betweenness centrality oppose the dissemination of an idea, this piece of information may not be able to flow to other areas of the network. In Figure 1, the light gray node occupies this critical position. Finally, closeness centrality measures the average distance between an individual node and all other nodes in the network. Individuals with higher closeness centrality need relatively fewer steps to reach all other individuals in the network and thus can potentially move information faster. The ability to effectively reach other contacts in one's network makes individuals with high closeness centrality influential. In Figure 1, the dark gray nodes have high closeness centrality. (Wenlin liu, Anupreet Sidhu, Amanda M. Beacom, and Thomas W. Valente, 2017)

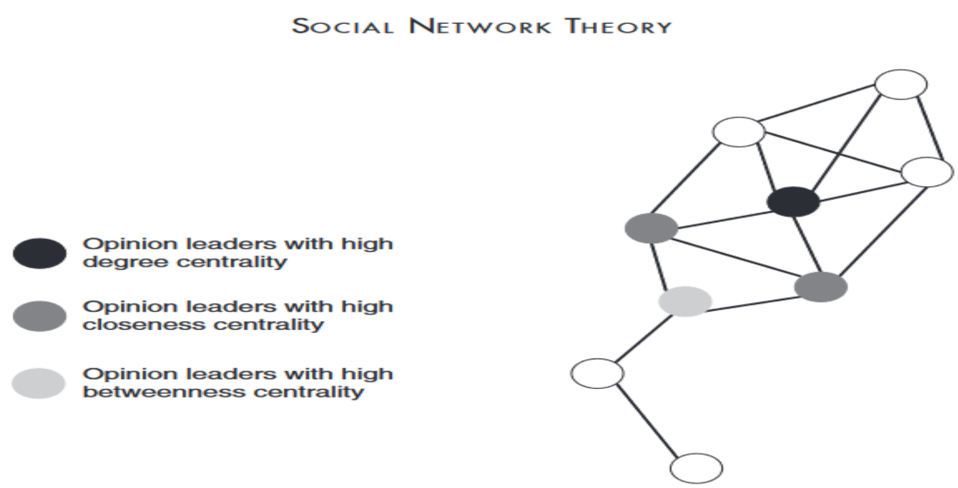


Figure 1. Source; Adopted from, W. liu, A. Sidhu, M. Beacom, and W. Valente; social network theory (2017).

The social network is a map of all the relevancies between the nodes being studied. The network can also be used to determine the social capital of individual actors. It is displayed in a social network diagram, where nodes are the points and the ties are the lines. (Njeri, 2014).

2.2.3 Marketing theory

Social marketing theory is the assumption of mass communication, that transferring socially valuable information and acceptable message through different media (including social media).it tries to integrate marketing ideas, principles, tools, techniques, and socially beneficial concepts to promote products and benefit society. (Bajracharya, 2018). Social marketing theory is a large and sometimes complex branch of business strategy, due in part to the recent emergence of social marketing compared to other marketing endeavors Social marketing was only seen as a viable strategy in the 1980s and 1990s and was only developed in the 2000s. (Bloom p. and William D.N., 1981). Social media marketing is a highly dynamic field with new emphases and perspectives developing, particularly in the role that social marketers can play in contributing to structural change. (Fox and Kotler, 2000).

The goal of social marketing is not necessarily to raise sales figures. It is often to promote a specific cause in the community and better society in some way by raising awareness of a problem and offering solutions to that problem, usually at the same time. Social marketing is often based on a partnership between a business and a nonprofit or government agency (Njeri, 2014).

This indicates that to develop successful and effective social media promotion/intervention learning about knowledge, attitude, awareness, and conative of the perspective audience is critical and should be given priority.

2.3 Social Media Marketing Activities

Social media is websites and apps that let people share information and stuff. Businesses use social media to connect with potential customers and build good relationships with them. In fashion, people like to use Instagram and Facebook the most to talk to brands and buy things online. They also use Twitter, Snap chat, TikTok, and Pinterest sometimes. People choose which platform to buy things from based on what they like best. These websites allow people to post things about a brand, without the company doing it themselves. There are two types of groups that like a brand: one that the company starts, and another that the people start themselves (PICUS, 2022).

Most businesses use social media sites to advertise and promote their brand. This includes getting bloggers to endorse their product or service, and managing content created by users. All of these social media marketing activities help to make more people aware of the brand and be loyal (Jamil et al., 2022).

Social Media Marketing Activity (SMMA) can be characterized as a web promoting movement on social media that points to extend brand exposure, extend buyer reach and make closeness between businesses and customers (Kurnia et al., 2022). SMMA is the forms, methods, or commercial promoting that utilize social media stages to impact customer buying behavior. SMMA is a web gathering and application that are utilized to share content, communicate, and collaborate with the common potential clients within the market(Khan et al., 2022). SMMA is the apparatus utilized by marketers to form mindful clients of their brands and administrations by advertising different administrations to social media clients. Other than, Social media takes a few shapes, counting blogs, microblogging, pictures, video rating, and social bookmarking(Khan et al., 2022).

The elements of social-media activities were also explored in studies with diverse authors and contexts. Tarabieh (2022) categorized the features of social-media practices in to entertainment, interaction, trendiness, customization and e-WOM. In her study on insurance industry, Sano (2015) applied customization, trendiness, perceived risk and interaction as the four aspects of SMMAs. Khan (2022) categorized firms' SMMAs entertainment, interaction, personalization, word of mouth, customization, in-formativeness and trendiness. In her research on Coca Cola Company, Misikir (2015) applied Brand Exposure, Customer Engagement and E-WOM as the three aspects of SMMAs. Based on the above studies, this research describe SMMAs Brand Exposure, Customer Engagement, E-WOM and Trendiness adopted from (Tarabieh (2022);Khan (2022) and Misikir (2015)). In this study, SMMA refers to promoting a brand in such a way that customer using social media to be conscious about the brand and loyal (Khan et al., 2022).

2.3.1 Social media marketing activities in banking industry

Using social media for banking can lead to big benefits. Social media's role in banking evolves with platform advancements and improved community engagement. Social media marketing is now crucial for banks to build customer relationships and provide personalized experiences. Social media offers modern financial services the chance to connect with consumers and build relationships beyond sales. This helps banks, credit unions, and lenders understand customers through targeting, advertising, compliance, customer service, and user experience. Social media helps banks with marketing and return on investment, but all financial institutions can use Facebook and Instagram to support their customers, encouraging loyalty.(EVERFI, 2022).

The growing appeal of social media networks, such as Facebook and Twitter has become increasingly popular with the widespread adoption of broadband internet, the prevalence of smart phones, and the increased usage of mobile technology. The usage of social media applications has significantly risen. In our current times, utilizing social media has become a common practice for regular communication and activities. For banks to maintain meaningful engagement with their clients, they must devise inventive approaches to utilize the advantages offered by social media in the current competitive market. (Vamshi Krishna Suvarna, 2013).

Banks can effectively enhance customer knowledge, interaction, and credibility by utilizing social media marketing tactics, which may also alter consumer attitudes in a positive manner towards their products and services. (Shrestha, 2020) Implementing social media platforms can foster strong relationships with clients and aid banks in delivering services efficiently. By enabling interactive communication, these tools have a positive impact on customer engagement, ultimately resulting in greater customer satisfaction. Banks can effectively connect with clients and comprehend their distinct requirements by utilizing social media. With a user-centric interactive system, customers can easily grasp and implement the services provided (Mucan & Ya, 2014).

2.3.2 Benefits of social media marketing activities in banking industry

As the internet and mobile phones became popular, banks started trying to make it easier for customers to use different channels (like online and in-person banking) all together more easily. As banks try to use new ways to communicate with customers, they are changing how they share information and do transactions with them. Currently, people see social media as a good way for banks to grow and connect with customers. Banks can use social media to find out what their customers want and improve their products and services. They can see what their customers are doing online and use that information to make things better (Vamshi Krishna Suvarna, 2013).

According to Vamshi Krishna Suvarna,(2013) Opportunities banks can reap from social media; **Customer Awareness/Marketing**; Banks can save money on advertising by using social media to focus on specific groups of people they want to reach. Social media can help people learn about new products and features more than other ways of sharing information.

Product/Process Development; as lots of people use social media, banks can use it to get feedback from customers about their banking products and services. Using social media helps businesses get ideas from a lot of people. This can help them make products and services that meet the different needs of their customers.

Customer Advocacy and Loyalty; Social media is a place where businesses can talk to their customers and make them want to keep coming back. This can happen by doing things like running fun contests, being kind in what they say, and just being there. We listen and help customers with their complaints and problems. This can also help people say good things about us to other people, which can make more customers like us. And Customer Insights, Customer Service, Brand Development, Reputation Management, Internal Collaboration, Lead Generation and Sales. Additionally, Social media marketing activities have a vital role in creating brand awareness and purchasing intention (Cleo and Sopiah, 2021).

2.3.3 Social Media Marketing Activities Dimensions

2.3.3.1 Brand exposure

Once a target audience is identified, the process of "Brand Exposure" commences where various tactics are implemented by a brand to reveal itself and build recognition. Revealing the brand helps customers concentrate on a limited number of highly sought-after product or service brands (Misikir, 2015).

The Mere Exposure Theory suggests that the connection between brand exposure and brand recognition can be effectively explained. The psychological phenomenon known as mere-exposure refers to how individuals tend to favor people or things that they are more familiar with after being repeatedly exposed to them. This concept is utilized to elucidate the effects of communication under situations where the available information is limited (Misikir, 2015).

At the highest point of the brand awareness funnel lies exposure, which signifies the group of potential leads for generating sales. The cumulative count of social media reach encompasses factors such as impressions, fans, followers, subscribers, and other analogous groups consisting of individuals who engage with a social media platform. There is a possibility that not everyone received the message, although it is possible that many of them did. Regarding public relations and print advertising, this would align with the distribution of the publications referenced, while for online advertising, the number of impressions serves as the measuring standard (Nejat, 2014). As indicated by Misikir, (2015) , brand exposure in social media marketing has led to a significant Positive impact on brand awareness Social Media Marketing Activities create and boost brand awareness about product offerings and service delivery and establish a long lasting relationship with their customers, which in turn leads to sustainable customer loyalty (Tarabieh, 2022).

H1: Brand exposure has a significant and positive effects on customer loyalty intention.

2.3.3.2 Customer Engagement

Engaged individuals and brands join a community or group composed of like-minded individuals with similar interests to share and connect with one another. The brand's memorability is increased when people use a greater amount of mental effort during the processing stage. Therefore, the possibility of retaining a brand in memory at a later time is increased, either through recalling or recognizing it (Nejat, 2014). When brands post images, videos or updates on their social media channels, their followers promptly react and discuss them, making it effortless for brands to engage their customers. By encouraging interaction between a brand and its customers, the quality of service and level of customer satisfaction can be improved through the valuable feedback customers provide. Moreover, the usage of interactive media improves the veracity of the conveyed message and creates a feeling of engagement (Misikir, 2015). The measurement of engagement, which represents the ultimate phase in the funnel associated with brand awareness, entails identifying the actual number of individuals who have taken tangible actions in response to the conveyed message. Engagement is a critical metric as it serves as an indicator of the degree to which individuals demonstrate a genuine vested interest in the communicated message, resulting in some form of behavioral response. (Tenzin, Choedon and Young-chan, 2020). As a component of Social Marketing activity, Consumer engagement has significant Positive impact on Brand Awareness (Misikir, 2015). There is positive relationship between Engagement and brand awareness. Analysis results have shown that Customer Brand Engagements is a vital predictor of Brand awareness and customer loyalty (Tarabieh, 2022).

H2: Customer Engagement has a significant and positive effects on loyalty intention.

2.3.3.3 E-WOM

The concept of "word-of-mouth" pertains to the interpersonal exchange of information among consumers, namely the extent to which individuals are predisposed to disseminate information regarding a specific brand to others (Johansson & Hiltula, 2021).

E-WOM refers to the act of customers sharing their thoughts or opinions about a product or company through online channels. There are four categories that it falls into: Intensity, Positive Sentiment, Negative Sentiment, and Content. The level of intensity is directly proportional to the number of consumer opinions shared on social media. The valance pertains to the favorable or unfavorable mindset towards a particular product or service. Positive valence refers to the affirmative feedback received from consumers, while negative valence pertains to negative comments resulting from their dissatisfaction with the brand's products or services (Kurnia et al., 2022).

E-WOM pertains to the exchange of brand-related messages among consumers. Social media provides customers with an excellent opportunity to create and disseminate brand-centric content among their social circles, acquaintances, and other networks without facing any limitations (Aggarwal & Mittal, 2022).Electronic Word-of-Mouth (E-WOM) is a potent mechanism that facilitates the exchange and communication amongst social media users. The process involves individuals, whether existing, prospective, or prior customers, sharing their personal viewpoints and experiences regarding various brands. The primary objective of such activity is to deliver authentic insights into the brand's attributes or attributes associated with the brand (Fetais et al., 2022).

Consumers' opinions and emotions towards a brand are shared through social media channels, making E-WOM more credible in these platforms than in websites managed by marketers (Khan et al., 2022). The influence of positive Electronic Word of Mouth (E-WOM) on increasing Brand Awareness is highly notable(Sandhu et al., 2021), (Misikir, 2015).. This makes customer to be loyal to the brand (Tarabieh, 2022).

H3: E-WOM (the affirmative valance) has a significant and positive influence on customer loyalty intention.

2.3.4 Brand Awareness

Brand recognition is the ability of consumers to recognize a brand. This is achieved by convincing them that the brand is the only option in its category. Brand recognition enhances brand value by creating a positive perception in the target audience's minds (Majhi, 2020). The likelihood of customers purchasing products from a brand is influenced by how well-known and familiar the brand is (Tarabieh, 2022). Social media marketing activity directly has a significant relation with brand Awareness which means that by using online platforms, marketers can build Brand awareness(Khan et al., 2022). Brand Awareness had a significance influence on customer loyalty (Tarabieh, 2022).

H5: Brand Awareness has a mediating roles between SMMA and customer loyalty intention.

2.3.5 Customer loyalty intention

Intention as "motivational factors that influence behavior; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, performing a behavior" (Tenzin, Choedon and Young-chan, 2020). The commitment by customers to repurchase a firm's product or service despite competitors' efforts to lure them away is considered as customer loyalty (Jawaid & Rajadurai, 2021). Customer loyalty refers to the favorable opinions that customers have towards a brand or organization, based on their perception of the value they receive from its products or services. This perception is influenced by how customers compare the value of using the product or service to the value of not using it (Tarabieh, 2022)**.**Valuing a brand is heavily influenced by its level of brand loyalty, as a brand with a dedicated customer base is more likely to generate consistent sales and profits compared to a brand lacking such loyalty (Johansson & Hiltula, 2021). Social media marketing activities have a significant impact on the intentions of users (Jamil et al., 2022).

2.3.6 Social media marketing activity and customer loyalty intention

The utilization of social media as a marketing tool in the banking industry has undergone a noteworthy shift, transitioning from being primarily a social medium to a crucial solution essential for cultivating and managing customer relationships, as well as delivering customized customer experiences. (EVERFI, 2022). Social media boosts loyalty by interactive campaigns, positive messaging, and resolving customer issues. This can boost positive customer advocacy through word-of-mouth. (Vamshi Krishna Suvarna, 2013). social media marketing activities have a significant effect on consumers' brand loyalty(BİLGİN, 2018). Companies that engage in social media marketing activities can rapidly increase the loyalty of customers toward their brand (Sharawneh, 2020).

2.3.7 Social media marketing activities and brand awareness

Brand recognition is the ability of consumers to recognize a brand. This is achieved by convincing them that the brand is the only option in its category. Brand recognition enhances brand value by creating a positive perception in the target audience's minds (Majhi, 2020). Social Media Marketing Activity (SMMA) can be characterized as a web promoting movement on social media that points to extend brand exposure, extend buyer reach and make closeness between businesses and customers (Kurnia et al., 2022). According to (BİLGİN, 2018) brand awareness does not reflect on brand loyalty consumers. The effect that social media marketing activities have on customers is mostly appears in brand awareness (BİLGİN, 2018) According to (Vamshi Krishna Suvarna, 2013), Using social media, institutions can reduce marketing costs while running targeted campaigns. Social media boosts product awareness more than traditional channels.

2.3.8 Brand awareness as a mediator between social media marketing activities and customer loyalty intention

Researchers suggested that brand awareness has a mediating role between social media marketing and customer loyalty intention. (Tarabieh, 2022) studied the mediating effect of brand awareness on the relationship between social media marketing activities and loyalty intentions. Research finding show that brand awareness plays a mediating role between SMMA and loyalty intention. In another study by Cleo and Sopiah (2021) they investigating the roles of brand awareness in mediating effect of social media marketing activities on customers purchasing intention at the Body Shop Indonesia. Based on the result of the research, social media marketing activities have positive and significant influence on brand awareness. Moreover, brand awareness also has positive and significant influence on purchase intention. It is also revealed that social media marketing activities have positive and significant influence on purchase intention. Furthermore, based on the Sobel calculation, social media marketing activities also have indirect influence on purchase intention through brand awareness from the potential customers.

2.4 Empirical review

The point is how companies build customer loyalty through brand awareness has been debated with the upsurge of social media marketing. The commitment by customers to repurchase a firm’s product or service despite competitors' efforts to lure them away is considered as Customer Loyalty (Jawaid & Rajadurai, 2021). Brand recognition is the ability of consumers to recognize a brand. This is achieved by convincing them that the brand is the only option in its category (Majhi, 2020).

Literatures show some mixed result on the best practice to measure the impacts of Social Media Marketing Activities (SMMA). Al-haddad, Shafig Abed, Dana Al Khalil, Hadeel Almomani, Lina Khirfan and Taghreed argue that the trendiness of said marketing activities does not hold the capability to predict brand image. However , The popularity of sharing the latest and most stylish news regarding brands (Tarabieh, 2022). Consumers' brand love and loyalty have been associated with trendiness (Fetais et al., 2022). electronic word-of-mouth cannot be deemed as an accurate predictor of brand equity, notwithstanding any significant associations that may exist (Al-haddad et al., 2021). On the other side, the perceptions and affective responses of consumers toward a brand are disseminated through social media channels, rendering electronic word-of-mouth (E-WOM) comparatively more reliable on such platforms than on marketer-maintained websites (Khan et al., 2022). The impact of Electronic Word of Mouth (E-WOM) in bolstering brand awareness is significantly prominent, as evidenced by Misikir (2015) research. According to Tarabieh (2022), such a phenomenon engenders customer loyalty towards the brand.

The finding of a case study by Cleo and Sopiah in 2021under the title “The Influence of Social Media Marketing Activities on Purchase Intention through Brand Awareness” suggested that social media marketing activities have a good impact on the variable of brand awareness from the potential customers of The Body Shop Indonesia. And also, the findings of the study reveal that heightened brand awareness exerts a favorable and meaningful impact on the purchasing inclination of prospective consumers towards The Body Shop Indonesia. The aforementioned statement suggests that an increase in brand awareness, as perceived by customers, with regard to the recognition and recall of The Body Shop brand, will result in a corresponding elevation of their intention to purchase said brand. Finally, their study demonstrates that social media marketing endeavors exert a constructive and noteworthy impact on the purchasing proclivity of prospective clientele of The Body Shop Indonesia. The findings suggest that there exists a positive correlation between the extent of social media marketing endeavors undertaken by The Body Shop's official Instagram account and the potential customers' inclination to purchase its products.

Saputri, Fifi ArifFakhri and Mahendra in their study “The Influence of Social Media Marketing Activities on Brand Awareness, Brand Image and Brand Loyalty in Cititrans Travel” in 2022 concluded that the execution of Social Media Marketing (SMM) Activities yields a favorable and noteworthy impact on Consumer Brand Awareness. Specifically, the study hypothesizes that Brand Awareness significantly and positively influences Brand Image, which subsequently leads to the development of customer Loyalty on brand. It is thus inferred that Brand Image has a direct and significant impact on Brand Loyalty.

In 2022, Tarabieh conducted a study titled "The Effect of Social Media Marketing on Customers' Loyalty Intentions: The Intermediary Roles of Brand Awareness, Consumer Brand Engagement, and Brand Image." From the results, it was found that SMMAs significantly impact CBE and BA through brand recognition and brand recall. Customers tend to generate brand-related content or share their experiences while interacting with a brand on social media, which reflects their perception of the brand image and strengthens their brand loyalty. The impact of Brand Awareness on social media platforms resulted in a notable and favorable effect on BI. Additionally, this research illustrates that loyalty intentions were significantly impacted by BA. Social media marketing efforts by telecommunication companies can effectively enhance customer loyalty towards their brand. According to Sharawneh's (2020) study, brand affect partially mediates the correlation between social media marketing efforts and brand loyalty.

According to Ismail (2017), marketers can use social media marketing to create brand loyalty, enhance brand and value awareness by appealing to customer perceptions. The significance of word of mouth and entertainment is prominent in both aspects of brand, whereas trendiness holds more weightage in the context of brand loyalty. However, interaction plays a more crucial role in shaping the brand image. The entertainment quotient, trendiness, and word of mouth have a major positive influence on brand loyalty(Johansson & Hiltula, 2021). Social media marketing activities have a significant impact on the intentions of users (Jamil et al., 2022).

Drawing from relevant literature, the present study endeavors to ascertain the impact of social media marketing initiatives such as brand engagement, brand exposure, electronic word-of-mouth (E-WOM), and trendiness on customer loyalty intention, with brand awareness serving as the mediating variable.

2.4.1 Research Gap

In line with the aforementioned theoretical and empirical reviews, it is crucial to comprehend social media marketing activities in order to increase customer loyalty intention because it is important for banks' as well as other service firms' processes of promoting and selling their services and products to customers. Additionally, it has been discovered that a variety of social media marketing variables, including brand exposure, brand engagement, E-WOM, trendiness, customization and entertainment can have an impact on a customer's loyalty intention. Furthermore, the relationship between SMMA and customer loyalty intention has been well established in developed countries. However, the empirical results of current research also show that the relationship between the specific variables of brand exposure, brand engagement, and E-WOM is not clear.

As the researcher observed in the above empirical reviews, most of the literature reviewed in this study was focused on developed countries regarding the effect of customer relationship marketing on customer loyalty. Although such types of research have been done in developing countries, limited literature is available in the Ethiopia context. To the best of the researcher's knowledge, there are few empirical studies done regarding the direct impact of social media marketing activities on consumers behavior(such as brand awareness), and failed to examine the impact of SMMA on customer loyalty intention and the mediating role of brand awareness in the banking and other sectors.

Therefore, the researcher is motivated to conduct the impact of social media marketing activities on customer loyalty intention and examine the mediating role of brand awareness in order to measure the relationship between each SMMA variable and customer loyalty intention in the banking sector in selected bank (BOA) in the case of Bahr Dar city.

2.5 Conceptual framework

The term "conceptual framework" represents the relationship of the dependent variables with those of independent variables. By considering the above-mentioned theories and related studies on the impact of social media marketing activities on customer loyalty in Ethiopia and worldwide, the researcher identified the impact of social media marketing activities on customer loyalty intention and the mediating role of brand awareness in the case of Bahir Dar city.

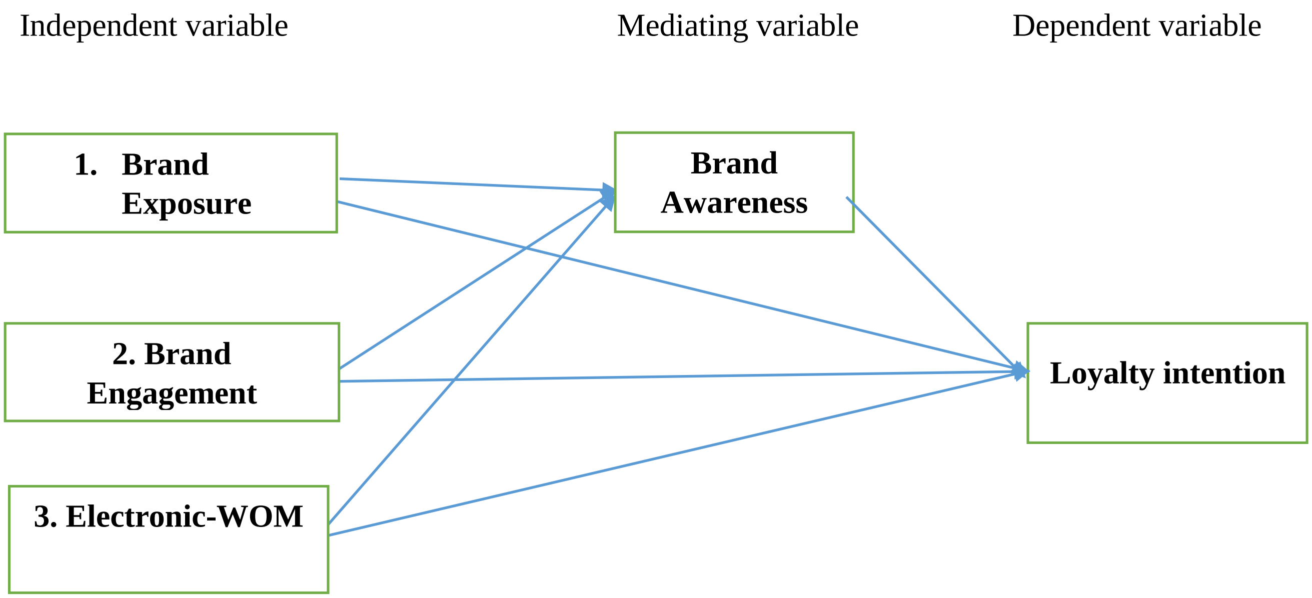


Figure 2.1 Conceptual frame work of the study

Source; Adopted and modified from the works of (Misikir, 2015), Tarabieh (2022) and Khan et al., (2022).

CHAPTER THREE

1. RESEARCH METHODOLOGY

3.1 Introduction

The theory or general concept that drives the researcher is known as the research methodology. It explains how the study was carried out and arranged to collect data. The approach that guided the research work was used in this analysis. In this chapter, the research approach and design, research philosophy, population and sample of the study, sampling procedures, research instruments, data source, and data gathering instruments that are utilized in collecting data, the procedure of data collection validity, reliability, and finally the method of data analysis is intensively presented.

3.2 Research approach

Research approaches are plans and procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation (Creswell, 2013). In terms of approach, research can be divided in to two; qualitative and quantitative. Qualitative research is a kind of research that does not attempt to quantify the research data and findings in terms of statistical summary. In qualitative research data are simply described and not presented in numbers. According to (Bryman A., and Bell, 2003) the qualitative method is collecting, analyzing, and interpreting data by observing the behavior of people. Qualitative method involves observing and /or asking open – ended questions. On the other hand, Quantitative research is the systematic and scientific investigation of quantitative properties of phenomena and relationships. (Leedy and Ormrod, 2001) stated that quantitative research seeks explanations and predictions that will generate to other persons and places. The intent is to establish, confirm, or validate relationships and to develop generalizations that contribute to theory. Quantitative approach is applied to measure how much the impact of independent variable of social media marketing activities on the dependent variable of loyalty intentions and to test the numerical analysis of a variable's cause and effect relationship. Therefore, the researcher employed a quantitative research approach to investigate the impact of SMMA on customer loyalty intention and the mediating role of brand awareness in the bank of Abyssinia in Bahr Dar City.

3.3 Research design

A research design is a plan for organizing a framework for doing the study and collecting the necessary data. Research design is to provide for the collection of relevant information with minimal expenditure of effort, time, and money (Kothari,1985). It is a framework for conducting the research project. It specifies the details of the procedure necessary for obtaining the information needed to structure and /or solve the marketing research problem. The three forms of research design are explanatory, exploratory, and descriptive. A descriptive type of research design sets out to explain and account for the descriptive information. The descriptive study asks "what" kind of questions; while the explanatory study asks "why and how" type of questions (Owen, 2014)**.** According to (Kothari, 2004)**,** descriptive research studies are focused on defining the features of a specific individual. Explanatory research design is studying a problem or situation to explain the relationship between variables or to test whether one event causes another (Creswell, 2007)**.** It focuses on the causes or reasons behind the problem occurring and provides evidence to support or rebut an explanation or prediction. It is investigated to find out and report some relationships among different variables under study. The goal of explanatory research, according to (Glass, G. V & Hopkins, 1984), is to find any causal relationships between the elements or variables that are relevant to the study problem. Explanatory studies try to figure out why certain associations exist. It is mostly concerned with why questions. Explanatory study design aids in the explanation, comprehension, prediction, and control of variable relationships. Therefore, in this study, both descriptive and explanatory research designs were used. Relevant data was collected at one point in time by using the cross-sectional method of data collection.

3.3.1 Research philosophy

A paradigm is a basic belief system and theoretical framework with assumptions about ontology, epistemology, methodology, and methods. Ontology refers to the nature of our beliefs about reality, Epistemology refers to nature of knowledge, Methodology is an approach to the production of data and Methods are specific means of collecting and analyzing data, such as questionnaires and open-ended interviews (Rehman & Alharthi, 2016).

The researcher approached with a positivistic position and a deductive approach. Positivistic research is in the disciplined application of prescribed rules for instrument design, the predetermined way through certain measurable instruments (e.g. survey, questionnaire, etc.) to confirm or reject the hypothesis and Positivists use a scientific methodology that is comprised of empiricism, objectivity, and control, the key features of the scientific process (Asghar, 2013).

The positivist methodology relies heavily on experimentation. Hypotheses are put forward in propositional or question form about the causal relationship between phenomena. Empirical evidence is gathered; the mass of empirical evidence is then analyzed and formulated in the form of a theory that explains the effect of the independent variable on the dependent variable. The approach to analyzing data is deductive; first, a hypothesis is proposed, then it is either confirmed or rejected depending on the results of statistical analysis. The purpose is to measure, control, predict, construct laws, and ascribe causality (Abdul Rehman & Alharthi, 2016).

This study was conducted with a deductive approach, meaning that theory and hypothesizing come first and drive the process of gathering data forward. The deductive approach was appropriate for this thesis as it starts with a base of an already existing theory on the subject at hand. The existing theory has then been the base for the questions asked to the population. The purpose there was to explore the subject by generating data and trying to find answers to the research questions (Edlund et al., 2010).

3.4. Population, Sampling and Sampling Techniques

3.4.1 Target Population

According to (Zikmund, 2007) target population is defined as an identifiable total set of elements of interest being investigated by a researcher. Therefore, the target populations for the study was customers of bank of Abyssinia who use the social media which are located in Bahr dar city.

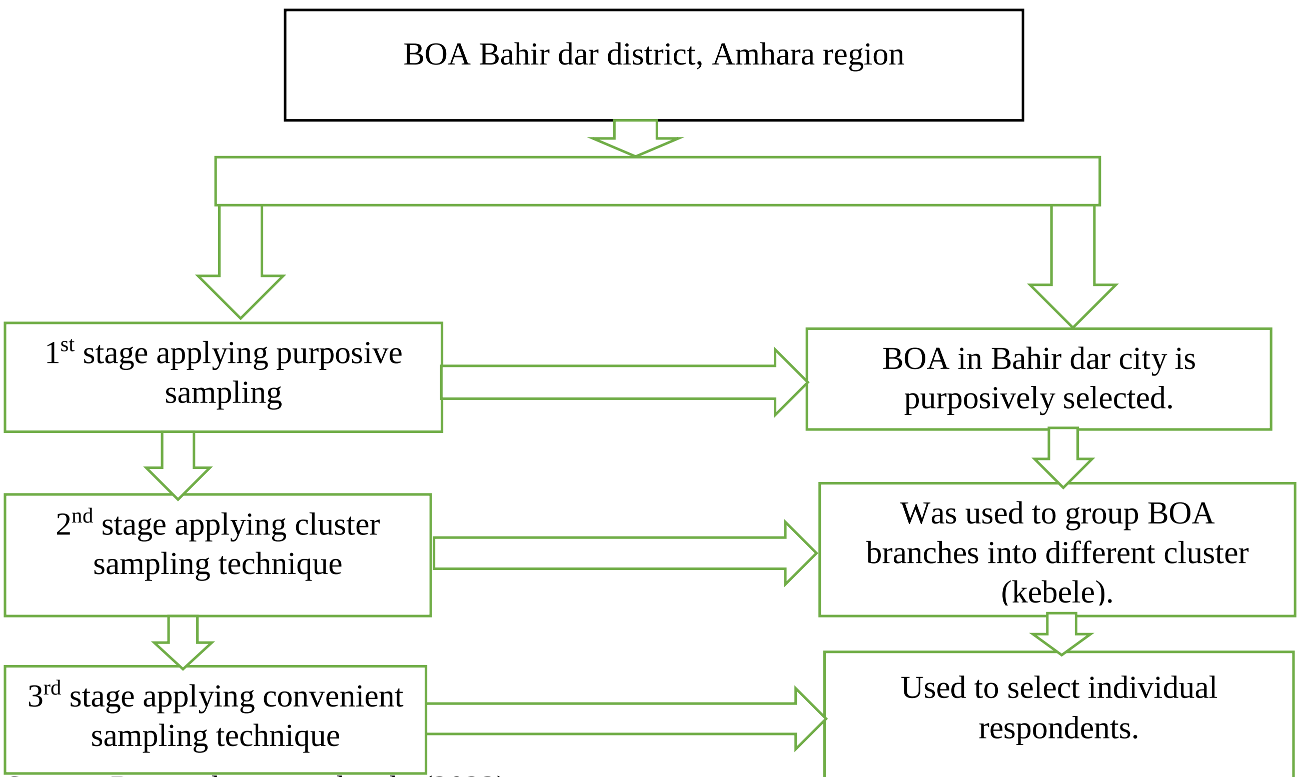
3.4.2 Sampling design

Grinnell and William, (1990), define sampling as a process of selecting people or cases to take part in the research study. According to (Kothari, 2004), two general approaches to sampling are used in social science research i.e. Probability sampling and non-probability sampling. Probability samples are those based on simple random sampling, systematic sampling, stratified sampling, and cluster/area sampling whereas non-probability samples are those based on convenience sampling, judgment sampling, and quota sampling techniques. With probability samples, each element has a known probability of being included in the sample but the non-probability samples population elements are selected based on their availability (e.g., because they volunteered) or because of the researcher's judgment that they are representative. It is true that census survey requires so much time, effort and money. To this end, social science research is generally about inferring patterns of behaviors within specific populations.

Because of the above reason, the researcher employed non-probability sampling design. From non-probability sampling the researcher employed purposive sampling technique and convenience sampling technique; According to (Kothari, 2004), it is a judgmental sampling type in which the researcher purposely selects certain groups or individuals for their relevant to the issue being studied. From probability sampling the researcher used cluster sampling. The sampling method that was used for this study is as follows;

In the first stage, Amhara regional state, Bahir dar city is purposely selected for this study. The scenario behind it is bank of Abyssinia in bahir dar district with 110 branches, which is the target of this study. In the second stage, bank of Abyssinia in Bahir dar city with more than13 branches, is selected purposively. In the third stage, Cluster sampling technique was used to divide BOA branches into different groups (in kebele). Finally, 350 customers were selected from each cluster using convenient sampling technique.

Figure3.1: Sample design process



Source; Researcher own sketch, (2023).

3.4.3 Sample size

According to (Kothari, 2004), sample size is the number of items to be selected from the universe to constitute a sample. Sample size is the determined total number of sampling units needed to be representative of the defined target population; that is the number of elements (people or objects) that have to be included in a drawn sample to ensure appropriate representation of the defined target population. The total population of this study is unknown. Thus, (Kothari, 2004), model formula was applied in order to calculate the sample size to be representative of the population.

$$\mathbf{n}=\frac{\mathbf{z^2 p(1-q)}}{\mathbf{e^2}}$$

Where, n=required sample size

z= degree of confidence (1.96)2

p=probability of positive response (0.5)

q=probability of negative response (0.5) and

e= tolerable error in this case, a confidence level of 95%, and 5% of error margin with variability measured by √pq. Assuming its highest value when p = q = 0.5 is considered.

$$n=\frac{1.96^2\ (0.5*0.5)}{0.05^2}=385.$$

3.5 Data Source and type

3.5.1 Data source

This study employed both primary and secondary data sources. Primary data is useful for collecting first-hand information because it contains up-to-date and specific information, which is an advantage for research. The researcher gathered primary data from respondents as well as secondary data from related publications. Primary data is the information that the researcher finds out by him/herself regarding a specific topic (Kothari, 2004).

3.5.2 Method of data collection

Data collection is a process to find out the answer to a research problem. The procedure of gathering and measuring information related to study variables in a recognized and systematic way helps researchers to answer research questions and helps in testing hypotheses and evaluating outcomes (Kothari, 2004). Customers were given questionnaires as one of the primary data collection techniques.

To gather primary data, structured questionnaires were prepared in English and interpreted into Amharic before being distributed. The questionnaire was comprised of closed-ended questions. Closed-ended questions are quicker and easier, both for respondents and researchers. Most of the closed-ended questions are designed on a Likert scale type from 1 strongly disagree to 5 strongly agree.

The questionnaire was distributed to customers of the selected bank inside the guest room when they came to get the service. The questionnaire was divided into three main parts. Part one consists of personal information about the respondents, such as gender, age, educational level. Part two consists type of social media preferred, social media account and social media usage time. Part three made up of questions on brand exposure, brand engagement, E-WOM, brand awareness and loyalty intention. This part consists of 25 questions and measures the social media marketing activities and customer loyalty intention and also measures the mediating role of brand awareness. Brand exposure(Bex) and Brand Awareness (BA) consist of five questions each, and the researcher adapted them from(Misikir, 2015). Brand Engagement(Ben), Electronics Word of Mouth (E-WOM), Customer loyalty intention (CLI) items containing five (5) questions each were adapted from (Tenzin, Choedon and Young-chan, 2020)**,** (Misikir, 2015) and (Tenzin, Choedon and Young-chan, 2020)**,** and (Johansson & Hiltula, 2021) respectively.

3.6 Validity and reliability Assurance

3.6.1 Validity test

Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. In other words, validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kothari, 2004). In structural equation modeling method, it is necessary to look at the results of confirmatory factor analysis to determine the convergent validity and discriminant validity of the scales used to measure the dimensions constituting the conceptual model of the research. The measurement model part of structural equation models correspond to confirmatory factor analysis (Confirmatory Factor Analysis - CFA). The fact that the factor loads are above 0.5 is evidence of convergent validity. In addition to this researcher used the standardized or validated questionnaires from different scholars and made an adjustment in our country context.

3.6.2 Reliability test

Reliability test was conducted on the independent and dependent variables. The composite reliability and Cronbach's alpha was used in this study to assess the internal consistency of the research instrument. The developed (Alpha) is a coefficient of reliability used to measure the internal consistency of a test or scale, and it resulted as a number between 0 and 1 (Kothari, 2004). In quantitative research, the reliability of the tool is essential for decreasing errors that would arise from measurement difficulties in the research study. Cronbach alpha values of > 0.9 are considered excellent; > 0.8 are considered good; > 0.7 are considered acceptable; > 0.6 are considered questionable; > 0.5 are considered poor; and 0.5 are considered unacceptable (Kothari, 2004). Scale with a coefficient alpha between 0.6 and 0.7 indicates fair reliability.

3.7 Method of data analyses

The process of data analysis began after collecting the data using questionnaire. The researcher employed both descriptive and inferential statistic method of analysis. A questionnaire was drafted and distributed to customers of bank of Abyssinia living in Bahir Dar city to identify the impact of social media marketing activities on customer loyalty intention and the mediating role of brand awareness and collected timely. After collecting the questionnaires, the data was properly organized and prepared for codification. Following this, the coded data was feed into an SPSS software program that has been employed to analyze the descriptive part of the data and Analysis of Moment Structures (AMOS) was used for path analysis. Because, AMOS preferred for this analysis due to its simplicity, user friendly and robust algorithm than PLS and others. Statistical Package for Social Science (SPSS) software version 23 was employed to analyze the demographic factors such as gender, age, education, types of social media, and time spent on social media. Structural equation modeling (SEM) was employed for this study because it is generally considered more suitable for models that involve complicated variable relationships. Structural equation modeling is a statistical approach that simultaneously investigates 35 the relationship between many different variables in a way. SEM isn't thought of as a single procedure but as a group of connected statistical methods. This family of analysis methods, which is sometimes viewed as combining regression and factor analysis, looks at the measurement characteristics of a variable as well as the relationships between variables. Multiple regressions and SEM are extremely similar, but SEM is far more reliable and flexible in its analysis. Multiple independent and dependent variables, error terms, interactions, and correlations can all be modeled using SEM. By using a SEM model, you can identify which independent variables will affect dependent variables and you can then allow dependent variables to act as independent variables in other interactions. The models created using just observed variables in the structural equation modeling method are referred to as path analysis models. The path analysis is similar to multiple regressions in that it is done with observed variables. But it is superior to multiple regressions. In path analysis, more than one regression model can be analyzed at the same time, and indirect and direct effects can be measured at the same time. The main advantages of structural equation modeling compared to other techniques are: It analyzes the influence of predictor variables on numerous dependent variables simultaneously. It can test a complete model rather than just focusing on a specific relationship, and it also aids in the analysis of mediating variables simultaneously. This stands in contrast to related methods like regression, which can only test one dependent variable at a time, do not take measurement error into account, and concentrate on individual relationships rather than the overall system in traditional regression analysis, only direct effects can be detected. However, in the method of structural equation modeling, direct and indirect effects are put together (Kothari, 2004).

3.8 Ethical consideration

During the research process, participants may be harmed in different ways, whether physically or mentally. The researcher’s responsibility is to make sure that there is no harm coming to the participants in any way (Kothari, 2004). Ethics refers to the appropriateness of your behavior regarding the rights of those who become the subject of your work. This was done so that the respondents were more likely to provide honest responses to the questionnaire. All the research participants included in this study were appropriately informed about the purpose of the research. The respondents' willingness and consent were secured before distributing the questionnaire. Regarding the right to privacy of the respondents, the study has been maintained by all participants, and they have been briefed about the research to get their full consent.

CHAPTER FOUR

RESULT AND DISCUSSION

4.1 Introduction

This study aimed to assess the impact of Social media marketing activities on customer loyalty intention and the mediating role of brand awareness in the case of Bank of Abyssinia in Bahir Dar city. This chapter covers descriptive statistics as well as inferential statistical analysis. The descriptive statistics section summarizes the key characteristics of research variables such as frequency, percentage, and mean. The output of the research estimation models was presented in the end of the chapter.

4.2 Rate of respondent

The researcher has provided 350 copies of the administered questionnaires to respondents to achieve the research objectives. From the total samples, 318 were returned. Of the returned or collected questionnaires, only 22 couldn’t be used because of incompleteness. Thus, 318 questionnaires were used for the study, with a response rate of 90.8%. According to Richardson (2005), response rates of 82% or more are desirable and achievable. Therefore, the collected questionnaires are enough to conduct the research.

4.3 Demographic Characteristic of the Respondent

Demographic information provides insights into understanding the characteristics of the respondents who were sampled during the study. This was considered necessary because it helps the study understand the targeted group in detail. In this context, understanding bank customers' demographic profiles may help bank managers determine their loyalty intention towards their bank. Therefore, the demographic variables of this study were gender, age, educational level, social media usage, type of social media and length of time per day spent on social media by customers.

Table 4.1 gender, age and education level or the respondents.

Gender	Frequency	Percent
Male	143	45%
Female	175	55%
Total	318	100%
Age		
18-24	223	70.1%
25-34	84	26.4%
35-44	6	1.9%
Above 45	5	1.6%
Total	318	100%
Education level		
Grade (8-12)	35	11%
Certificate and Diploma	41	12.9%
BA degree's and above	242	76.1%
Total	318	100%

Source; own survey, (2023)

The above table 4.1 indicates that 175 (55%) of respondents were female, while 143 (45%) of respondents were male. This entails that, comparatively, female customers are relatively more than male customers in the bank of Abyssinia in Bahir dar city. This result revealed that female's participation in the social media activities in particular is increasing and also shows a majority of females use social media in the bank of Abyssinia services more than males when compared to the collected data. This implies bank of Abyssinia has a good relationship with female customer through its social media marketing activities.

Regarding age groups, 5 (1.6%) of respondents are over 45 years old, 6 (1.9%) are between 35 and 44 years old, 84 (26.4%) are between 25 and 34 years old, and 223 (70.1%) are between 18 and 24 years old. The result revealed that the majority of the respondents ranged in age from 18–24 years. This suggests that the majority of respondents were in the population's effective age bracket, which may have implications for bank because they have a lot of young people who may continue to use social media and do business with the bank for a long time.

As shown in table 4.1, the highest educational level attained by most of the respondents was a first degree and above, which represents 242 (76.1%) of the respondents, followed by certificate and diploma holders, which account for 41 (12.9%). while grade 8-12 was 35 (11%). The majority of respondents242 (76.1%) are educated and hold a first degree and above, followed by 41(12.9%), 35 (11%) with certificate/diploma and grade 8-12 respectively. The result inferred that a large number of respondents were categorized under the first-degree and above level of education. This indicated that the majority of respondents were literate, at least in primary school. An educated person is more aware of his surroundings. So, this high literacy level of respondents helped to better assess the effect of social media marketing activities on customer loyalty intention because the information collected from these kinds of customers would be more reliable.

4.4 Social media usage, types and average time spent on social media per day

Table 4.2: Social media usage, social media type and time spent on social media per day

Do you have social media Account?	**Frequency**	**Percent**
Yes	302	95 %
No	16	5 %
Total	**318**	**100%**
Types of social media	**frequency**	**Percent**
Face book(only)	16	5.0 %
Telegram(only)	47	14.8 %
Tik Tok(Only)	40	12.6%
Blogs (only)	8	8.0 %
Two/more (telegram, Tik Tok, face book….)	191	60.1 %
Others	16	5 %
Total	**318**	**100%**
Time per day	**Frequency**	**Percent**
0-3 hour	230	72.3 %
4-9 hour	88	27.7 %
Total	**318**	**100%**

Source; own survey, (2023)

As depicted on Table 4.2, out of the total 318 respondents 302 (95 %) of them have an account of social media and the rest 16 (5 %) respondents have no social media account.

As shown on table 4.2, Out of the total 318 respondents the 60.1 % of them are on two and more social media (telegram, Facebook, Tik Tok ..), the rest 111 (34.9 %) of the respondents are on only one social media, (face book 16(5%), Telegram 47(14.8%), Tik Tok 40 (12.6), blogs 8 (8%) and the remaining 16 (5%) respondents are on other than social media. This suggests that the majority of the respondents were on to and more social media platform users, which may have implication for bank because it has a lot of people who may continue to participate in social media marketing activities with the bank, if they are happy with the bank social media strategy and practices.

Concerning average time spent on social media site per day, 230 (72.3%) of the respondents spend zero to three hours (0-3hr) per day on social media sites, and the rest 88 (27.7%) of the respondents spend four to nine hours (4 -9 hr) per day on social media sites. This inferred that majority of the respondent spent 0-3 hr per day on social media sites, which may have implications for bank because it has a lot of people who spent 0-3hr on social media site per day. As a bank, bank of Abyssinia attempt to integrate the social media marketing as new channel, social media offer the vast opportunity, it can yield a wealth of customer data-including behavioral data, bank can harness this data to better understand customer needs and wants, thus fine-tuning and enhancing products and services. While this is a significant step forward for banks, they must be diligent in remaining compliant with data privacy regulations regarding social media; for example, obtaining prior customer consent to use information mined from social media platforms.

4.5 Descriptive statistics

The mean and standard deviation of the respondent score were descriptive statistics, and this mean and standard deviation among respondents was used for analysis. Descriptive statistics are employed in order to calculate the effect of the SMMA variable on customer loyalty intention in Bahir Dar city using mean and standard deviation values. Based on the mean range created in the accompanying table, the study used mean and standard deviation as the optimal measurements for analysis based on the mean range in the following table below.

Table 4.3: Five-Scaled Liker's Criterion

No	Mean range	Response option
1.	1.00-1.80	Strongly disagree
2.	1.80-2.60	Disagree
3.	2.60-3.40	Neutral
4.	3.40-4.20	Agree
5.	4.20-5.00	Strongly agree

Source: Demise, (2016) cited by Minale (2021).

4.5.1 Descriptive Statistics of Independent and Dependent Variables

Table 4.4 Descriptive statistic of social media marketing activities variables

Variable	No of item	No of respondents	Mean	Standard deviation
Brand exposure	5	318	3.14	.662
Brand engagement	5	318	2.87	.624
E-WOM	5	318	3.34	.695
Brand awareness	5	318	3.28	.686
Loyalty intention	5	318	3.16	.746

Source; SPSS output, (2023).

As indicated in the above table 4.4, the dimension of brand exposure has moderate value in relation to the other dimensions, as indicated by the mean score of 3.14, standard deviation (0.662). This indicates that the majority of respondents are moderately neutral that customers are exposed to the social media activities of the bank. Brand engagement as a dimension has scored 2.87, with a standard deviation of 0.624, which indicated that a number of the respondents highly neutral on the brand engagement activities in the bank social media marketing. Concerning E- word of mouth, the mean was 3.34 (Standard Deviation 0.695), indicating that a majority of respondents are moderately neutral with statements indicating that social media activities of the bank help them to share their idea and feeling with others. With a mean value of 3.28 (standard deviation of 0.686), the brand awareness dimension implying that the average respondent neutral with the banks' good practice in building brand awareness through social media marketing. Finally, loyalty intention has a mean of 3.163(standard deviation of 0.746), indicating that the majority of respondents are moderately neutral on the statements indicating that bank social media marketing activities play a good role by making customers loyal to the bank.

4.6 Inferential Analysis

In this section, assessment of measurement model, assumption of structural equation modeling and model fitting information were tested.

4.6.1 Validity Test

Convergent validity of the latent constructs was tested using confirmatory factor analysis (CFA) and average variance extracted (AVE) measures. It can be seen that the AVE values for all of the latent constructs exceed 0.5, which means that the latent variables are able to explain more than half of the variance of their indicators on average (Kothari, 2004). Therefore, if the measurement model fit indices are low, there is no need to test the structural model. The standard value of each coefficient in the measurement model is the factor loadings of the confirmatory factor analysis. This research measured convergent validity and discriminant validity in the measurement model of structural equation modeling. Moreover, (Kothari, 2004), also proposed that the outer loadings must assess the relationship between the items and their constructs. Each factor load should be higher than 0.50. Otherwise, the fit indices of the general model will be adversely affected.

4.6.1.1 Convergent Validity of Items

Therefore table 4.5 show that all outer loading of confirmatory factor analysis model and average variance extracted (AVE) are above the threshold of model fit which is greater than 0.5. This implies that the internal consistency of the item is valid to conduct path analysis.

Table 4.5 Convergent validity analysis for variables

Indicators	Variables	Standard loading	Squared factor loading(SFL)	Sum of the squared SFL	No of indicators	Average variance extracted(AVE)	Square root of AVE
Bex1	Brand exposure	0.75	0.56			0.584	0.764
Bex2		0.72	0.52				
Bex3		0.78	0.61	2.92	5		
Bex4		0.77	0.59				
Bex5		0.80	0.64				
Ben1	Brand engagement	0.70	0.50			0.522	0.722
Ben2		0.73	0.53				
Ben3		0.72	0.52	2.62	5		
Ben4		0.74	0.55				
Ben5		0.72	0.52				
E-wom1	E-word of mouth communication	0.74	0.55	2.85	5	0.572	0.756
E-wom2		0.81	0.65				
e-wom3		0.75	0.56				
E-wom4		0.74	0.55				
E-wom5		0.74	0.54				
BA1	Brand awareness	0.73	0.53	2.73	5	0.540	0.735
BA2		0.80	0.68				
BA3		0.70	0.48				
BA4		0.76	0.58				
BA5		0.68	0.46				
CLI1		0.83	0.68	3.04	5	0.609	0.780
CLI2	Customer loyalty intention	0.78	0.61				
CLI3		0.79	0.62				
CLI4		0.75	0.56				
CLI5		075	0.57				

Source; Amos result, (2023)

4.6.1.2 Discriminant Validity Measures of the Items

Discriminant validity indicates the extent to which a given construct is different from other constructs. It refers to the degree to which the measures that should not be highly correlated with each other are actually distinct. The hetero trait-mono trait ratio of correlations (HTMT) techniques was offered as a better or more modern approach to determining discriminant validity between constructs. The HTMT method examines the ratio between trait correlation and within-trait correlation of two constructs. (Kothari, 2004), proposed an approach based on the multi trait-multi method matrix to assess discriminant validity called HTMT. If the HTMT value is below 0.90, which indicates that discriminant validity is established where the two construct are distinctively different from others.

Table 4.6; Discriminant validity of variables

	Brand exposure	Brand engagement	E-word of mouth	Brand awareness	Loyalty intention
Brand exposure					
Brand engagement	0.586				
E-word of mouth	0.572	0.658			
Brand awareness	0.624	0.681	0.821		
Loyalty intention	0.598	0.638	0.659	0.719	

Source; Amos result, (2023)

The values of HTMT for all the variables were below the critical value of 0.9, thus establishing the discriminant validity. Generally, the convergent validity of the items is above 0.5 of its average variance extracted and the discriminant validity of variables correlation is below the absolute threshold of 0.9 which is valid. This result also shows that there is no multi collinearity issue.

4.6.2 Reliability Test

A reliability test was conducted on the independent and dependent variables. The composite reliability and Cronbach's alpha were used in this study to assess the internal consistency of the research instrument. A Cronbach's alpha score of 0.7 or above is considered acceptable to determine reliability.

As can be seen in Table 4.7, the measurement model of customer loyalty intention has required internal consistency reliability between the indicator variable in composite reliability and Cronbach's Alpha values of greater than 70% or 0.7. Therefore, the reliability of the item is reliable for path analysis.

Table 4.7; Reliability of the item through composite reliability and Cronbach's alpha

Indicators	Variables	Standard loading	Composite reliability(CR)	Cronbach's alpha
Bex1 Bex2 Bex3 Bex4 Bex5	Brand exposure	0.75 0.72 0.78 0.77 0.80	0.875	0.878
Ben1 Ben2 Ben3 Ben4 Ben5	Brand engagement	0.70 0.73 0.72 0.74 0.72	0.845	0.845
E-wom1 E-wom2 e-wom3 E-wom4 E-wom5	E-word of mouth communicati on	0.74 0.81 0.75 0.74 0.74	0.870	0.870
BA1 BA2 BA3 BA4 BA5	Brand awareness	0.73 0.80 0.70 0.76 0.68	0.854	0.859
CLI1 CLI2 CLI3 CLI4 CLI5	Customer loyalty intention	0.83 0.78 0.79 0.75 075	0.886	0.883

Source; Amos and SPSS result, (2023)

4.7 Multivariate Normality Test

Similar to regression analysis, structural equation modeling has its own assumptions. The most crucial presumption of the maximum likelihood estimation approach utilized in structural equation modeling is the multi variety normal distribution .The skewness and kurtosis values are examined to determine whether the variables in the data set are normally distributed. These values are calculated in AMOS. In general, the packaged software calculates these values to be 0 as a base value. In this case, values between -3and +3 are considered normal (Kothari, 2004).

Table 4. 9: Skewness and kurtosis of multivariate of normality of each item.

Variable		**Skewness**	**Kurtosis**
CLI1		.374	-.569
CLI2		.087	-.818
CLI3	Customer loyalty intention	.395	-.795
CLI4		.125	-.980
CLI5		.285	-1.004
BA1		-.069	-1.059
BA2		-.011	-.878
BA3	Brand awareness	.092	-.790
BA4		.151	-.702
BA5		-.036	-.665
Ewom1		-.029	-.447
Ewom2		.169	-.607
Ewom3	E-word of mouth	-.073	-.737
Ewom4		.215	-.857
Ewom5		-.181	-1.021
Beng1		.489	-1.012
Beng2	Brand engagement	.644	-.629
Beng3		.216	-.830
Beng4		.212	-.791
Beng5		.298	-.531
Bex1		.005	-.754
Bex2	Brand awareness	.133	-.817
Bex3		.054	-.822
Bex4		.060	-1.034
Bex5		-.129	-1.090

Source; Amos result, (2023)

4.8 Multi-collinearity of the Variables

In the structural equation model, it is assumed that there is no relationship between the independent variables. According to (Kothari, 2004), there are an endless number of coefficient combinations that would function equally well if there was perfect collinearity between the independent variables, making it impossible to generate a unique estimate of the regression coefficients. Tolerance values and inflation factor variance values are two methods for controlling multi collinearity (VIF). Any variable with a tolerance below 0.20 or a VIF above 10.0 would have a correlation with other variables of greater than 0.90, which would be a sign of a multi collinearity issue. In SEM, multi collinearity issues can be measured through the Variance Inflation Factor (VIF) for all the items that were below the suggested threshold value of 0.9.

Table 4.9: Multi collinearity test of relationship marketing dimensions.

Collinearity Statistics Variables	**Tolerance**	**VIF**
Brand exposure	.642	1.56
Brand engagement	.579	1.73
E- WOM	.459	2.18
Brand awareness	.429	2.36

Source**:** SPSS output, (2023)

4.9 Sample Size Assumption Test

In structural equation modeling, many of the fit indices are influenced by sample size. In some sources, a minimum sample size of 150 is recommended for structural equation models (Kothari, 2004). According to some researchers, the sample size required for structural equation modeling should be at least 200 and 200–500 (Kothari, 2004). Therefore, this research meets this assumptionbyhaving318samplesizes to run structural question modeling.

4.10 Goodness of Fit in Structural Equation Modeling

Criteria were established and used to examine whether the proposed models had compatibility with the data or not. The criteria included model fitting: the degree of freedom (DF) must be positive, and an insignificant (p 0.05) 2 values that is greater than a conservative one is generated (Hair et al., 2013). The incremental fit is above 0.90, that is, the goodness of fit index (GFI), adjusted GFI (AGFI), the Tucker-Lewis Index (TLI), the minimum sample discrepancy function (CMIN) divided by the DF, and the comparative fit index (CFI), and the root mean square error of approximation (RMSEA) are the lowest. The following criteria present models as well as critical values that have compatibility data.

Table 4. 10: Goodness of fit for the Measurement Model

Goodness of fit index	Result of this study	Acceptable range	Conclusion	Source
CMIN/DF	1.725	≤ 3.0	Fit	Gefen (2000)
GFI	.900	⩾0.90	Fit	Bayram (2013)
AGFI	.873	⩾0.80	Fit	Chauand Hu, (2001)
TLI	.951	⩾0.90	Fit	(Chauand hu,2001)
CFI	.958	⩾0.90	Fit	(Bayram, 2013)
RMSEA	.048	≤0.08	Fit	(Bayram, 2013)

Source; Amos output, (2023).

4.11 Path Analysis result of Customer Relationship Marketing variables;

The path analysis was conducted to investigate the impact of social media marketing on customer loyalty intention and also investigate the mediating role of customer brand awareness on the relationship between social media marketing activities and customer loyalty intention in the banking sector in Bahir Dar City. Therefore, the following table depicts the result of R square of brand awareness and customer loyalty intention in AMOS software output.

Table 4. 11: Summary of Squared Multiple Correlations (R2) in SEM context.

Endogenous variables	Squared Multiple Correlations (R2)
Brand awareness	.726
Loyalty intention	.582

Source; Amos result, (2023).

The path analysis shows that the direct effect of social media marketing activities on brand awareness is .726. The results of squared multiple correlation (R2), brand awareness predictors explain 72.6 percent of its variance. In other words, the mediating variable of brand awareness is explained by72.6 percent in this model, and the remaining 27.4 percent is explained by the other variable. In addition to brand awareness, the value of squared multiple correlations (R2) explains 58.2 percent of the variance in customer loyalty intention. To put it another way, the error variance of customer loyalty intention is roughly 41.8 of the variance of customer loyalty itself. Moreover, 58.2 percent implies that the impact of social media marketing activities variables used in the model explains the dependent variable of customer loyalty intention, and the remaining 41.8 percent implies that the variance in customer loyalty intention may be explained by other factors which were not included in the model and error. Therefore, the proposed independent variables (brand exposure, brand engagement, and E-word of mouth communication) together are good explanatory variables of customer loyalty intention in the selected banking sector in Bahir Dar City.

4.12 Discussion and Hypothesis Testing of social media marketing activities Dimensions

The impact of social media marketing activities customer loyalty intention are discussed in detail in this section, along with the relevance of each explanatory variable's findings in light of the results of the bellow path analysis. The debate also considers the study's findings in the context of earlier empirical data. Numerous empirical analyses discuss how social media marketing activities affects loyalty intention.

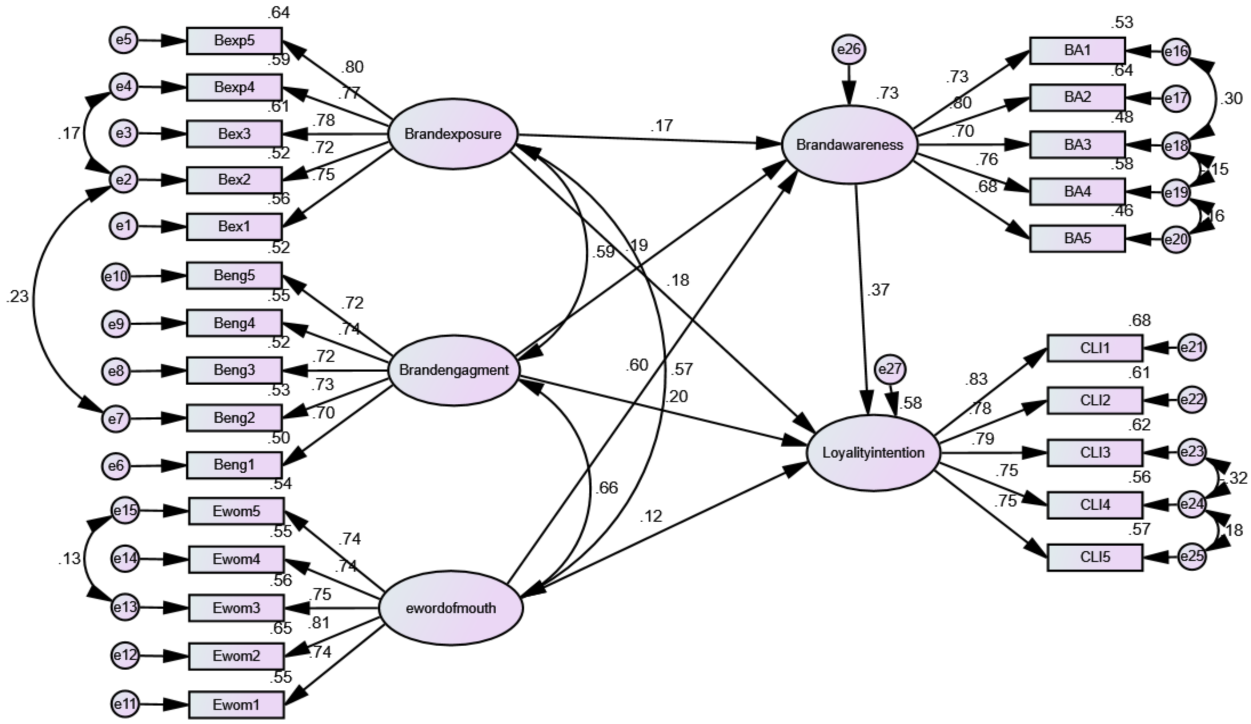


Figure 4. 1 structural model with factor loading and path coefficients analysis.

4.12.1 Hypothesis testing

Based on the empirical model proposed in this research, hypothesis testing was conducted using the path analysis on structural equation modeling. The path analysis is similar to multiple regressions in that it is done with observed variables. But it is superior to multiple regressions. In path analysis, more than one regression model can be analyzed and direct and indirect effects can be measured at the same time.

Table 4. 12: Direct path relationship between social media marketing activities variables

Path	Standardized Coefficient	C.R	p-value
Brand exposure -> Loyalty intention	.18	2.73	.006
Brand engagement ->Loyalty intention	.20	2.62	.009
E-WOM->Loyalty intention	.12	1.13	.258
Brand awareness -> Loyalty Intention	.37	3.24	.001
Brand exposure -> Brand awareness	.17	2.8	.005
Brand engagement -> Brand awareness	.19	2.6	.009
E-WOM -> Brand awareness	.60	7.5	.000

Note; with, $p<0.05$, t-value >1.96 and C.R means critical ratio.

4.12.2 The Direct Effects of social media marketing activities on Customer Loyalty intention.

Depending on the above table 4.12; result, the study was tested and supported the finding with preliminary empirical evidence about the impact of social media marketing activities on customer loyalty intention. Social media offers a platform to increase customer loyalty by engaging with customers via interactive campaigns, positive messaging, and simply being responsive to customer pain points. This can also help increase positive word-of- mouth communications leading to increased customer advocacy (Vamshi Krishna Suvarna, 2013). Social media marketing activities have a significant effect on consumers' brand loyalty (BİLGİN, 2018). In the current investigation, there searcher uses a distinct test for each hypothesis in order to collect insightful data and guard the findings against performance overlap. Thus, in the first step, the researcher checked the effect of SMMA on loyalty intention, and then SMMA impact on brand awareness and brand awareness effect on customer loyalty intention and finally the mediating effect of brand awareness between social media marketing and loyalty recommended by BİLGİN (2018). In order to analyze the impact of social media marketing activities on customer loyalty intention, the standardized coefficients and p-values of the respective dimensions were measured against customer loyalty intention as the dependent variable and the alternative hypothesis that needs to be considered that is not listed here.

H1: Brand exposure has a positive and significant impact on customer loyalty intention.

As can be seen from the result of path analysis table 4.12, the direct relationship between brand exposure and customer loyalty is positive and significant at ($\beta = 0.18$ and $p = 0.006$). The β value of the brand exposure variable shows that a one-unit change in brand exposure, keeping other things constant, customer loyalty intention changed by 18% percent in the same direction. The ρ value is less than 0.05, which is significant. Customer exposure to brand in the social media of a firm is valuable not only in terms of creating brand awareness and retaining existing customers but also in attracting new customers through positive viral marketing. This finding supported by Kendrick (2022), brand exposure promotes consumer trust and credibility that can lead to enhanced customers loyalty.

H2: Brand engagement has a positive and significance effect on customer loyalty intention in banking sector.

The result of path analysis shows that brand engagement has a positive relationship and a significant effect on customer loyalty at ($\beta = 0.20$, $p = 0.009$). The β value of the brand engagement variable shows that a one-unit increase in brand engagement would increase customer loyalty by 0.20. The ρ value is less than 0.05, which is 0.009, and is significant. This result is in consonance with the study of (Fetais et al., 2022) that found customer engagement has positive relationships with loyalty. And also, other researchers supported this hypothesis, such as Sharawneh (2020), who found Engaging in social media marketing activities plays a significant role in enhancing brand loyalty. The study by Susanti et al., (2021) Customer Brand Engagement on Loyalty has a positive and significant effect. The study by Fernandes & Moreira (2019) also show a significant impact of brand engagement on loyalty, and this direct effect of brand engagement on loyalty was still globally significant. Therefore, the results of this study on brand exposure and engagement indicate that these are important factors for customer loyalty.

H3: E-WOM communication has a positive and significant effect on customer loyalty intention in banking sector.

The result of path analysis shows that E-WOM has a positive relationship and a statistically insignificant effect on customer loyalty intention at (β = 0.12, p = 0.258).The β value of the E-WOM variable shows that a one-unit increase in E-WOM would increase customer loyalty by 0.12. The ρ value is greater than 0.05, which is 0.258, not significant. This result is confined to some researchers that found an insignificant effect of social media marketing activities (E-WOM, customization, trendiness, entertainment and interaction) alone are not enough to influence on customer loyalty in the absence mediating variable (Fetais et al., 2022). The insignificant result is not too astonishing. A probable explanation of the non-significant effect might be the customers' experience once they subscribe to other banks. The active nature of competition in the banking sector in this context did not prevent customers from switching providers even in the presence of better alternatives, which perhaps explains the non-significant relationship. Furthermore, the study may have a significant influence on customer loyalty through intervening variables (Fetais et al., 2022). However, this finding contradicts the findings of (Sarianti & Alivia, 2021), (Ardik Praharjo, Wilopo & Kusumawati, 2016), and (Pal et al., 2022), who all found that E-WOM has a significant impact on customer loyalty intention.

4.12.3 The Effects of each social media marketing activities dimensions on brand awareness.

H4: Brand exposure has positive and significant effect on brand awareness.

The path analysis table 4.12 result shows that brand exposure that has a positive and significant direct effect on brand awareness at p = 0.005 with a beta value (β) of 0.17. When there is a single unit change in brand exposure**,** brand awareness will be affected by 0.17 while keeping other factor constant. This finding, in line with the finding of Misikir (2015), confirms that the social media marketing activities variable, including brand exposure, has led to a significant positive influence on brand awareness. Furthermore, this result come in line with the more brand exposure, consumers are becoming more aware of the brand, Outbrain, (2023).

H5: Brand engagement has positive and significant effect on brand awareness.

Path analysis shows that brand engagement has a positive and statistically significant effect on brand awareness (β= 0.19 and p = 0.009). The value of the brand engagement variable shows that a one-unit increase in brand engagement would increase brand awareness by 19.5 %. The value is less than 0.05, which is 0.009, which is significant. This study which coincides with the result of research conducted by Misikir (2015), shows that social media marketing activities of Consumer brand engagement has significant Positive impact on brand Awareness. In addition, social media marketing practices has positive and significant effect on brand awareness (Shadiardehaei, 2021), (Ismail, 2017), (Tarabieh, 2022) and (Saputri & Fakhri, 2022).

H6: E-WOM has positive and significant effect on brand awareness.

Based on the above analysis, E-WOM has a positive and significant effect on brand Awareness at (β = 0.60 and p = 0.000). The result also supported by (Pal et al., 2022) research which state that impact of positive E-WOM on Brand Awareness is significant, not any significant impact of Negative E-WOM. Moreover, the finding is in line with the research of (Ngan & Chinh, 2020), who concluded that Electronic word of mouth has a positive effect on destination brand awareness. This study is also consistent with the study that found electronics word of mouth communication significantly influences customers awareness about the brand (Sandhu et al., 2021), (Eze et al., 2014), (Al-haddad et al., 2021) and (Misikir, 2015).

4.12.4 The Effects of brand awareness on Customer Loyalty

H7: Brand awareness has positive and significant effect on customer loyalty intention.

Path analysis table 4.12 shows that Brand awareness has a significant and positive effect on customer loyalty intention at (β = 0.37, p = 0.001). This research is confined to the results of BİLGİN (2018) and Tarabieh (2022), which stated that brand awareness image has a significant effect on customer loyalty. The study results are also in line with previous research by Saputri & Fakhri, (2022), (Alkhawaldeh, 2017) and (Tandoh, 2020), that brand awareness has a significant and positive effect on customer loyalty. It can be seen that the role of brand awareness in creating and maintaining brand loyalty is high. Thus, brand awareness has an influence in the decision of customers (customer loyalty) (Tandoh, 2020).

4.12.5 Effect of social media marketing activities Dimension on Customer Loyalty intention through brand awareness.

The mediation analysis is a statistical method for determining how an independent variable X influences a dependent variable Y. There are two distinct paths by which the variable X influences Y. The letters a, b, c, and c' represent the effect corresponding to each of the relations. The total effect refers to the effects of an independent variable on the dependent variable without the presence of a mediating variable. This means the effects of relationship marketing on customer loyalty without the mediating role of customer satisfaction or X variable directly affect Y variable in the model. The total effects of one variable on another are equal to the sum of all indirect effects and direct effects between the two variables. The total effects of X on Z equal "a*b" + c*.

An indirect effects refer to the effects of an independent variable on a dependent variable in the presence of a mediating variable in the model. This implies that the effects of X variable on Y in the presence of M variable called an indirect effect. Indirect effect refers to effects of an independent variable on the dependent variable through mediation. The indirect effect (ab or a*b) is the difference between the total effect and the direct effect. The two paths ("a and b") that connect relationship marketing to customer loyalty via customer satisfaction represent the indirect effect.

An indirect effect can fully or partially explain the relationship between independent and dependent variables in the research model. Full mediation is indicated in the path where the direct effect c* is not significant whereas the indirect effect a*b is significant, which means only the indirect effect via the mediator. In other words, the effects of variable X on Y are completely transmitted with the help of another mediator. In the path analysis, partial mediation revealed that both the direct and indirect effects a*b are significant. In order to derive such effects, it is necessary to estimate the components which constitute the indirect effects, that is, the effect of X on M, as well as the effect of M on Y (Hayes , 2013).

Furthermore, researchers used different methods of testing mediation in structural equation modeling. The Baron and Kenny (1986) method was based on first finding the unstandardized coefficient for the relationship and then determining significance using a sobel test. As the research has progressed, this method of testing mediation has changed, and the soble test has been rejected as a valid means of testing mediation. The revised method is now concerned with assessing the indirect effect by examining the product of path A and B path while controlling for the direct effect of C path since the sobel test is flawed for this type of test. The more accepted approach is mediation testing, using the bootstrapping technique of Baron and Kenny to determine significance. The bootstrap procedure is very computationally intensive; it is easy to do using some SEM software, particularly Amos (Arbuckle 2009). The Amos output provides the upper and lower bounds for a confidence interval of any level specified by the analyst with 95% bias-corrected confidence.

Table 4.13: The standardized indirect effect of SMMA variable on customer loyalty intention through brand awareness with p- value.

Path	Direct effect	Indirect effect	Significant effect	Mediation type
Brand exposure->BA->Loyalty intention	.006	.023	Significant	Partial mediation
Brand engagement->BA->Loyalty intention	.009	.006	Significant	Partial mediation
E-WOM->BA->Loyalty intention	.258	.006	Significant	Full mediation

Source; AMOS result, (2023); BA= Brand Awareness.

Depending on the bootstrapping analysis of social media marketing activities through the mediating role of brand awareness as follow;

H0: Brand awareness mediate between SMMA dimensions and loyalty intention.

Ha: Brand awareness has not mediated between SMMA dimensions and loyalty intention.

H8: Brand awareness mediates the relationship between brand exposure and customer loyalty intention.

As indicated in the result of bootstrapping analysis in table 4.13, Brand exposure has a positive and significant effect on customer loyalty intention through brand awareness at a p-value of 0.023 level of significance. The prior study has examined the mediating role of brand awareness on the relationship between social media marketing activities and customer loyalty (BİLGİN, 2018). This study supported by Fetais et al. (2022) social media marketing activities (brand exposure, e-WOM, customization, trendiness, entertainment and interaction) alone are not enough to influence customer loyalty in the absence of mediating variable. In other word, brand awareness can plays a mediating role between social media marketing activities and customer loyalty intention. Thus, in this finding brand awareness plays a partial mediating role in the relation of brand exposure and customer loyalty intention. Because, both the direct and indirect effect of brand exposure on loyalty intention are significant.

H9: Brand engagement has positive and significant effect on customer loyalty through brand awareness.

As shown in the above table 4.13, the effect of brand engagement on customer loyalty through brand awareness has a positive and significant effect at p value of 0.006, which is significant at 5% level of significance. This hypothesis also coincided with the finding of BİLGİN (2018***),*** SMMA dimensions (brand engagement) have enough influence on customer loyalty through brand awareness.

H10: E-WOM has positive and significant effect on customer loyalty through brand awareness.

Regarding the above bootstrapping result, E-WOM has a significant positive and significant effect on customer loyalty through brand awareness with p-value 0.006. This study supported by Fetais et al. (2022), social media marketing activities (E-WOM, customization, trendiness, entertainment and interaction) alone are not enough to influence customer loyalty in the absence of mediating variable. This revealed that brand awareness fully mediates social media marketing activities variable of E-WOM and loyalty intention. This implies that E-WOM has a significant effect on loyalty intention through brand awareness. The reason for the inconsistent findings about E-WOM by (Sarianti & Alivia, 2021), (Ardik Praharjo, Wilopo & Kusumawati, 2016), and Fetais et al. (2022) is the mediating effect of brand awareness rather than its direct effect on customer loyalty.

4.13 The Overall Mediating Effect of Brand Awareness between SMMA and Customer Loyalty Intention.

In conclusion, brand awareness has a mediating role between social media marketing activities and customer loyalty intention.

Figure 4.2 Overall brand awareness mediation effect between SMMA and loyalty intention.

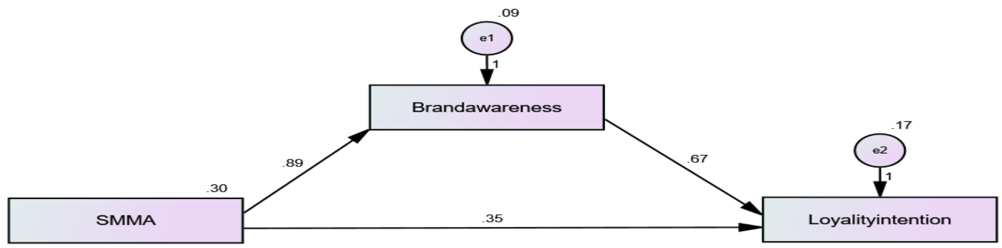


Table 4.14; overall mediating effect of brand awareness.

Variables	Standardized coefficient	p-value
SMMA---------> Loyalty intention	.348	.000
SMMA----->Brand awareness→loyalty intention	.591	.009

Note: p-value at 0.01 level of significance

The path analysis shows that social media marketing activity has positive and significant effect on customer loyalty through brand awareness at ($\beta = 0.591$ $p = 0.009$). This finding is consistent with the finding of BİLGİN (2018), who stated that brand awareness has a mediating role between of social media marketing activities and customer loyalty.

Table *4.15; Summary of hypothesis testing*

Hypothesis	The hypothesis path	p-value	Result
H1	Brand exposure has a positive and significant impact on customer loyalty intention.	.006	Accepted
H2	Brand engagement has a positive and significance effect on customer loyalty intention	.009	Accepted
H3	E-WOM communication has a positive and significance effect on customer loyalty intention	.258	Rejected
H4	Brand exposure has positive and significant effect on brand awareness.	.005	Accepted
H5	Brand engagement has positive and significant effect on brand awareness.	.009	Accepted
H6	E-WOM has positive and significant effect on brand Awareness.	.000	Accepted
H7	Brand awareness has positive and significant effect on customer loyalty intention.	.001	Accepted
H8	Brand awareness mediates the relationship between brand exposure and customer loyalty intention.	.023	Accepted
H9	Brand engagement has positive and significant effect on customer loyalty through brand awareness.	.006	Accepted
H10	E-WOM has positive and significant effect on customer loyalty through brand awareness.	.006	Accepted
H11	Brand awareness mediate between SMMA and customer loyalty intention.	.009	Accepted

Source; own result, (2023)

4.14 Comparison of Findings with Previous Studies

In this part, a comparison is done between the findings of this study and previous empirical evidence. As can be observed from the table below, some of the results obtained in this study are in line with the previous empirical findings.

Table 4.16 Comparison between findings in this study and previous empirical evidence.

Author(s)	Results	Result of this study
(Cleo and Sopiah, 2021)	Social media marketing activities have a positive and significant influence on the variable of brand awareness from the potential customers.	Social media marketing activities have a significant positive impact on brand awareness.
(Saputri & Fakhri, 2022)	Social Media Marketing Activities have a positive and significant effect on Consumer Brand Awareness. Brand Awareness has a positive and significant effect on Brand Loyalty**.**	Social media marketing activities have a significant and positive influence on brand awareness and loyalty.
(Akbar, 2018)	Social media usage has a positive influence on brand awareness of consumers.	Social media marketing activities have a significant positive impact on brand awareness.
(BİLGİN, (2018)	social media marketing activities have a significant effect on consumers' brand awareness, brand image and brand loyalty	Social media marketing activities have a significant and positive influence on brand awareness and loyalty.
(Tarabieh, 2022)	SMMAs have a significant influence on brand awareness.	Social media marketing activities have a significant positive impact on brand awareness.

(Sharawneh, 2020)	Social media marketing activities can positively increase the loyalty of customers toward their brand.	Social media marketing activities have a significant and positive (brand exposure and engagement) impact on loyalty. But E-WOM have a positive, not significant impact on loyalty.
(Misikir, 2015)	Social media marketing activities such as brand exposure, brand engagement, and E-WOM have a significant positive impact on brand awareness.	Social media marketing activities such as brand exposure, brand engagement, and E-WOM have a significant positive impact on brand awareness.
(Ismail, 2017)	Social media marketing activities exert an important impact on a brand consciousness/ awareness.	Social media marketing activities have a significant positive impact on brand awareness.
(Johansson & Hiltula, 2021)	Social media marketing activities (word of mouth, entertainment and trendiness) have a biggest impact on loyalty.	Social media marketing activities (brand exposure, engagement and E-WOM) have a significant positive impact on loyalty.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introductions

In this part, the summary conclusion and recommendation of the research findings that have been analyzed and discussed in the above chapter are briefly presented and based on the result the study forwarded recommendations.

5.2 Summary of Main Findings

The main objective of this study was to identify the impacts of social media marketing activities on customer loyalty intention in the bank of Abyssinia sector in Bahir Dar, and to determine how each SMMA dimension (brand exposure, brand engagement and electronics word of mouth communication) affects customer loyalty intention and also examine the mediating role of brand awareness between social media marketing activities and customer loyalty intention. Thus, the above dimensions were used as independent variables for the purpose of this study, and the effect of these variables on customer loyalty intention was the main concern of this paper. Concerning this, 350 questionnaires were distributed to customers of bank of Abyssinia in Bahir dar. Among the distributed questionnaires, 318 were collected, and of these, 22 questionnaires were not filled out appropriately or completely. Structured questionnaires were used to collect data, and 318 reliable questionnaires were used for further analysis using AMOS and SPSS version 23.

Descriptive statistics of respondents were conducted through SPSS, while measurement models and structural models were conducted through the AMOS. As shown in the demographic information, the majority of the respondents (55%) were females, while 45% were males, and the majority of the respondents (70.1%) were youngsters (between the age of 18 and 24 years old). Furthermore, the majority of bank customers (76.1 percent) have a degree and above.

The high percentage (95% percent) or the majority of bank customers have social media account. In addition to this, most of the customers of the bank (60.1%) are on two or more social media. Concerning average time spent on social media site per day, 230 (72.3%) of the respondents spent zero to three hour (0-3hr) per day on social media sites, and the rest 88(27.7%) of the respondents spent four to nine hour (4 -9 hr) per day on social media sites.

One can infer that majority of the respondents are spending 0-3 hr per day on social media sites, which may have implications for bank because it has a lot of people who consume 0-3hr on social media site per day. As a bank, bank of Abyssinia attempt to integrate the social media marketing as new channel, social media offer the vast opportunity, it can yield a wealth of customer data-including behavioral data, bank can harness this data to better understand customer needs and wants, thus fine-tuning and enhancing products and services. The findings of this study show that descriptive statistics results on social media marketing activities variables in customers of bank of Abyssinia is highly neutral with the three variables of SMMA of ,E-WOM, brand awareness, loyalty intention and brand exposure, with an average mean of 3.34, 3.28, 3.16 and 3.14, respectively, and the respondents of the selected bank also moderately neutral on brand engagement, with a mean of 2.87.Apart from this, the convergent validity and composite reliability of questionnaires were measured in measurement models in structural equation modeling. As a result, the entire item is above the threshold of AVE and factor loading, which is greater than 0.5, and in the measurement model, both the composite reliability and Cronbach alpha were above 0.7, which means the validity and reliability of the questionnaires were approved. Furthermore, the model fit of structural equation modeling is acceptable at an acceptable range of CMIN/DF 1.73, GFI 0.90, AGFI 0.87, TLI 0.951, CFI 0.958, and RMSEA 0.048. All of the model fit requirements are met. This implies that the researcher can conduct the path analysis.

The findings of this study revealed that the squared multiple correlation (R2) of the impact of social media marketing activities on loyalty intention was 0.582. This indicates that 58.2 % of the dependent variable of customer loyalty intention can be explained by the three SMMA variables. Other variables accounted for the remaining 41.8 percent. 72.6 % of R square on brand awareness is influenced by SMMA variables. The remaining 27.4 % of the variance in brand awareness may be attributed to other factors. The findings of the study revealed that the direct effects of social media marketing activities variables on brand awareness have a positive and significant p-value of brand exposure of 0.005; brand engagement, 0.009; and E-WOM 0.000. On the other hand, the direct effects of SMMA variables are positive and significant effects on customer loyalty intention at p-values of (0.006, 0.009, and 0.001) of brand exposure, brand engagement, brand awareness. Whereas the variable of electronic word of mouth communication has a positive but insignificant direct effect on loyalty intention. Finally, the impact of social media marketing activities on customer loyalty intention through brand awareness were positive and significant with p-values of brand exposure, brand engagement, and E-WOM (0.023, 0.006, and 0.006) respectively and the overall mediation effect of brand awareness is significant at p- value of 0.009 level.

5.3 Conclusion

The main objective of this study is to investigate the impact of social media marketing activities by considering and taking evidence from BOA in Bahr Dar city. The social media marketing activities variables that were included in this research are brand exposure, brand engagement, and electronics word of mouth communication and at the same time, the study examined the mediating role of brand awareness between SMMA and loyalty intention. Based on the previous theories research regarding SMMA and its outcomes, and the social media marketing activities dimension of brand exposure, brand engagement, and E-WOM, they have direct and significant effect on loyalty intention. However, in variable E-WOM has a positive but insignificant direct effect on loyalty intention. This means that whether the social media marketing of the bank is better or worse, commitment has no direct effect on loyalty intention.

Therefore, in the fierce market competition, bank must integrate a new channel, which is social media to communicate with customers through different social media platform. Furthermore, social media marketing activities have a direct impact on brand awareness; that is brand exposure, brand engagement, and E-WOM have a positive and significant effect on brand awareness. Moreover, brand awareness has a significant effect on loyalty intention. This implies that creating a better brand awareness results in better loyalty intention. The study also concludes that there are positive and significant effects of brand exposure, brand engagement, and E-WOM on customer loyalty intention by indirect effect, with brand awareness as the mediating variable. Therefore, brand awareness partially mediates the relationship between brand exposure and brand engagement, and loyalty intention. Brand awareness, on the other hand, fully mediates the relationship between E-WOM and customer loyalty, which indicates that positive E-WOM results in better loyalty intention whenever there is better brand awareness. In general, the study concludes that social media marketing activities has a positive and significant effect on customer loyalty intention in bank of Abyssinia in Bahr Dar city. In addition to this, brand awareness has a mediating role between social media marketing activities and customer loyalty intention.

5.4 Recommendation

This study investigated the impact of social media marketing activities on customer loyalty intention in bank of Abyssinia in Bahr Dar City. It has its own contributions to support marketers to have a good understanding of the effectiveness of SMMA from a customer's perspective. Based on the findings, the banks should maintain and develop loyalty intention of customers in the following way;

- The bank can strengthen social media marketing effectiveness by exposing customers to its social media site, because brand exposure has a positive and significant effect on both direct and indirect customer loyalty intention.
- On the other hand, the bank should manage the impact of social media marketing activities by making customer actively engage in the social media. This means that bank should encourage and reward customers to involve actively. This helps the bank to develop customer's loyalty intention.
- The bank should manage in efficient and effective ways of E- WOM of customers. To establish a successful relationship with a customer, the bank should implement an effective viral marketing handling mechanism
- The bank should raise the level of customer brand awareness by boosting their exposure to the brand, being committed to enhance customer's engagement of brand and effectively managing E-WOM. Generally, the bank should apply effective social media marketing activities and strategies to retain existing customers as well as attract new customers to boost their profit and create long-term relationships with them.

5.5 Direction for Further Studies

This research investigated the impact of social media marketing activities on customer loyalty intention and assessed the mediating role of brand awareness in the banking industry. There are some limitations that the researcher encountered that could be improved for future research. The first is the possibility of omitted variables. As a result, the researcher proposed the following for future researchers: Future research is recommended to identify other variables of social media marketing dimensions like trendiness, customization, entertainment, an interaction and so forth that influence customer loyalty intention.

It is further recommended that similar research should be conducted with other industry like insurance, telecommunication, hotels and other. Future research should focus on comparative studies on the impact of social media marketing and loyalty intention in both private and public sectors to make them more generalizable. Finally, this research investigated in the side of customers' perspective. Therefore, future researchers should conduct research with both customers, employees and management perspective to make better generalization.

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Appendix 1 relevant questioner's about SMMA this study

BAHIRE DAR UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS, DEPARTMENT OF MARKETING MANAGEMENT, POST GRADUATE STUDIES PROGRAM, QUESTIONNAIRE TO BE FILLED BY RESPONDENTS.

Dear respondents,

I (Hailye Mulu) am conducting a research survey for partial fulfillment of a master degree in Marketing Management at Bahir Dar University, College of Business and Economics on the topic **"The impact of social media marketing activities on customer's loyalty intention in the mediating role of brand awareness: the case of bank of Abyssinia".** I kindly request you to spare a few minutes to fill up this survey questionnaire. The information provided will be used only for educational purpose and your response is highly valued as the success of the research depends on it. I deeply appreciate your support. You can contact me through ***hailyemulu7@gmail.com*** or ***+251 934547484*** if you need more clarification.

N.B. BOA = Bank of Abyssinia

Part One; Demographic Characteristics

In answering this part of the questionnaire, please use tick (√) mark in the box provided.

1. Gender; Male ☐ Female ☐

2. Age; 18 – 24 ☐ 25 - 34 ☐ 35 - 44 ☐ 45 - 54 ☐ Above 54 ☐

3. Level of Education: Grade 8-12 ☐ Certificate and Diploma ☐ Bachelor's Degree and above ☐

Part two; General information about social media marketing activities

In answering this part of questionnaire, please use tick (√) mark in the box provided.

4. Do you use social media platforms such as Facebook, Telegram, Tik Tok, and alike?

Yes ☐ No ☐

5. If yes for Q3, which Social media platform/s you have an account with? (More than one answer is possible).

Facebook ☐ Telegram ☐ Tik Tok ☐ Blogs ☐

other________

6. On average, how much time do you spend on Social media sites per day?

0 – 3hr ☐ 4 -9hr ☐ 10 – 15hr ☐ 16 – 24hr ☐

Part Three; the impact of social media marketing activities on loyalty intentions through brand awareness.

Please state your agreement by ticking the mark (√) in the table under the choices below.

1=Strongly Disagree

2=Disagree,

3= Neutral,

4=Agree and

5=Strongly Agree.

Variable:1	NO.	Description	Response Options				
			1	2	3	4	5
Brand exposure (BEX); (Misikir, 2015)	1	I remember seeing a BOA logo on the Social media page.					
	2	I was exposed to the BOA promotion for the first time through social media.					
	3	I have subscribed to the BOA social media page to get news feeds.					

	4	I remember seeing a post/Ads about BOA offers on social media account.					
	5.	The brand comes up first in my mind when I need to make a purchase decision on services.					
Variable: 2	NO.	Description	Response Options				
			1	2	3	4	5
Brand Engagement(BE) (Tenzin, Choedon and Young-chan, 2020)	1	I follow the BOA social media page.					
	2	I usually comment on the BOA posts on Social media.					
	3	BOA brand engagement activities on social media makes me feel better.					
	4	Brand engagement activities on social media helps me to share my experiences with others.					
	5	BOA brand engagement activities to enable me to reach personal goals.					
Variable: 3	NO.	Description	Response Options				
			1	2	3	4	5
Electronics Word of Mouth (E-WOM); (Misikir, 2015) and (Tenzin, Choedon and Young-chan, 2020)	1	I often recommend the BOA Social media page to others.					
	2	I want my friends to like the BOA social media page.					
	3	The posts on the BOA social media page are things I like to talk about.					
	4	I want to upload content from the BOA social media page on my account.					
	5	I have told my friends about the BOA as a result of what I have seen on social media.					
Variable: 5	NO.	Description	Response Options				
			1	2	3	4	5

Brand Awareness (BA); (Misikir, 2015)	1	I know what the BOA brand looks like on social media.					
	2	I recall seeing the BOA logo on social media					
	3	I can identify the BOA brand among different other brands that appeared on social media.					
	4	I know what campaign the BOA is running because I see it on social media.					
	5	I can easily understand the posts put up by BOA on social media.					
Variable: 6	NO.	Description	Response Options				
			1	2	3	4	5
Customer loyalty intention (CLI); (Johansson & Hiltula, 2021)	1	I consider myself to be loyal to BOA due to its social media promotion.					
	2	BOA is usually my first choice in comparison to other banks due to ease of accessibility of its social media account.					
	3	I will use BOA social media.					
	4	I intend to keep using the service offered by BOA as triggered by its immediate response for customers complain via social media.					
	5	I will encourage my good friends to use BOA social media.					

Finally, write any ideas or comment about social media marketing activities that you feel: ____________________________

____

-------------------------------------End of Questionnaire-----------------------------------

Thank you again for your cooperation!!!!!!!!!

Amharic Version

የባህር ዳር ዩኒቨርሲቲ ንግድና ኢኮኖሚክስ ኮሌጅ፣ የገበያ አመራር ትምህርት ክፍል ፣ የድህረ ምረቃ ትምህርት ፕሮግራም፣ በተጠያቂዎች የሚሞላ ጥያቄ::

ውድ ምላሽ ሰጪዎች:-

እኔ (ሀይልዬ ሙሉ) በባህር ዳር ዩኒቨርሲቲ፤ በንግድና ኢኮኖሚክስ ኮሌጅ፤ የገበያ አመራር ትምህርት ክፍል የሁለተኛ ዲግሪ የማሟያ ጥናታዊ ጹሁፌን "የአቢሲኒያ ባንክ የማህበራዊ ሚዲያ ግብይት ተግባራት በ ደንበኞች በምርት ስም ግንዛቤ በኩል የታማኝነት ዝንባሌ (ሃሳብ) ላይ ያለውን ተፅእኖ " ለይቶ ለማወቅ እየሰራሁ እገኛለሁ ። የዚህ ጥናት ስኬት እርሰዎ በሚሰጡት ምላሽ ላይ የተመሰረተ ስለሆነ የእርስዎ ምላሽ ከፍተኛ ዋጋ አለው:: ስለሆነም ከእርሶ የሚሰበሰበው መረጃ ስነ_ ምግባሩን ጠብቆ ለጥናቱ አላማ ብቻ የሚውል ሲሆን የሚያደርጉት እውነተኛና ቀና ተሳታፎ ለጥናቱ መሳካት ወሳኝ መሆኑን እገልፃለሁ ። ወርቅ የሆነ ጊዜዎን ስለ ከፈሉና ስለ መልካም ምላሽዎ ከታላቅ አክብሮት ጋር አመሰግናለሁ ። ተጨማሪ ማብራሪያ ከፈለጉበ hailyemulu7@gmail.com ወይም +251 934547484 ልታገኙኝ ትችላላችሁ። ስለትብብርወ ከልብ አመሰግናለሁ።

ማሳሰቢያ፡-

በየትኛውም የመጠይቁ ክፍል ላይ ስም መፃፍ አያስፈልግም

መልስዎትን በሳጥኑ ውስጥ የእርምት ምልክት (✓) ያስቀምጡ ።

የእርሶዎ ትክክለኛ መልስ ለጥናቱ ስኬት ወሳኝ ሚና አለው።

ለትብብርዎ በጣም አመሰግናለሁ !!!!!!!!!

ክፍል አንድ፡ የመላሾች ግለ-ታሪክ

እያንዳንዱ ዐረፍተ_ነገር ጎን ከተሰጡት የመልስ አማራጮች እርሶዎ የሚስማሙበትን መልስ አንዱን ብቻ በመምረጥ ይህን (✓) ምልክት ፊት ለፊት በተቀመጠው ባዶ ሣጥን ውስጥ ያስቀምጡ።

1. ጾታ: ወንድ ☐   ሴት ☐

2. እድሜ: 18 – 24 ☐ 25 – 34 ☐ 35 - 44 ☐ 45 - 54 ☐ ከ 54በላይ ☐

3. የትምህርት ደረጃ: ከ8-12ኛክፍል ☐ ሠርተፍኬትናድፕሎማ ☐

የመጀመሪያድግሪናከዚያበላይ ☐

ክፍል ሁለት ፡ አጠቃላይ ማህበራዊ ሚዲያን የግብይት እንቅስቃሴዎችን በተመለከተ የቀረቡ ጥያቄዎች። ይህንን የመጠይቁ ክፍል ሲመልሱ፣ እባክዎን በተዘጋጀው ሳጥን ውስጥ ይህን (√) ምልክት ያድርጉ።

4. እንደ ፌስቡክ፣ ቴሌግራም፣ ቲክ ቶክ እና ተመሳሳይ የማህበራዊ ሚዲያ ገጾችን ይጠቀማሉ?

እጠቀማለሁ ☐ አልጠቀምም ☐

5. ለጥያቄ ቁጥር 4 እጠቀማለሁ ከሆነ መልስዎ፣ የየትኛው የማህበራዊ ሚዲያ /ዎች መለያ አለዎት? (ከአንድ በላይ መምረጥ ይችላሉ).

ፌስቡክ ☐ ቴሌግራም ☐ ቲክ ቶክ ☐ ብሎግስ ☐ ሌላ________

6. በአማካይ፣ በቀን ምን ያህል ጊዜ በማህበራዊ ድህረ ገፆች ያጠፋሉ?

0 – 3hr ☐ 4 -9hr ☐ 10 – 15hr ☐ 16 – 24hr ☐

ክፍል ሶስት: በደንበኞች የምርት ስም ግንዛቤ በኩል የታማኝንት ሀሳብ ላይ ተፅዕኖ የሚያሳድሩ ማህበራዊ ሚዲያን የግብይት እንቅስቃሴዎች ከዚህ በታች ተዘርዝረዋል፡፡ ከተዘረዘሩት ውስጥ የእርሶዎን የታማኝ ደንበኛነት ላይ ይበልጥ ተፅእኖ የሚያሳድሩትን በደረጃ ያመልክቱ፡፡ ለእያንዳንዱ ጥያቄ ከአማራጮቹ አንድ ጊዜ ብቻ የ(✓) ምልክት በማድረግ ምላሽ ይስጡ፡፡

1= በጣም አልስማማም ፣

2=አልስማማም ፣

3= በተወሰነ እሰማማለሁ ፣

4=እስማማለሁ እና

5=በጣም እስማማለሁ፡፡

ተግዳሮቶች	ተ.ቁ	መግለጫ	የመልስ አማራጮች				
			1	2	3	4	5
የምርት ምልክት መጋለጥ	1	የ አቢሲኒያ ባንክ አርማን(የምርት ምልክት) በማህበራዊ ድህረ ገጹ ላይ ማየቴን አስታውሳለሁ፡፡					
	2	ስለ አቢሲኒያ ባንክ ማስተዋወቂያን ያየሁት ለመጀመሪያ ጊዜ በማህበራዊ ሚዲያ ገጹ ነዉ፡፡					
	3	በአቢሲኒያ ባንክ ማህበራዊ ሚዲያ ገጽ ማስታወቂያዎች እንዲደርሱኝ ተመዝግቤያለሁ(subscribe)፡፡					
	4	የአቢሲኒያ ባንክ ማስታወቂያን በማህበራዊ ሚዲያ መለያዉ እንዳየሁ አስታውሳለሁ፡፡.					

	5	የባንክ አገልግሎት ለመጠቀም ሳስብ በመጀመርያ በአእምሮየ የሚመጣልኝ የ አቢሲኒያ ባንክ የንግድ ምልክት ነዉ::					
ተግዳሮቶች	ተ.ቁ	መግለጫ	የመልስ አማራጮች				
			1	2	3	4	5
የብራንድ ተሳትፎ	1	የአቢሲኒያ ባንክ ማህበራዊ ሚዲያ ገጽን እከተላለሁ(follow)::					
	2	የአቢሲኒያ ባንክ የማህበራዊ ሚዲያ የምርት ስም ተሳትፎ እንቅስቃሴዎች የተሻለ እንዲሰማኝ ያደርጉኛል::					
	3	የአቢሲኒያ ባንክ የማህበራዊ ሚዲያ የምርት ስም ተሳትፎ እንቅስቃሴዎች ልምዶቼን ለሌሎች ለማካፈል ያስችሉኛል::					
	4	የአቢሲኒያ ባንክ የማህበራዊ ሚዲያ የምርት ስም ተሳትፎ እንቅስቃሴዎች የግል ግቦቼ ላይ እንድደርስ ይረዱኛል::					
	5	ሁል ጊዜ የ አቢሲኒያ ባንክ በማህበራዊ ሚዲያ በሚለቃቸዉ ጉዳይወች ዙሪያ አስተያየት እሰጣለሁ::					
ተግዳሮቶች	ተ.ቁ	መግለጫ	የመልስ አማራጮች				
			1	2	3	4	5
የማህበራዊ ሚዲያ ገጾች ወሬ (የአፍ ቃል)	1	የአቢሲኒያ ባንክ የማህበራዊ ሚዲያ ገጽን ብዙ ጊዜ ለሌሎች እመክራለሁ::					
	2	የአቢሲኒያ ባንክ ማህበራዊ ሚዲያ ገጽን እንዲወዱ(like) ጓደኞቼ አበረታታለሁ::					
	3	በ አቢሲኒያ ባንክ የማህበራዊ ሚዲያ ገጽ ላይ የሚተላለፉ መረጃዎች ለሌሎች ለማጋራት የምወዳቸው ናቸው::					

	4	ከአቢሲኒያ ባንክ የማህበራዊ ሚዲያ ገጽ መልእክቶችን በመዉሰድ በግል መለያየ ላይ እለጥፋለ::					
	5.	ስለ አቢሲኒያ ባንክ በማህበራዊ ገጽ ያሁትን ለሌሎች ተናግሬአለሁ::					
ተግዳሮቶች	ተ.ቁ	መግለጫ	የመልስ አማራጮች				
			1	2	3	4	5
የምርት ስም ግንዛቤ	1	የአቢሲኒያ ባንክ የንግድ ምልክት ምን እንደሚመስል አውቃለሁ፤ በማህበራዊ ሚዲያ ላይ እንዳየሁት አስታውሳለሁ::					
	2	በማህበራዊ ሚዲያ የአቢሲኒያ ባንክ አረማን እንዳየሁት አስታውሳለሁ::					
	3	የአቢሲኒያ ባንክ የምርት ምልክትን በማህበራዊ አውታረ መረቦች ላይ ከሚታዩት ሌሎች የምርት ስሞች መካከል መለየት እችላለሁ::					
	4	የአቢሲኒያ ባንክ የማህበራዊ ሚዲያ ገጹን ስለምከታተል ምን እንቅስቃሴ እንደሚያካሂድ አውቃለሁ ነው::					
	5	በ አቢሲኒያ ባንክ ማህበራዊ ሚዲያ ገጽ ላይ የሚተላለፉ መልእክቶችን በቀላሉ መረዳት እችላለሁ::					
ተግዳሮቶች	ተ.ቁ	መግለጫ	የመልስ አማራጮች				
			1	2	3	4	5
የደንበኛ ታማኝነት ዓላማ/ሀሳብ	1	አቢሲኒያ ባንክ በማህበራዊ ሚዲያ በሚደረገዉ ማስታውቅያ ምክንያት ራሴን ታማኝ ደንበኛ ነኝ ብዬ እቆጥራለሁ::					

	2	የአቢሲኒያ ባንክ ማህበራዊ ሚዲያ መለያ ከሌሎች ባንኮች ጋር ሲነጻጸር በቀላሉ ተደራሽ በመሆኑ የመጀመሪያ ምርጫዬ ነው፡፡					
	3	የአቢሲኒያ ባንክ ማህበራዊ ሚዲያን ወደፊትም እከታተላለሁ፡፡					
	4	የአቢሲኒያ ባንክ ማህበራዊ ሚዲያ ገጽን ጓደኞቼ እንዲጠቀሙ አበረታታለሁ፡፡					
	5	በአቢሲንያ ባንክ የማህበራዊ ሚዲያ ገጽ ለደንበኞች ቅሬታ ፈጣን ምላሽ በመኖሩ የሚሰጠውን አገልግሎት ለመጠቀም አስባለሁ፡፡					

በመጨረሻም ስለ ማህበራዊ ሚዲያ የግብይት እንቅስቃሴዎች ሀሣብና አስተያየት ካለዎት እባከዎ ይፃፉ፡፡

………… የመጠየቁ መጨረሻ ……… ስለትብብርዎ በድጋሜ አመሰግናለሁ !!!!!!!

Appendix 2: overall CFA model and structural model

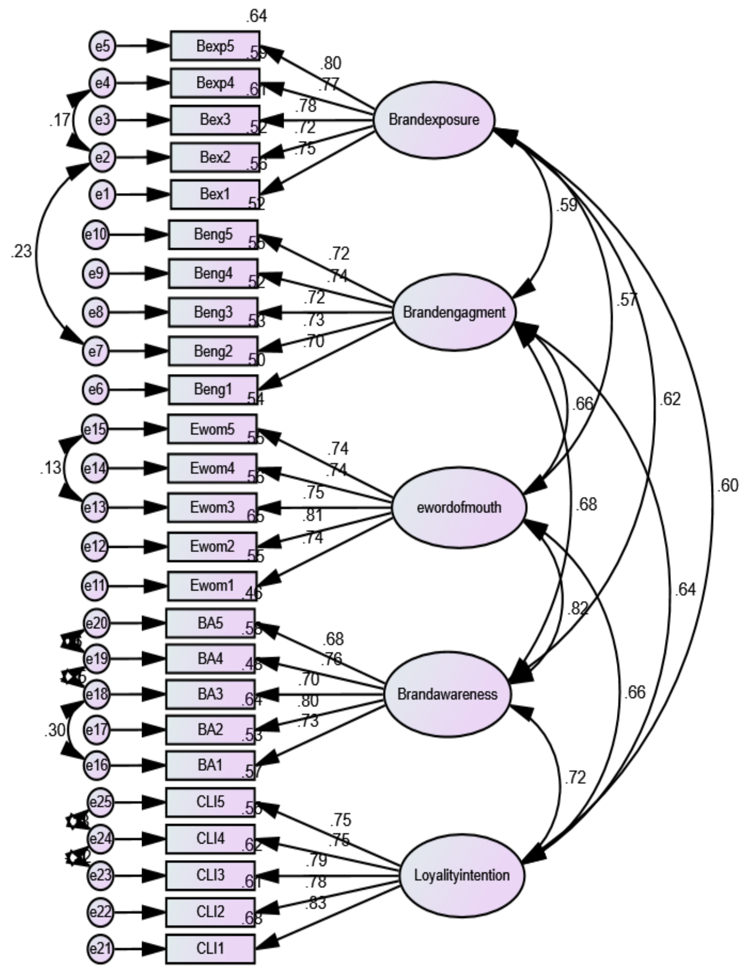
Appendix: 2.1 Multi Collinearity Statistics

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.189	.179		1.054	.293		
	Bex.	.210	.057	.186	3.650	.000	.642	1.559
	Ben.	.232	.064	.194	3.612	.000	.579	1.728
	Ewom	.214	.065	.199	3.309	.001	.459	2.181
	BAw	.282	.068	.259	4.133	.000	.424	2.358

a. Dependent Variable: CLIn

Appendix: 2.2 composite reliability and Cronbach alpha test

Indicators	**Variables**	**Standard loading**	**Composite reliability(CR)**	**Cronbach's alpha**
Bex1 **Bex2** **Bex3** **Bex4** **Bex5**	Brand exposure	0.75 0.72 0.78 0.77 0.80	0.875	0.878
Ben1 **Ben2** **Ben3** **Ben4** **Ben5**	Brand engagement	0.70 0.73 0.72 0.74 0.72	0.845	0.845
E-wom1 **E-wom2** **e-wom3** **E-wom4** **E-wom5**	E-word of mouth communication	0.74 0.81 0.75 0.74 0.74	0.870	0.870
BA1 **BA2** **BA3** **BA4** **BA5**	Brand awareness	0.73 0.80 0.70 0.76 0.68	0.854	0.859
CLI1 **CLI2** **CLI3** **CLI4** **CLI5**	Customer loyalty intention	0.83 0.78 0.79 0.75 075	0.886	0.883



Appendix: 2.3 CFA model in structural equation modeling

Model Validity Measures

	CR	AVE	MSV	MaxR (H)	Brand exp.	Brand eng.	E-wom	Brand A.	L. intention
Brand exposure	0.875	0.584	0.389	0.877	0.764				
Brand engagement	0.845	0.522	0.464	0.845	0.586***	0.722			
E-word of mouth	0.870	0.572	0.673	0.872	0.572***	0.658***	0.756		
Brand awareness	0.854	0.540	0.673	0.859	0.624***	0.681***	0.821***	0.735	
Loyalty intention	0.886	0.609	0.517	0.889	0.598***	0.638***	0.659***	0.719***	0.780

Appendix: 2.4. Model fitting information in CFA

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	68	443.285	257	.000	1.725
Saturated model	325	.000	0		
Independence model	25	4752.664	300	.000	15.842

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.029	.900	.873	.711
Saturated model	.000	1.000		
Independence model	.286	.195	.128	.180

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.907	.891	.959	.951	.958
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures=RMSE

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.048	.040	.055	.677
Independence model	.216	.211	.222	.000

Appendix: 2.5. Path analysis result of structural model

Brand awareness	<---	Brand exposure	.171	.061	2.814	.005	par_31
Brand awareness	<---	Brand engagement	.195	.074	2.629	.009	par_32
Brand awareness	<---	e- word of mouth	.631	.085	7.465	***	par_33
Loyalty intention	<---	Brand awareness	.446	.138	3.241	.001	par_34
Loyalty intention	<---	E-word of mouth	.146	.129	1.131	.258	par_35
Loyalty intention	<---	Brand engagement	.250	.095	2.623	.009	par_36
Loyalty intention	<---	Brand exposure	.214	.078	2.729	.006	par_37

Appendix: 2.6 Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
CLI5	2.000	5.000	.285	2.071	-1.004	-3.654
CLI4	2.000	5.000	.125	.911	-.980	-3.568
CLI3	2.000	5.000	.395	2.876	-.795	-2.893
CLI2	2.000	5.000	.087	.631	-.818	-2.979
CLI1	2.000	5.000	.374	2.719	-.569	-2.072
BA5	2.000	5.000	-.036	-.265	-.665	-2.422
BA4	2.000	5.000	.151	1.100	-.702	-2.554
BA3	2.000	5.000	.092	.670	-.790	-2.877
BA2	2.000	5.000	-.011	-.082	-.878	-3.197
BA1	2.000	5.000	-.069	-.500	-1.059	-3.856
Ewom5	2.000	5.000	-.181	-1.318	-1.021	-3.718
Ewom4	2.000	5.000	.215	1.568	-.857	-3.120
Ewom3	2.000	5.000	-.073	-.534	-.737	-2.682
Ewom2	2.000	5.000	.169	1.231	-.607	-2.209
Ewom1	2.000	5.000	-.029	-.211	-.447	-1.629
Beng5	2.000	5.000	.298	2.171	-.531	-1.932
Beng4	2.000	5.000	.212	1.545	-.791	-2.881
Beng3	2.000	5.000	.216	1.572	-.830	-3.021
Beng2	2.000	5.000	.644	4.688	-.629	-2.290
Beng1	2.000	5.000	.489	3.557	-1.012	-3.685
Bexp5	2.000	5.000	-.129	-.938	-1.090	-3.967
Bexp4	2.000	5.000	.060	.434	-1.034	-3.765
Bex3	2.000	5.000	.054	.397	-.822	-2.992
Bex2	2.000	5.000	.133	.971	-.817	-2.973
Bex1	2.000	5.000	.005	.036	-.754	-2.744
Multivariate					20.784	5.044