

Anti-graft war: social media as tools for creating awareness for Biometric Verification Number (BVN) registration in Nigeria

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Tejuoso, Wasiu

Moshood Abiola Polytechnic, Abeokuta, Nigeria

Olajide, Jonathan Olasupo

McPherson University, Seriki Sotayo, Nigeria

Kazeem, Semiu

Moshood Abiola Polytechnic, Abeokuta, Nigeria

Hassan, Kafayat O.

Moshood Abiola Polytechnic, Abeokuta, Nigeria

Abstract

Social media networks have been found to be potent channels of communication to the masses. Facebook and Twitter in particular have been found to be highly influential in sensitizing and mobilizing the populace towards vital issues such as elections, public health, protests like #OccupyNigeria and #EndSARS. Against this background, the paper interrogated the effectiveness of social media's usage in creating awareness for the Biometric Verification Number (BVN) registration of bank customers aimed at checking illicit financial transactions in Nigeria. The theoretical underpinning of the paper was anchored on diffusion of innovation, and uses and gratifications theories. Whereas the study employed survey method, its population comprised bank customers resident in Abeokuta, the capital city of Ogun State. A sample of 150 respondents was selected randomly and a structured questionnaire was administered to gather quantitative data. Findings showed that social media networks were effective in informing and mobilizing bank customers about BVN registration. Majority of the respondents became aware and knew about BVN project through the social media accounts of banks, email and bulk SMS. Also, the extent to which banks utilized the various social media networks was very high. But the study concluded that respondents lacked confidence in email and SMS about BVN for fear of rising incidence of cyber fraud. Therefore, it recommended that the Bankers' Committee of the Central Bank of Nigeria (CBN) should direct banks to consolidate using mainstream and social media.

Keywords

Social media, BVN registration, awareness, cyber fraud, anti-graft war

Corresponding author:

Wasiu Tejuoso, Department of Mass Communication, Moshood Abiola Polytechnic, Abeokuta, Ogun State, Nigeria
Email: kazeem.semiu2@gmail.com

Introduction

Communication is the most pervasive endeavour that humans engage in on daily basis. The nature of communication makes it one of the bare essentials humans need to develop themselves, their undertakings and society at large. It is hard to imagine the world without it. Perhaps, no other activity is as ubiquitous in its verbal, visual and non-verbal dimensions. According to Aina (2003: 8), communication is the process of mutual sharing of information, idea, thoughts and emotions between a source and a receiver for mutual understanding, reduction of uncertainties or for appropriate actions. Describing the indispensability of communication, Anaeto, Onabajo & Osifeso (2008):

Those things that we are ignorant of or have knowledge of or that we have doubts about can be explained to us better through communication. In reality, communication is what makes the world go round, a kind of life-giving elixir. It is the engine that works human activities. To communicate means to give life to symbols, words and relationships (pp. 15).

The usefulness of communication to individual, group or organisation cannot be overemphasized. As a process of increasing commonality among participants, its scope spans social, political and economic aspects of life. Man and organization uses communication to fulfill their various needs.

Meanwhile, mass media of communication have increasingly become integral part our daily life since mid-20th Century. They have become effective tools for achieving development, power and social cohesion. Olajide, Togunwa and Adebisi (2014) quote Oso (1999) as saying that “media as public institutions are expected to meet some collective informational, educational and relational needs and to satisfy the immediate demands of their audience. In this sense, the mass media have the responsibility to inform the people on development in the environment as part of its basic functions.”

However, the advent of social media has given new dimension to communication activities all over the world. Extant literature has affirmed the potency of social media as a major impetus for communication and information sharing which are a key variable of social change. Interestingly, the application of social media in communication is more rampant among organizations and their public (customers/clients in particular) than individuals. This is because social media are cheap, speedy and interactive (participatory) means of exchanging information. In explaining what social media is, Crosbie (2002) describes three kinds of communication media. He sees interpersonal media as one-to-one, mass media as one-to-many, and finally social media as individuation media or many-to-many.

Since the Biometric Verification Number (BVN) registration of bank customers, which has been on since February 2014 across the country involves

many banks interacting with many customers, Crosbie's description of social media can safely be applicable to the BVN project. This presupposes that all the deposit money banks should adopt the most cost-effective, interactive and fastest medium to reach their customers with instructive messages. The BVN was introduced by the Central Bank of Nigeria (CBN). It is the registration of customers in the financial system using biometric technology with the overall aim to protect bank customers, reduce fraud and further strengthen the Nigerian banking system. The BVN project would help the banks to identify their customers through their fingerprints. With it, each bank customer's fingerprint is linked to their unique numbers.

The extension of the BVN registration deadline by CBN for a period of four months from June 30 to October 31, 2015, was largely a result of low turnout of customers. Only 14m had enrolled out of the existing 28.6m customers then. This connotes that the banks would have denied 14.6m customers of their services if the CBN had not given the extension. While there were 28.6 million bank accounts belonging to adults, the Electronic Payment Providers Association of Nigeria stated in media reports that the number of bank account holders (made up of both individuals, including children, and organizations) was 76m out of an estimated population of about 180m in 2015. In August, there were about 115m bank customers with 44m accounts linked to the BVN (Nigerian Inter-Bank Settlement System, March 22, 2021).

Critics apparently blamed the low turnout for the BVN on inadequate publicity as many of the customers were reportedly not aware and/or did not really understand what they stood to benefit from it. Information about the BVN was majorly passed to customers through officials of their various bank branches or short message service (SMS). Customers also shared information among themselves. Aside of information on banks' websites, hardly was any publicity on mainstream media which most of the customers are familiar with. However, NIBSS (2021) has noted that the rate of BVN registration has risen significantly in recent years with the National Identification Number (NIN) policy which customers are also compelled to tender. Another reason for the improved BVN registration, NIBSS (2021) states, is the massive deployment of social media networks by banks to inform their customers about BVN and NIN.

Have social media networks actually enhanced awareness about BVN registration, resulting in significant increase in the number of registered customers? The need to provide an answer to the question was the reason why this research was set out. Currently, this paper was arguably the first attempt at interrogating the effectiveness of social media networks in creating awareness for BVN registration in Nigeria. Adikea (2018) has investigated the usefulness of mainstream media in creating publicity of BVN in Nigeria. The specific questions that were posed included: How effective are social media in creating awareness for BVN registration? To what extent do Nigerian banks use social

media in creating awareness for the BVN? How do bank customers perceive the level of publicity created through the social media by their respective banks? The theoretical underpinning of the research was anchored on diffusion of innovation, and uses and gratifications theories. The researchers envisaged that the study's findings would serve as a benchmark with which banks could be measure the relevance of social media communication about BVN.

Literature

Social media defined

Social media is a 21st Century term used to define all that is related to the Internet and the interplay between technology, images and sound. McQuail (2010) defines social media as a disparate set of communications technologies that share certain features apart from being new, made possible by digitisation and being widely available for personal use as communication devices. Raufu (2011) sees social media technology as any type of application meant to transfer information through digital techniques, computerized systems or data networks. Manovich (2001) posits that social media are the cultural objects which use digital computer technology for distribution and exhibition.

Most technologies described as social media are digital, often having characteristics of being manipulated, networkable, dense, compressible, and interactive (Schultz, 1998, pp. 48). Some examples are the internet, websites, computer multimedia, computer games, CD-ROMs, and DVDs. They are referred to on-demand access to content anytime, anywhere, on a digital device, as well as interactive user feedback, and creative participation.

Socha and Eber-Schmid (2014), social media can be characterized by the variegated use of images, words and sounds. They evolve and morph continuously. Citing Fidler (1997), Ikpe and Olise (2010) say social media are all emerging forms of communication media. Olise (2008) adds from a new dimension that social media have to do with the convergence of computer technology and telecommunications technologies.

Implications of Social Media for Communication

Generally, social media are modern information and communications (ICT) technology that combine the computer and telecommunications technologies, and are used for sending information to heterogeneous audiences regardless of time, space and distance. Their emergence has signaled a potentially radical shift of who is in control of information, experience and resources (Shapiro, 1999) cited in (Croteau & Hoynes, 2003). Croteau and Hoynes (2003) also cite Neuman (1991) as saying that "we are witnessing the evolution of universal interconnected networks of audio, video, and electronic text communications that will blur the distinction between interpersonal and mass communication,

and between public and private communication.” Neuman (1991, pp. 118) opines that social media will:

- i. Alter the meaning of geographical distance.
- ii. Allow for a huge increase in the volume of communication.
- iii. Provide the possibility of increasing the speed of communication.
- iv. Provide the opportunities for interactive communication.
- v. Allow forms of communication that were previously separate to overlap and interconnect.

As Adigwe (2012) observes, ICT has provoked radical and drastic changes that have affected and revolutionized the media industry in terms of immediacy and timeliness of news (and other information— emphasis ours). With ICT, information spreads faster and becomes readily available.

Based on the argument that people have a limited amount of time to spend on the consumption of different media, displacement theory argue that the viewership or readership of one particular outlet leads to the reduction in the amount of item spent by the individual on another. The introduction of Social media, such as the internet, therefore reduces the amount of time individuals would spend on existing “old media, which could ultimately lead to the end of such traditional media.

Theoretical Review

Several theories exist to address the application of social media (and mass media) in communication activities between organizations and their target audiences. Some of these theories are offshoots of the minimal effects and the all-powerful effects theories. For this study, the discussion is hinged on two theoretical constructs: diffusion of innovation, and uses and gratifications.

Diffusion of innovation seeks to explain how, why, and at what rate new ideas and technology spread through a culture or social system over time. Anaeto et al. (2008) opine that diffusion of innovation centres on the conditions which increase or decrease the likelihood that a new idea, product or practice will be adopted by members of a given culture. Diffusion, according to Rogers (2003), is the process by which an innovation is communicated through certain channels over time among the members of a social system. Rogers listed four main elements that influence the spread of an innovation - the innovation, communication channels, time and a social system. Mass media and interpersonal communication are two communication channels. While mass media channels include a mass medium such as TV, radio, or newspaper, interpersonal channels consist of a two-way communication between two or more individuals (Adeyeye, Audu, Onoja & Ojih, 2013).

Any innovation is an idea, practice, or object that is perceived as new by an individual or other unit of adoption. Attributes of innovations include relative

advantage, compatibility, complexity, trial-ability and observe-ability. Individual's perceptions of these characteristics predict the rate of adoption of innovations. However, diffusion scholars believe that a population can be broken down into five different segments based on their propensity to adopt a specific innovation. These segments, according to Rogers, include innovators, early adopters, early majorities, late majorities and laggards.

The theory is relevant to this study because BVN provides an array of new innovations in the banking industry that can only be tapped if customers are adequately informed and enlightened through social media such the Internet, bulk SMS, blogs, etc. By accepting this technology, bank customers will be protected from fraud.

The uses and gratifications theory explains the uses and functions of media for individuals, group and society. The thrust of the theory focuses on why people choose particular media to fulfill certain needs (Adeyeye et al., 2013). According to Anaeto et al. (2008), it is concerned with what people do with the mass media, instead of what the mass media do to the people. The people are not just passive receivers of the messages, but active influencers of the message effect. Therefore, uses and gratifications theory takes a more humanistic approach to looking at media use.

Chang (1998) cited in Anaeto et al. (2008) conducted a study to determine why people use online media using three factors: media attributes, exposure situations, and accessibility. The study found that media attributes of immediacy and stability (getting news when they want it) was the most important reason why people use online sites. To learn things was the most reason listed under exposure situation. In terms of accessibility, both economics and convenience of online newspaper were reasons for visiting sites that respondents thought were important. As users are goal-oriented in their media consumption and application, the theory is relevant to this work because it uncovers how individuals and bank customers access and use social media to gratify their communication needs.

Research on Social Media's Use for Publicity

No doubt, literature on the role of mass media in creating awareness for the BVN registration in Nigeria are numerous and their conclusions have provoked radical and drastic scholarly efforts in this direction. Adikea (2018) evaluated mass media role in educating the public on BVN registration in Enugu, Nigeria. The study aimed at determining the extent at which Central Bank of Nigeria (CBN) and commercial banks carry out mass awareness of the BVN policy. It adopted the survey method using random sampling as technique. The study revealed that the CBN and commercial banks in Enugu have performed credibly well in the use of the media in carrying out mass awareness on the policy. The study further revealed that both the CBN and commercial banks is making use of appropriate media tools including the social media in carrying

out their functions of educating the public about the BVN policy and effectively too.

Relatedly, Adeyeye et al. (2013) investigated social media as tools for disseminating agricultural information to farmers in Plateau State, Nigeria. Using survey method to gather data, the study revealed that agricultural sector is witnessing unprecedented growth in output which they associated with the effective use of social media in disseminating agricultural information to farmers and further concluded that more efforts be geared towards extending the use of the social media as a veritable tool of reaching the farmers.

Contrary to Adikea (2018) and Adeyeye et al. (2013), Ikpe and Olise (2010) conducted a study on era of social media technologies and the challenges of media relations, where the authors examined and analysed the challenges of most corporate organisations in the use of social media as a means of reaching out to their prospective customers and consumers in the twenty-first century. From their study, it was revealed that social media sometimes have proven to be ineffective in their use for awareness as they have the tendency to often pass a contrary meaning to their targets.

Methodology

This study employed survey method to gather quantitative data. Survey is the method of securing information concerning a phenomenon under study from all or a selected number of respondents of the concerned population. It is a research approach which involves drawing up a set of questions on various aspects of a subject to which selected members of a population are required to react. The population of the study comprised all bank customers in Abeokuta, the capital city of Ogun State. The researchers' attempt to ascertain the total number of Abeokuta-customers of banks did not yield positive early enough for the completions of the study. Though the banks' branch managers directed us to reach out to their headquarters, the feedbacks got was not helpful. Therefore, the researcher adopted an infinite population to determine an optimum sample size. Hence, the sample size was estimated using formula for infinite population. The formula is as follows:

$$N = \frac{(Z\alpha + Z\beta)^2 \cdot 2 \cdot p(1-p)}{d^2}$$

Where:

N - Sample size

Z α - 1.96 which is 95% confidence level to avoid Type 1 error

Z β - 0.84 which is 80% power to detect Type 2 error

\bar{p} - 0.5 which is .50% the variance of proportion

d² - 0.40 (90% - 50%) which is mean difference to be detected.

Using the formula above, the sample size for the study was estimated below:

$$N = \frac{(1.96 + 0.84)^2 \times 2 \times 0.5(1-0.5)}{(0.40)^2}$$

$$N = \frac{(2.8)^2 \times 2 \times 0.5(0.5)}{0.16}$$

$$N = \frac{7.84 \times 0.5}{0.16}$$

$$N = 24.5 \approx 25$$

Then the estimated sample size was jacked up to 150. This was deemed to be an optimum size. Optimum size is one that researchers deem to be manageable and representative (Kothari & Garg, 2014). The researchers collected data from the respondents through a structured questionnaire administered physically at bank branches located on Lalubu Road, Oke-Ilewo, the Business District Area of Abeokuta. Criteria for selecting the respondents included residence in Abeokuta and patronage with bank branches in the city.

Results

Table 1: Communication platforms that created awareness about BVN registration

Option	Frequency	Percent
Television	14	9.7
Radio	29	20.0
Newspaper	6	4.1
Magazine	2	1.4
Facebook/Twitter/SMS	66	45.5
Bank customer care officials	27	18.6
No response	1	.7
Total	145	100.0

Source: Field Survey, 2020

Data in Table 1 show that 66 respondents (45.5%) became aware of BVN registration through messages via Facebook/Twitter/SMS from banks. 14 respondents (9.7%) television, 29 respondents (20.0%) radio, 6 respondents (4.1%) newspaper, 2 respondents (1.4%) magazine, 27 respondents (18.6%)

were informed about BVN registration by bank customer care officials, while 1 respondent (0.7) was not certain.

Table 2: Social media networks have been used by banks to create awareness for BVN registration

Option	Frequency	Percent
Strongly agree	42	29.0
Strongly disagree	5	3.4
Agree	70	48.3
Disagree	17	11.7
Can't say	10	6.9
No respond	1	.7
Total	145	100.0

Source: Field Survey, 2020

From Table 2, 42 respondents (29.0%) and 70 respondents (48.3) strongly agreed and agreed that social media were used by their banks to create awareness for BVN registration. Therefore, 112 respondents (77.2%) totally agreed. 5 respondents (3.4%) and 17 respondents (11.7%) strongly disagreed and disagreed. Therefore, 22 respondents (15.2%) totally disagreed. 10 respondents (6.9%) were uncertain, while 1 respondent (0.7) did not respond. Therefore, 11 respondents (7.6%) were totally undecided.

Table 3: Social media are effective in creating awareness for BVN registration

Option	Frequency	Percent
Strongly agree	34	23.4
Strongly disagree	3	2.1
Agree	78	53.8
Disagree	12	8.3
Can't say	16	11.0
No respond	2	1.4
Total	145	100.0

Source: Field Survey, 2020

Table 3 reveals that 34 respondents (23.4%) and 78 respondents (53.8%) strongly agreed and agreed that social media are effective in creating awareness for BVN registration. Therefore, 112 respondents (77.2%) totally agreed. 3 respondents (2.1%) and 12 respondents (8.3%) strongly disagreed and disagreed. Therefore, 15 respondents (10.4%) totally disagreed. 16 respondents (11.0%) were uncertain, while 2 respondents (1.4%) did not respond. Therefore, 18 respondents (11.7%) were totally undecided.

Table 4: Extent of the use of social media in raising awareness for BVN registration

Option	Frequency	Percent
Very high	41	28.3
Very low	18	12.4
High	48	33.1
Low	20	13.8
Can't say	16	11.0
No response	2	1.4
Total	145	100.0

Source: Field Survey, 2020

Table 4 shows that 41 respondents (28.3%) believed that the use of social media for publicity about BVN was very high; 48 respondents (33.1%) high. Therefore, 89 respondents (61.4%) were of the opinion that banks used social media extensively for BVN registration. 18 respondents (12.4%) and 20 respondents (13.87%) believed that the extent was very low and low respectively. Therefore, 38 respondents (26.2%) believed that the extent was low. 16 respondents (11.0%) were uncertain, while 2 respondents (1.4%) did not respond. Therefore, 18 respondents (12.4%) were totally undecided.

Table 5: Level of social media communication about BVN registration

Option	Frequency	Percent
Very high	48	33.1
Very low	17	11.7
High	51	35.2
Low	20	13.8
Can't say	7	4.8
No response	2	1.4
Total	145	100.0

Source: Field Survey, 2020

From Table 5, 48 respondents (33.1%) believed that the level of social media communication about BVN registration was very high, while 51 respondents (35.2%) believed the level was high. Therefore, 99 respondents (68.3%) were of the opinion that the level was greatly high. 17 respondents (11.7%) and 20 respondents (13.8%) believed that the level was very low and low respectively. Therefore, 37 respondents (25.5%) were of the view that the level was totally low. 7 respondents (4.8%) were uncertain, while 2 respondents (1.4%) did not respond. Therefore, 9 respondents (6.2%) were totally undecided.

Table 6: Bank Customer's perception of the use of social media in creating awareness for BVN

Responses	Frequency	Percent
Strongly Agree	48	33.1
Strongly Disagree	5	3.4
Agree	71	49.0
Disagree	10	6.9
Can't say	11	7.6
Total	145	100.0

Source: Field Survey, 2020

Table 6 shows that 48 respondents (33.1%) strongly agreed that their perception of the level of awareness created by social media was positive, 71 (49.0%) agreed. Therefore, 119 respondents (82.1%) totally agreed that their perception was positive. 5 respondents (3.4%) and 10 respondents (6.9%) strongly disagreed and disagreed respectively. In other words, 15 respondents (10.3) totally disagreed. But 11 respondents (7.6%) were undecided.

Discussion of Results

With data obtained from questionnaire, reviews of relevant literature and keen observations of BVN registration, the researchers strongly believed that the deposit money banks utilized various mass media channels of communication to create publicity for BVN project. Regarding RQ 1 (How effective are social media networks in creating awareness for BVN registration?), results from the study revealed that social media were effective in creating awareness for the BVN registration as shown in Table 3 which showed that a significant majority of the respondents (77.2%) totally agreed that social media were effective in creating awareness for BVN. In other words, majority of the respondents strongly believed that social media were effective tools used by banks to create awareness for the ongoing BVN with particular reference to Facebook/Twitter/SMS. This was in consonance with Adikea (2018) which argues that the use of social media in educating customers about BVN registration was effective. In literatures reviewed, Adigwe (2012) opines that ICT has provoked radical and drastic changes that have affected and revolutionized the media industry in terms of immediacy and timeliness of news (and other information – emphasis ours). With ICT, information spreads faster and becomes readily available.

Regarding RQ 2 (To what extent do Nigerian banks use social media in creating awareness for the BVN registration?). Results in Table 4 indicated that a preponderance of respondents (61.4%) were of the opinion that the banks used social media to create awareness for BVN registration to a great extent. Also, about three-quarters of the respondents (68.3%) believed that the level of social media's use for BVN registration was greatly high. Reflective of this from the study was that the banks to a very large extent adopted social media platforms in their quest for creating awareness for the BVN and such extent has created a significant improvement in the number of customers who have BVN. This also was in conformity with Adikea (2018) and Adeyeye et al. (2013) position that the large extent and effective use of social media in disseminating agricultural information to farmers brought about an unprecedented growth in output of farmers. On RQ 3 (How do bank customers perceive the level of publicity created through social media by banks?). Results in Table 8 revealed that more than three-quarters of the respondents (82.1%) totally agreed that their perception of social media's use for BVN registration was positive. This meant that majority perceived the level of social media publicity created by banks favourably. This could have resulted from the affordability and accessibility of social media networks among most customers.

The study underscored the effectiveness of social media in creating publicity for the BVN registration in the country. Findings from the study have depicted the potential of social media as tools for information exchange between organizations and their public. Findings have not only proved social media as

the most common communication channels in the digital age but also as one of the most affordable, accessible and effective channels.

Findings specifically identify bulk SMS as the new medium utilized by deposit money banks in sending information to their customers about registration for BVN. The reason for the bulk SMS might not be unconnected to its perceived affordability and accessibility among audiences. According to Adigwe (2012), ICT has provoked radical and drastic changes that have affected and revolutionized the media industry in terms of immediacy and timeliness of news. With ICT, information spreads faster and becomes readily available. Further, customers' had positive perceptions of the use of social media in creating publicity for BVN registration, and were satisfied with the level of awareness created.

The area of contention was the criticisms that trailed the low turnout of customers for the project. Based on observations, the researchers deduced that the cause of the low turnout for the BVN registration could be as a result of the inability of customers in the rural areas to understand the SMS sent to them by their banks. Another reason might be lack of trust in SMS because of fraud. Majority of Nigerians live in the rural areas where illiteracy is very high. Aside high illiteracy, most rural dwellers do not easily yield to economic and political policies such as BVN registration and SIM card registration.

Recommendations

The study recommended that:

1. The Bankers' Committee of the CBN should charge banks to consolidate using social media to create awareness for BVN registration in English and Nigerian indigenous languages for more effectiveness.
2. Engagement of informal sector populace should also be considered for government policies that require grassroots compliance.

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