



Demographic Influences on Brand Engagement and Loyalty in South African Retail Banking

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Abstract: Objectives: The aim of this study is to determine whether consumer demographics such as log-on frequency, gender, age, population group and bank length do have significant differences on customer brand engagement and brand loyalty. **Prior work:** In South Africa, most studies have investigated the effects of demographic variables such as income, education and marital status. **Approach:** The quantitative method was considered and a sample size of 311 respondents was selected. Purposive sampling was used whilst generalised linear model (GLM) was applied to analyse the results. **Results:** The study's results show that customer brand engagement, brand loyalty have a significant difference with log-on frequency and bank length respectively. Firstly, this assumes that banking practitioners should promote their banking services consistently with the consumption patterns of consumers across social media platforms, especially to those who engage regularly. Secondly, it is further suggested that banking managers should invest their resources in customers who actively engage with the social media content regarding the banking services, especially towards the Generation Y cohort, and especially those who have been with the banking organisation for an extended period. **Implications:** The current investigation would empower brand managers to assign adequate social media moderators across social media platforms.

Keywords: Social media; SA Banks; Generation X and Y

1. Introduction

Based on the recent figures, the South African consumers have been reported to spend more hours, 9 hours, browsing the internet on average, and this is the highest figure globally (McInnes, 2024; McInnes, 2025). For example, local users spend approximately 03:41 on social media, yet the threshold is estimated at 02:23 globally (McInnes, 2024). Due to the latest consumer trends, especially the Millennials, who heavily spend their time on social media as compared to their predecessors, they have been reported to lead the statistics globally. The present study aims at developing segmentation bases that could effectively assist in crafting a social media strategy consistent with the banking

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customers by examining the demographic influences, especially log frequency and brand length, on brand engagement and loyalty from the South African retail banking perspective. Even though the bank has the best social media content strategy that attracts customers online, it remains its sole responsibility to prioritize customer queries and concerns.

A study carried out by Carmichael-Green (2021) on South African banking customers reveals that negative electronic word-of-mouth concerning the bank, or its services or fees, has significant influence on brand-switching intent. Past studies have attempted to investigate the effects that demographic variables have on consumers, especially from the social media perspective (Duffett, 2017; Sharma & Parmar, 2018; Al Zoubi, 2021; Ittefaq, Seo, Abwao & Baines, 2022; Mujula, 2023). Since the emergence of digital transformation, social media has become a preferred channel for communication for most consumers across the globe (Igere, 2022; Elgun & Kay, 2023). Based on the latest report published by McInnes (2025), there are over 50 million internet users in South Africa; again, it is reported that there are 26.7 million social media users, and this is due to a 2.7% increase from the previous year. A recent study by Igbal and Sainudheen (2023) reported that social media has attracted more than 97% of businesses over the past decade. Nguyen (2021) added that social media has now bridged the gap between organisations and consumers as a platform to have active engagement with one another.

2. Research Questions

- Does any relationship exist between log-on frequency and brand engagement and loyalty?
- Does any relationship exist between gender and brand engagement and loyalty?
- Does any relationship exist between age and brand engagement and loyalty?
- Does any relationship exist between population group and brand engagement and loyalty?
- Does any relationship exist between bank length and brand engagement and loyalty?

3. Research Aim

The aim of this study is to determine whether consumer demographics such as log-on frequency, gender, age, population group and bank length do have significant differences on brand engagement and loyalty.

4. Literature Review

This section deals with the literature review of the present study. It firstly provides the demographic influences such as log-on frequency, gender, age, population group and bank length. It will eventually be followed by a brief description of the outcomes, which are brand engagement and loyalty.

Regarding *log-on frequency*, a study conducted in Nigeria by Kilic and Guzeler (2017) found that females spend two to four hours daily, while males were found to spend fewer hours on social media. Igere's (2022) study, conducted among Ghanaian consumers, found that university students use social media for more than three hours daily for personal purposes. It, however, remains unclear how South African consumers spend their time across social media platforms, especially within the retail banking

context. Pertaining to *gender*, conflicting findings were also reported. In Turkey, it was shown that female respondents utilise digital platforms more than their male counterparts (Elgun & Kay, 2023). Research conducted in India by Sharma and Parmar (2018) revealed that women are more likely to buy online products as opposed to men. A recent Iranian study undertaken by Iqbal and Sainudheen (2023) showed that no significant differences existed between males and females. Mujula's (2021) study, conducted among German consumers, found a significant difference between males and females. Given the complexities of diverse cultural backgrounds in South Africa, it would be interesting to see what this study would yield in the end about gender orientation. Concerning the *age* variable, a review of past literature also differed across countries. In Pakistan, it emerged that older consumers perceived social media to be a convenient tool for health-related brands (Ittefaq, Seo, Abwao & Baines, 2022). In Jordan, it was reported that younger consumers preferred Instagram and TikTok compared to other social media platforms (Al Zoubi, 2021). However, a study by Iqbal and Sainudheen (2023) among Iranian consumers found that Facebook was the most preferred platform, which was followed by Instagram. A study done in Nigeria by Igere (2022) found that younger consumers were addicted to social media. A study conducted in Iran did not find any significant differences between younger and older customers (Iqbal & Sainudheen, 2023). In India, it was found that the most dominant age group for online purchases was between 18 and 32 (Sharma & Parmar, 2018). The discussions highlighted that brand managers should segment their online content based on the age dimensions of the target market, although it remains to be seen which dominant age group is influential within South African retail banks. Among other variables, *population group* findings of past research are presented next. In the United States, it was found that young white (Caucasian) women were more influenced by social media promotions compared to their counterparts (Feng, Zheng & Ling, 2019). Concomitantly, the research further confirmed no significant differences between marital status and employment status regarding social media. It is interesting to note that a study done in the Western Province among South African consumers found that blacks were more likely to be influenced by social media adverts as compared to their white counterparts. It is still to be proven whether these findings would be confirmed in other provinces in South Africa, especially Gauteng, given the unique cultural diversities. The amount of time the consumers have spent with the organization seems to influence how they process information during decisions online. Duffett (2016) asserts that consumer experience level with a brand, especially on the internet, has an influence during the decision-making process. Another study by Duffett (2017) indicates that more experienced young consumers could not easily be misled as opposed to less experienced consumers online. In support of this, a study conducted by Duffett (2015) found that younger respondents that used Mxit for 1 year exhibited a higher degree of liking as opposed to respondents that used the platform for more than five years or more. The concept of brand engagement has ignited since the emergence of social media like Facebook, WhatsApp, Mxit, and Instagram (Gawuna & Dasuki 2022). Elgun and Kay (2023) perceive social media to create interactive space for companies to engage with brands since it is not limited by time or geographic boundaries. Ahmad et al. (2022) show that social media users are more likely to react favorably towards the brand post, especially when they are in a happy mood. Another study highlights that online shoppers endorse brands if they have already created an emotional bond and trust with that firm (Iqbal & Sainudheen 2023). Uladag, Adrljic and Omoruyi (2024) found that consumers actively engaged with the brand so long as they would be rewarded in return by the organization. A recent study by Nkosi (2024) reveals that storytelling and content created around customers have a positive relationship with brand loyalty. In conclusion, Tabrizi and Ibrahimli (2024) found that a study that analyzed consumers' posts linked to Apple, Chanel, Nike, Starbucks, and

Samsung found that favorable emotional posts repeatedly received higher engagement. According to Iqbal and Sainudheen (2023), loyalty is seen as a consistent consumer preference for making purchases of the same brand in certain products or services and includes a consumer's strong willingness to endorse the brand online. However, within the context of this study, it will be perceived as the positive attitudes expressed by consumers and eventually endorsed the banking services among peers across social media platforms. The next section focuses on the research paradigm of the study. This is due to the emergence of social media since it has extended traditional brand loyalty to the online environment through likes, shares, and comments (Benegas & Zanfardini 2023). Empirically, Nkosi (2024) found that social media influences brand loyalty, especially among the younger generation.

5. Research Approach

5.1. Research Paradigm

Research paradigm, according to Turin, Raihan and Chowdhury (2024), “comprises fundamental beliefs, assumptions, and ways of thinking that guide researchers in their work and studies.” Yong, Md Husin and Kamarudin (2021) categorise four different research paradigms, namely positivism, realism, critical theory, and interpretivism. The present study has adopted the positivist paradigm. Despite the research paradigm selected in the study, it will be affected by the following components, namely epistemology, ontology, and methodology, according to Yong, Md Husin and Kamarudin (2021).

5.2. Research Design

This study will adopt quantitative design. Ghanad (2023) suggests that quantitative research is used in the following instances, namely reasoning and logic, where the researcher relies on objectivity to collect data that will be later analysed numerically, and data analysis is done by means of tables, charts, figures, etc. Within the context of the present study, the generalised linear model (GLM) will be used to analyse the results of the study, where hypotheses will be tested to determine whether there are significant differences between the demographic influences and the manipulated dimensions, such as brand engagement and loyalty. Upon confirming or disconfirming the results of the present study, the researcher would make inferences to explain the logical reasoning behind the study results. This study was restricted to Generation X and Y individuals who have been using the banking services for more than two years across social media platforms. A sample size of 311 respondents was surveyed from four selected malls within the Gauteng Province. These malls were chosen due to the economic reasons and their proximity to various retail shops such as clothing, groceries, automobiles, and retail banks. Again, the Gauteng Province was chosen since it is perceived as the economic hub of South Africa.

5.3. Questionnaire Design

Three sections constituted questions contained in the study questionnaire. The first section was related to demographic variables, the subsequent section was based on how respondents were utilizing social media, and lastly, different sections on the research constructs in relation to brand engagement and loyalty were provided. In total, the instrument was composed of ten-point Likert scale items that were

related to “strongly disagree” to “strongly agree,” and the higher mean values were an indication of favourable attitudinal responses, although poor means or lower values were an indication of negative responses of respondents. The study instruments, particularly on loyalty, were adapted and revised from Severi and Nasermodela’s (2014) study. Among other things, the study instrument in relation to brand engagement was extracted and revised from research conducted by Solem and Pederson (2016).

5.4. Measurement Model

The validity and reliability of the study were evaluated using confirmatory factor analysis by means of SPSS. As such, Cronbach’s alpha (α) and composite reliability (CR) were assessed. From Table 1, the values between 0.805 and 0.938 indicated Cronbach’s alpha (α) and composite reliability ranged from 0.878 to 0.953. Based on the literature, scholars such as Fornell and Lacker (1981) and Hair, Anderson, Tatham and Black (1998) suggest that any value above 0.70 is considered appropriate. Therefore, this study was deemed to be consistent with this assumption.

Table 1. Confirmatory factor analysis

Research constructs		M	SD	Factor loadings	AVE	CR	α value
Brand Engagement	BE1	4.51	0.498	0.830	0.707	0.878	0.805
	BE2			0.937			
	BE3			0.745			
Loyalty	L1	4.66	0.499	0.864	0.801	0.953	0.938
	L2			0.905			
	L3			0.929			
	L4			0.892			
	L5			0.882			

Note: L = Loyalty = BE = Brand engagement

Moreover, convergent validity was achieved based on factor loadings and average variance extracted (AVE). Based on Table 1, the results show that average variance (AVE) ranged between 0.707 and 0.801. In addition, it emerged that factor loadings were ranging between 0.745 and 0.937. In line with the rule of thumb proposed by Fornell and Lacker (1981) of .50, this study was within the set parameters.

5.5. Data Collection

Data was collected from five selected malls within the Gauteng province using a private research firm. The fieldworkers relied on mall intercepts to collect data from the respective malls due to their capacity to gather data quickly whilst saving costs. In addition, self-administration was conducted since Gen X and Y were known to be academically literate. To maintain rigor and avoid potential bias, fieldworkers conducted the survey during the different days in the work whilst positioned at the different corners of the malls. Data was collected and strictly followed the ethical clearance guideline stipulated by the Vaal University of Technology, and the ethics reference number is stated here: FRECMS-22072020-043 20126344.

5.6. Data Analysis

The generalised linear model (GLM) was used to analyse the results of the current study. According to Muller (2004), the generalised linear model “assumes that the conditional expectation of Y (the dependent or response variable) is equal to a linear combination $X > \beta$, i.e. $E(Y | X) = X > \beta$ ”. Dobson and Barnett (2018) emphasise that the general linear model is used for normal linear models with any combination of categorical and continuous explanatory variables. Within the context of the current study, brand engagement and loyalty are used to assume the conditional expectations of Y, which are dependent variables and predicted by the X variable, which is denoted by these demographics’ variables, namely gender, age, population group, log-on frequency and bank length. Also, clarify how the GLM was applied (e.g., assumptions, model fit). The study made use of descriptive and explanatory analysis to explain the results of the study. The descriptive analysis was achieved through tables illustrated in the study (Refer to Tables 1 to 4). In addition, the explanatory analysis was achieved by testing the study hypotheses (refer to Tables 3 and 5).

Table 2. Descriptive statistics results

Variables	Categories	%
Gender	Male	47
	Female	53
Age	15-20	1.6
	21-25	4.2
	26-30	20.6
	31-35	25.1
	36-40	13.5
	41-45	16.4
	46-50	12.9
	51+	5.8
Population group	Black	64.0
	Coloured	9.6
	White	18.3
	Indian	7.7
	Asian	0.3
Log-on frequency	Several times a day	58.5
	Daily	31.2
	2-4 times a week	7.4
	Once a week	2.3
	2-4 times a month	0.3
	Once a month	0.3
Bank length	< 1 year	1.6
	1-5 years	15.8
	6-10 years	34.7
	> 10 years	47.9

5.6.1. Results

The GLM was used to determine whether there was a significant difference among dependent variables, namely brand engagement and loyalty and their respective independent variables, such as log-on frequency, gender, age, population group and bank length. Table 3 below illustrates the mean, standard errors and significant differences for each independent variable.

Table 3. Influence of demographic influences on brand engagement

	Brand engagement		
	M	SE	<i>p</i>
Log on frequency			
Several times a day	4.29	0.132	0.000**
Daily	4.28	0.134	
2-4 a week	4.07	0.161	
1 a week	3.73	0.217	
2-4 times a month	2.40	0.495	

*** Wald chi-square test showed a significant difference at $p < 0.001$

** Wald chi-square test showed a significant difference at $p < 0.01$

* Wald chi-square test showed a significant difference at $p < 0.05$

Furthermore, the study further used GLMs to show whether significant differences were applicable among brand engagement and their respective independent variables such as log-on frequency, gender, age, population group and bank length. To test the location of the independent variable, the study used the Bonferroni correction pairwise post to show the results that had significant differences (refer to Table 4). Considering the results displayed in Table 3, it reveals that there was a significant difference between log-on frequency and brand engagement.

Table 4. Influence of demographic factors on brand engagement

Independent variables	Brand engagement
Log-on frequency	0.000**
Gender	0.565
Age	0.053
Population group	0.892
Bank length	0.144

*** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

The significant differences between loyalty and demographics (log-on frequency, gender, age, population group and bank length) were measured using GLMs. The results of the independent variables with significant differences are shown in Table 4, including their means and standard errors. Moreover, the study further tested the location of the independent variables and their significant differences through the Bonferroni correction pairwise post hoc test (refer to Table 5). From Table 5, the results of the GLM showed that significant differences featured between log-on frequency, bank length and loyalty. Unfortunately, no significant differences were confirmed between gender, age and population group.

Table 5. Influence of demographic influences on loyalty (BRL)

	Loyalty				Loyalty		
	M	SE	<i>p</i>		M	SE	<i>p</i>
Log on frequency				Bank length			
Several times a day	4.17	0.131	0.009**	< 1 year	3.38	0.255	0.001**
Daily	4.15	0.133		1 - 5 years	3.94	0.178	

2-4 a week	4.13	0.160		6 - 10 years	4.21	0.176	
1 a week	3.52	0.216		> 10 years	4.12	0.168	

*** Wald chi-square test showed a significant difference at $p < 0.001$

** Wald chi-square test showed a significant difference at $p < 0.01$

* Wald chi-square test showed a significant difference at $p < 0.05$

Table 6. Influence of demographic factors on loyalty

Independent variables	Loyalty
Log-on frequency	0.009*
Log-on duration	0.537
Gender	0.683
Age	0.082
Population group	0.054
Bank length	0.001*

*** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

6. Discussion of the Results

The aim of this study is to determine whether consumer demographics such as log-on frequency, gender, age, population group and bank length do have significant differences on brand engagement and loyalty. The results of the study highlight that brand engagement has a significant difference regarding log-on frequency, but there were no significant relationships found between brand engagement and gender, age or population group. Again, there were significant differences found between loyalty and log-on frequency, as well as bank length, although, no significant relationship was found between demographic factors, such as gender, age and population group. A detailed discussion of the study findings is presented in the next section.

6.1. Brand Engagement and Log-on Frequency

Brand engagement ($p < 0.001$): Respondents who logged onto social media several times a day ($M=4.29$, $SE=0.132$), daily ($M=4.28$, $SE=0.134$), and two to four times a week ($M=4.07$, $SE=0.161$) showed more favourable significant Brand engagement sentiment compared to those who logged on once a week ($M=3.73$, $SE=0.027$), including those who logged on two to four times a month ($M=2.40$, $SE=0.495$). Such findings confirm that there is a relationship between Brand engagement and log-on frequency across social media platforms pertaining to the retail banking services in South Africa. This highlights that banking customers who log on to social media regularly are actively engaging with the bank content.

The findings of the present study are in line with previous research studies. For instance, a study by Duffett (2016) found that South African Generation Y who logged on frequently demonstrated a positive cognitive response towards Mxit as compared to those who logged on less frequently. A study conducted by Barrera-Verdugo and Villarroel-Villarroel (2022) found that exposure to social media content is determined by the environment and influence how the users would be perceived by others.

This implies that if brand managers of retail banks promote content on social media, users who are mostly on social media will be actively engaged with it, especially if it stimulates them emotionally.

6.2. Loyalty and Log-on Frequency

Loyalty ($p < 0.01$): The users of social media who mostly logged on several times a day ($M=4.17$, $SE=0.131$) yielded higher loyalty levels as compared to the users who logged on once a week ($M=3.52$, $SE=0.216$). This finding shows a relationship between loyalty and log-on frequency, especially within the context of the South African retail banks on social media. This indicates that most respondents who spend most of their time on social media are more likely to endorse any banking-related promotions among their peers. For example, this can be done by expressing their loyalty towards the banking services through love emojis.

This study is consistent with other past research studies. For example, a study by Woodward, McGettrick, Dick, Ali and Teeters (2024) has found that respondents spent several hours on social media per day. An early study by Duffett (2015) found that Generation Y users who logged on to Mxit more frequently showed a favourable affective attitude towards the brand promotions on this platform. Concomitantly, this study observed that social media users who spend more time on social media are more likely to purchase online content. However, Mufadhhol, Tutupoho, Nanulaita, de Bell and Prabowo (2024) advised that the quality and relevance of contents created by brand managers do play a significant role in influencing posting frequency, leading to loyalty across social media platforms. This implies that if brand managers of retail banks post appealing content that reflects the persona of their social media users, eventually they will recommend the banking services to their friends and family.

6.3. Loyalty and Bank Length

Loyalty ($* p < 0.01$): Respondents who had used social media for more than 10 years ($M=412$, $SE=1.68$) showed increased levels of loyalty as opposed to respondents who had used social media for at least one year ($M=338$, $SE=0.255$). The result of the study suggests that those respondents who stayed longer with the banks are more likely to endorse banking services on social media.

Interestingly, a study conducted by Duffett (2015) showed that the Millennials who had used Mxit for at least one year showed a cheerful outlook towards the platform as compared to those who used it for over five years. The study further highlighted that the level of experience played a significant role in online purchases, since most experienced consumers showed negative attitudes towards Mxit (Duffett, 2015).

In contrasting views, a study conducted by Annisty and Agustina (2020) revealed that the duration of social media use has no effect on how users would engage in social media, emotionally or not. This implies that the brand managers of local retail banks should direct their brand messages to consumers who have been with the banks much longer and further incentivise them to endorse their brands to others across the social media platforms.

7. Conclusion and Implications of the Study

The study was aimed at investigating the influence of demographics on brand engagement and loyalty in South African retail banks from the social media perspective. This study concludes that log-on frequency significantly influences both brand engagement and brand loyalty and that bank length significantly affect brand loyalty. The major findings of the study highlight that log-on frequency has a significant effect on brand engagement. This signifies that the consumers who frequently logged on to social media would actively engage with the banking services as opposed to consumers who hardly ever logged on to social media.

Additionally, the findings further show that log-on frequency and bank length have significant differences on loyalty. This signifies that consumers who logged on regularly on to social media would mostly endorse banking services among peers as compared to consumers who barely logged on to social media. It further implies that those who are resolute with the bank would advocate for the banks and remain committed to the brands even during crises.

The study did not find any significant relationship between gender and brand engagement, as well as loyalty. This signifies that the level of engagement or loyalty level is not influenced by gender. This implies that any brand content posted on social media regarding banking services could stimulate positive engagement and enhance loyalty among both males and females.

The study findings found that there was no significant relationship between age and brand engagement, including loyalty. This signifies that the brand content in relation to banking services on social media is not perceived based on age. Moreover, it implies that any creative brand post could increase participation level, thereby reinforcing electronic word-of-mouth among banking customers of different age groups. The findings have shown that no significant relationship existed between population group and brand engagement and loyalty. This signifies that race is not a major factor in determining the involvement level or degree of loyalty towards banking services on social media. Therefore, this implies that if banks broadcast favourable brand posts on social media, it is likely to capture attention across different racial groups at large.

It could therefore be concluded that by investing more resources in the latest technology, with the view to understand the buying preferences and taste of the heavy user, eventually this would be able to assist banks in directing the brand contents at the right audience at the right time. By establishing buying motives of loyal customers, especially those who have been with the bank longer, the brand experts would be capacitated to develop the appropriate loyalty program, which could appeal to them. In doing so, it will encourage frequent users of social media content to promote the banking services, especially via social media platforms, among light users and potential customers of the banks. The banks could further use AI mechanisms to track the consumption behaviour and loyalty levels of consumers towards banking services on social media, thereby communicating with them accordingly.

Theoretically, the study explores under-researched demographic variables (log-on frequency and bank length) in the South African banking context, which is novel. This study will serve as a reference point, particularly within the retail banks in South Africa, in understanding segmentation from a social media perspective.

8. Limitations and Future Research Opportunities

Despite the theoretical and practical contributions discussed in the study, unfortunately, the present study had some limitations that emerged. This study collected data from four restricted malls in the Gauteng Province, yet South Africa has eight more provinces with other bigger malls. I therefore suggest that the study be replicated in other malls from respective provinces especially rural areas for comparative purposes.

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