

**The Effect of Social Media Influencers'  
Communications on Generation-Z  
Towards e-Banking**

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**The Effect of Social Media Influencers'  
Communications on Generation-Z  
Towards e-Banking**

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## **Abstract**

In the past few years, expenditure on influencer marketing communications has grown exponentially worldwide on various fields as consumption, fashion, lately finance and banking industry (Loua and Yuan, 2019).

This research is a netnographic reflective study to measure the power of influencer marketing communication on generation Z who are known as the digital native generation.

The study explores how influencing communications has change their culture, financial habits and ideologies to e-payment banking solution instead of classical cash methods of payment.

The research evaluates the best practice for influencing communication plus highlighting the credibility factors and its direct effect on enriching brand perceptions, maximize customers' awareness, loyalty, and convincing the purchasing methods of generation Z to be shifted to e-payment solutions.

The research fills a gap by conducting the study on Egyptian Generation Z and in application on two cases study

banks operating in the Egyptian market who are the firsts to utilize the influencers communications. This will pave the way for more brands and banks to leverage from this effective communications method of reaching and attaining consumers. In addition to further studies and research tackling the influencing communications.

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## **Introduction**

Covid-19 pandemic established a new milestone in the global economy accelerating digital transformation which is reflected on the growth of FinTech, artificial intelligence and machine learning, business investment and massive customers' demand towards digital applications and usages (**Majerova 2021**).

Communications was one of the battle yards that witness tremendous changes shifting traditional communications methods to digital methods which destroys theories like; mass message to be replaced by personalize message, leaders of public opinion to be replaced by influencers' communication and others.

In the past few years, expenditure on Instagram social media influencers' communication has grown exponentially worldwide on various fields as; consumptions, fashion, lately financials and banking industry.

Although there is no accurate statistics nor sufficient studies on the amount of money invested in marketing communications industry utilizing influencers in the Egyptian market especially in the banking field, yet this phenomenon is flourishing and lately two of the well-known

banks in Egypt start their influencers' campaigns promoting online banking and innovative e-payment solution.

According to the American Chamber of Commerce in Egypt, the evolution of Influencers Marketing Agencies started in 2016 by Julian Nabil who is a social media influencer as well as owner of the marketing agency.

### **Relevance and Important**

This study is considered one of the firsts to explore the successful impact of social media influencers on Egyptian Generation Z purchasing methods.

Since social media is rising tremendously to reach 2.9 billion users on Facebook (**Baseera, 2022**) and 2 billion users on Instagram worldwide (**websiterating, 2022**). Consequently, the need to such a research is vital;

- To measure influencers' impact on generation Z, aiming to reach the best performance which will guide marketers and communications professionals in the future.
- Creating influencers index which will assist marketers and communication professionals in matching the best influencer with the suited product/service to reach the ultimate effectiveness for both the brand and the target audience.

Discussing this phenomenon will lead us to discuss analytically and test the success performance of two well-known Egyptian influencers pointing out to cultural changes that happened in the Egyptian community especially among generation Z and how communications professional and marketers have leverage from these effective tools towards promoting smart banking solutions and spreading financial education.

## **Chapter One**

Chapter one gives the reader a literature overview on Marketing communications; definition, objectives, tools and factors affecting its success in comparison with traditional communications mechanism. It will provide the reader with an overview on digitalization era and smart banking solutions highlighting their advantages. Moreover, the chapter will discuss three major circumstances which accelerate the spreading of digital culture in Egypt. Finally, the chapter will define generation Z, specify their age group, common characteristic, culture and reasons to be nominated as digital natives and how this acceleration being affected by influencers communications.

### **Marketing Communications definition**

The term marketing communications defined by Keller in 2001 as; the means used to inform, persuade, and remind customers of the institutions' brand and product offered directly or indirectly.

Communication, is one of the most humanly activities that is defined by Holm (2006) as a process of transaction between two parties exchanging symbols intentionally sharing meaningful messages in an understandable way **(Anderson 2001)**.

In 2002, Griffin defines marketing as the total actions of buying and selling in a market by which the ownership of a product or service affect his customers by advertising and promoting. Institutions use marketing as a method for changing or affecting customers’ perceptions persuade them to adopt the product and/or service using easily messages (**Hanninen and Karjaluoto 2017**) through the following mechanism highlighted in figure 1 by (**Keller, 2001**).

- |  |  |
|--|--|
| 1. Media Advertising                           | 5. Trade Promotions                    |
| - TV   | - Trade deals & buying allowances      |
| - Radio  | - Point-of-purchase display allowances |
| - Newspaper                                    | - Push money                           |
| - Magazines                                    | - Contests and dealer incentives       |
| 2. Direct Response and Interactive Advertising | - Training programs                    |
| - Mail   | - Trade shows                          |
| - Telephone                                    | - Cooperative advertising              |
| - Broadcast media                              | 6. Consumer Promotions                 |
| - Print media                                  | - Samples                              |
| - Computer-related                             | - Coupons                              |
| 3. Place Advertising                           | - Premiums                             |
| - Bulletins                                    | - Refunds/rebates                      |
| - Billboards                                   | - Contests/sweepstakes                 |
| - Posters                                      | - Bonus packs                          |
| - Cinema                                       | - Price-offs                           |
| - Transit                                      | 7. Event Marketing and Sponsorship     |
| 4. Point-of-Purchase Advertising               | - Sports                               |
| - Shelf talkers                                | - Arts                                 |
| - Aisle markers                                | - Entertainment                        |
| - Shopping cart ads                            | - Fairs and festivals                  |
| - In-store radio or TV                         | - Cause-related                        |
|  | 8. Publicity and Public Relations      |
|  | 9. Personal Selling                    |

Figure(1)

Contemporary, social media platforms mainly Facebook and Instagram stand in a different zone from the classical

“promotional mix” communications, brand awareness, marketing and sales activities. These platforms are playing a fundamental role in changing the mindset of audiences. They were able to penetrate successfully into generation Z and become vital source for knowledge, communications, interaction, finance, purchase and entertainment (**Hashem 2021**).

Communications experts, marketers and advertising professional are forced to shift their communications execution from mass messages into personalize messages where individual is the fundamental aspect for communications empowering the two-ways communications (**Anderson, 2001**).

Investing in traditional media as; Television, Radio, printer material, outdoors and printed media are no longer the sole successful communications method to reach target audiences especially youth segment. Online advertising, bloggings and influencing become the powerful mechanism for brand awareness, customers’ decision, awareness and loyalty.

The communicated message techniques, regarding both the content and the production were changes into more

visualizing, less wording with more focus on customer's behavior and consumption intentions.

## **Marketing Communications Objectives**

The general aim of marketing communications is achieving customers' needs valuing their feedbacks and attain institutions' marketing objectives, maximize its market share and increased sales through influencing consumers' purchase intention, brand loyalty and rising brand awareness (**Hoey, 1998**).

The major objective of this research is to discuss influencers' communications phenomenon and its impact on generation Z purchasing decision using e-payment solutions. This will lead us to discuss analytically and test the success performance of two well-known Egyptian influencers in communicating digital banking solutions pointing out to cultural, habitual and ideological changes that happened in the Egyptian community especially among generation Z and how communications professionals have leverage from these effective tools towards financial inclusion, spreading financial education and promoting e-payment banking solutions.

## **Generation Z**

Generation Z are known as Zoomers, age from 15-21. They are digital natives who grow up with full access to internet and portable digital technology, spending more time on electronic devices and less time in reading books **(Wikipedia)**.

## **Digital Banking Overview**

Digital banking is a contemporary shift to deliver banking services from its classical form to online delivery and consumption. Digital banking is an end-to-end solution which involves high level of automation process and web-based services **(Wikipedia)**.

The earliest form of digital banking starts in 1960 with the advent of ATMs and cards. In 1980, digital connection starts to connect retailers with suppliers and customers. This develops the needs for early online catalogues that pave the way for software systems. In 1999 internet become widely available along with smart phones popularity usage, online banking starts to take over as the new norms especially after covid-19 **(Wikipedia)**.

## **Digital Banking in Egypt**

Egypt witnesses mega changes towards digital transformation since 2018. Egypt is a huge market in the Middle East with over than 100 million populations. 60% of the Egyptian population are youth announced by The Egyptian Ministry of Planning (**Masrawy 2018**).

After Covid-19 pandemic, the banking sector has witnessed a severe movement towards digital transformation. Banks invest huge amount of resources (human, technology and money) in developing its information technology infrastructure that allow the upgrading of digital application, solutions and services (**El Watan, 2021**). In addition to developing human resources capabilities to meet the digital transformation era.

In parallel, customers were forced to shift their banking consumptions into digital applications and e-payment solutions in order to adopt with the new norms of safety precautions and money transitional channels (**El Ahram 2020**).

This culture shift towards digitalization was confirmed by a study issued on El Ahram newspaper 2020, based on MasterCard company report. The study stated that 72% of

the Egyptian community were transferred into digital purchasing and online consumption in all means of lives as; food and neutrinos, textiles, fashion, outing, paying bills, traveling, etc. As a result, the demand for e-payment and digital banking solution is growing tremendously in Egypt.

### **Three Circumstances for Social Media influencers Communications Flourishment**

Hashem 2021, identifies three major circumstances that lead to the flourishing of social media influencers worldwide which are;

**First**, the economic circumstances where digital communications become the new trend and norms leaving behind the traditional communication.

Influencers provide successful outcomes for the marketing communications campaigns at a low cost in-comparison with other traditional mediums as television, outdoors, radio and press advertisement (**Weidmann and Metten, 2020**).

**Second**, the psychologically circumstances where social media influencers have got a serious of characteristics that encourage their quick effectiveness among their target audiences. Their personal experience, qualification and

interactive networks enable them to directly connected, deliver and reach their target segment successfully.

In- parallel, consumers follow influencers voluntarily on social media. Social interaction is a powerful and effective mechanism which explain how adolescents acquire cognition and behavior from their social influencers (**Folkvord & Bruijne, 2020**).

Moreover, these platforms allow users to generate content by sharing text, audio, image, and video posts on a variety of topics (**Coco and Eckert, 2020**). Social media platforms allow “freedom of expression” theory highlighted in Maslow’s hierarchy of needs as the second level of human needs (**Hashem 2021**) highlighted in figure (2) (**Hopper, 2020**)

Orange - Stay Safe 3:23 PM 94%

ThoughtCo.

# Maslow's Hierarchy of Needs Explained

SHARE FLIP EMAIL



Maslow's hierarchy of needs

Plateresca / Getty Images

By Elizabeth Hopper  
Updated on February 24, 2020

Maslow's hierarchy of needs is a theory by Abraham Maslow, which puts forward that people are

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Figure(2)

In addition, to competitiveness analysis which is a great value to marketers as they are able to observe competitors market performance, institutions market-share and means to developing it (Loua and Yuan, 2019).

**Third**, the culture circumstances where generation Z consider influencers as the main source for knowledge and education leaving behind classical sources of information (Chetioui, Benlafqih, and Lebdaoui, 2020).

# **Chapter Two**

## **Social Media Influencer's Overview**

This chapter gives an overview of social media marketing communications. It discusses firstly, social media definition and the differentiation between social networking sites and web 2.0 as innovative mediums for communications. Second, it covers the important role played by social media in the marketing communications field through defining social media and listing its advantages towards both the audiences and the institutions' brands in comparison with the tradition media. Third, the chapter presents the general requirement for effective social media influencers and classifies them into tangible and intangible factors which affect their success. Fourth, chapter two compares between traditional type of celebrities and social media influencers who are defined as micro-celebrities. Finally, the chapter tries to analysis and explain the institutions communications strategies and objectives shifting towards utilizing influencers.

## **Social Media Definition and Forms**

The rapid explosion of social media phenomenon in the 21st century has made social media the main medium for communications that enables common people to express

their beliefs, ideas, attributes and behavior in a completely innovative way (**Neti, 2011; Saravanakumar and Suganthalakshmi, 2012**).

### **Social Media Definition**

“Social Media” meaning deprived from two words, first, “Social” means human interactions with each other or with the community, while “Media” implies the advertising communications of ideas, information, message, theme and visuals. Together the word “social media” represents the publication platforms used as a medium to enable interpersonal interactions between individuals in the community (**Neti, 2011**).

“Social Media” has got a vital feature which is the two-ways-communication conducted online using different platforms. This feature grand its users a golden opportunity to perform the “free-of-expression” where they can freely interact together, collaborate, and share content of information and opinions without any type of restriction or limitation (**Kim and Ko, 2010**).

Later on, social media was defined by Constantinides (2014) as the media created using highly accessible and shareable publishing techniques to enable, support human social

interaction and engagement in peer-to-peer dialogs through social networking and web-based 2.0 technology (**Milewicz and Saxby, 2013**).

From user's perception, social media possess five fundamental privileges' which are; entertainment, socializing and interaction, customization, e-word-of-mouth and stylish and innovation (**Kim and Ko, 2010**).

Although Social Media, Social Networking Sites, and Web 2.0 are very close terms which are used interchangeably, yet they have different definitions;

A- **Web 2.0** is defined as the collection of applications that enable interactivity and facilitate the creation and sharing of users'-generated ideas, information, knowledge and generally innovative the promoting of content to enhance the experiences, collaborations, knowledge and market power of its users efficiently (**Constantinides, 2014**).

B- Whereas **Social Networking Sites** are defined as medium to connect and allow each individual to create his/her public or semi-public profile within the site system (**Ebrahim, 2019**). These sites allow individuals to present themselves and to establish and maintain connections with other people through social media.

Social network sites are not just new ways of connecting people but also, they are a meeting point to build interpersonal relationships among its users, in a way that mixes social networks with their daily lives connecting their real personalities with their online profiles (**Kayode, Zamzami and Olowolayemo, 2012**). It applies the “Wisdom of Crowds” which connect people through their own collaboration and interactive behavior (**Neti, 2011**).

### **Forms of Social Media Communications**

Social media has introduced many forms of communications as: (**Hashem 2021**)

- **Weblogs;** is a log of the website performed on a diary style site where the author refers to other links on several websites in which he/she finds it of a social beneficial to other followers/audiences. It is a form of journalism which transmits the information and published on the web platform (**Perrone 2004**).
- **Microblogging;** is a short content that combines between production of videos or visuals along with text message designed for quick audiences’ interactions (**www.spoutsocial.com**).

- **Social Blogs and Social Bookmarking;** is the process of tagging a website page with inserting links to facilitate for followers/audiences to visit it again anytime later. One of the important features that affects microblogging popularity is the bookmarking advantage where it easiness the accessibility of the mentioned link anytime from any location by making these links listed on top of the chosen links (**Arens 2019**).
- **Podcasts;** is an audio program which resemble the normal radio show. It provides its audience with the accessibility to repeat or replay the show again anytime and anywhere (**Khan 2020**).
- **Ratings;** is the classification of social media platforms status through measuring many variables as number of followers, number of reaches and reviews ...etc. It is conducted on regular monthly based on the active users of the platform. Rating is important for communications professionals and marketers as it provides them with the analytical information to measure the brand market share and optimize its competitiveness (**Lua 2022**).

However, the most worldwide popular eight form of social media platforms are Facebook, Instagram, LinkedIn and Twitter. In addition to media-sharing sites based on internet

or mobile-based such as You-tube and Myspace, (Saravanakumar and Suganthalakshmi, 2012; Neti, 2011; Kayode, Zamzami and Olowolayemo, 2012).

## **Social Media as Marketing Communications;**

### **Definition and Objectives**

Although, social media is a socializing medium, yet, over than 90% of daily businesses are conducted through different social media platforms nowadays. Institutions utilize social media platforms in promoting their brand and in e-commerce activities like selling products and/or services (Neti, 2011; Irshad, Ahmad and Malik, 2020).

### **Advantages of Social Media**

Social Media is the new “buzz” of marketing communications as it succeeds to achieve seven advantages for brands equity as well as five competences for customers which are;

## **A- For Companies:**

**First**, social media combines technology and social interaction. It has become very attractive for marketers in businesses (**Neti, 2011**) it represents a golden opportunity for all brands to connect with their existing and potential customers without any restrictions of; time, location, or channel. Thus, converting their communications from the traditional one-way communications to an interactive two-way communications (**Kim and Ko, 2010**).

**Second**, social media helps marketers and communications professionals to gather information from customers on regular bases without any restrictions. This information is of highly important to measure, analysis and develop product and or/service.

The data most commonly received are; direct questions, customers' suggestions, monitoring customer-to-customer interaction on social media. Thus, they could analysis quickly and easily the brand competitiveness in the market and determine customers' requirements to work on, aiming to maximize their market share and brand equity (**Milewicz and Saxby, 2013**).

**Third,** it helps businesses to tap into the wisdom of consumers by sharing knowledge and expertise thus increasing customers' engagement.

**Fourth,** business also use social media to reduce costs by decreasing staff numbers and increase the probability of revenue generation. As a result, global companies have taken social media as a marketing platform to further empower their advertising campaigns through social media marketing (**Neti, 2011**).

**Fifth,** social media allow for an out-bound marketing communications such as advertising and public relations activities, sharing updates about products and/or services, responding to customer's questions and image-invoking media like videos (**Milewicz and Saxby, 2013**).

**Six,** it helps marketers to identify different group leaders (influencers) in various communities and challenge them to become their own market/and or sales-person either free or sponsored. This helps the brand to have a greater exposure and increased its subscribers online.

**Seven,** social media is cost effective in comparison to the traditional communications tools, activities and channels. Therefore, institutions prefer to utilize social media

platforms and influencers to deepen their customer's engagement, behavior and perceptions (**Neti, 2011**).

## **B- For Customers**

**First**, social media enriches customers' interactions through referrals and transactions (**Neti, 2011**) as they represent target consumers' decision journey (**Saravanakumar and Suganthalakshmi, 2012**).

**Second**, it allows the e-world-of-mouth communications which is recognized as the most influential interactions among customers. It helps to reduce the uncertainty of marketing communications which affects customers' behaviors and perception (**Milewicz and Saxby, 2013**).

**Third**, social media platforms have changed the structural power of the marketplace. It opens the gate for a new sophisticated customer to appear. This type of customer possesses new tactics in their purchasing behavioral. They use social media to compare prices, find alternatives, review products and services, as well as, searching for other customer's experiences and perception (**Constantinides, 2014**).

**Fourth**, it allows and encourages customers to evaluate and insert their opinion openly as a sort of freedom-of-expression performances (**Constantinides, 2014**).

**Fifth**, social media applies 3D communications or after-effect-evaluation of the products and/or services. Allowing institutions to listen to their customers' problems, suggestions, requirement and work on development schemes (**Constantinides, 2014**).

### **Social Media Influencers Definition**

Social media influencers are people who is able to build a number of an online audiences / subscribers / followers, from food to fashion sharing their opinions among their fans and expecting audiences' feedback and interaction (**Enke 2019**).

Influencers of the social media are recognized as micro-celebrities or a trendy (modern) substitution to the traditional role models and opinion leaders. These influencers perform innovative preferred communications method with their audiences/ subscriber and followings (**Pick, 2020**).

Wiedmann and Mettenheim (2020) defined influencers marketing as an innovative marketing communications strategy and mechanism utilizing the social media influencer's fame.

Influencer marketing communications empowers these opinion leaders to share their experiences and knowledge on different types of brands allowing marketers to critically analysis and plan through accessing to the numbers of influencers likes, comments, views, posts and feedbacks on the products / and or services (**Chetioui, Benlafqih, and Lebdaoui, 2020**).

### **Social Media Influencers Advantages/**

#### **Why it is preferred than traditional communication?**

Influencer marketing communications on social media can create up to 11 times more return on investment than the traditional advertising or communications channels do (**Chetioui, Benlafqih, and Lebdaoui, 2020**).

The main reason is that social media platforms provide users with the privileges of exclusively generate contents for social interact with their customers. This content is perceived as more trusted to consumers than institutions' traditional advertising or public relations activities

**(Ebrahim, 2019).** Also, a brand using influencers' marketing gains the reach and visibility of the influencer's audiences/ subscribers and followers as they expose them to the brand's products or services **(Wiedmann and Mettenheim, 2020).**

Social media influencers create preferable content for institutions' marketers as they target the younger age customers effectively that are traditionally very hard to reach with other tradition channels **(Pick, 2020).**

Influencers are identified among their audiences/followers or subscribers for being realistic and reliable. Consequently, they are able to achieve higher purchase intention on the brands' products/services. As they seem more approachable and compelling to consumers creating a deeper intimate connection with them **(Jin, Muqaddam, and Ryu, 2019).**

Therefore, more and more companies and institutions in various fields are turning towards adopting influencers communications strategies and mechanism as mainstream channel of marketing **(Jin, Muqaddam and Ryu, 2019).**

This research will discuss two of the well-known banks in Egypt who have shifted their communications strategies to include influencers communications especially when they market e-payment and digital solutions targeting generation Z. In comparison to the tradition “promotional mix” communications (**shown in figure (1) p. 16**) to create brand awareness, marketing and sales activities and brand loyalty.

### **Influencer’s Marketing Communication Disadvantages;**

Although social media primary goal is rarely commercial, yet;

- Some of the consumers may feel annoyed or angered by the promotional message in the content they experience and expressing this in publicly comments which may create a “**backlash**” on the brand marketed (**Stubb, Nystrom, and Colliander, 2019**).
- In addition to the effect of virtue-credibility lacking of the chosen influencer to endorse the marketing campaign as he/she fail to capture the audience’s trust thus affect their purchase intention (**Wiedmann and Mettenheim, 2020**).

## **Social Media Influencers' Marketing Overview**

Social media influencers are recognized as “Tastemakers” with the trust and credibility to other users or audiences in one or several niches through their regular activities such as creating video-content (**Stubb, Nystrom and Colliander, 2019; Jin, Muqaddam and Ryu, 2019**).

Social media is made up of social network sites that allow users-to generate content such as Facebook, Twitter, Hi5, MySpace, Instagram, and others (**Neti, 2011**). As a result, social media platforms enrich consumers' role to an outsourcing informative to the brand.

Consequently, it is becoming very challenging to any institution to advertise for their brand using social media influencers (**Milewicx and Saxby, 2013**). This is defined to be the new customers job under the name of “Co-Creation” where customer performs the informative and engagement role along with the brand (**Stubb, Nystrom and Colliander, 2019**).

According to Stubb (2019), “Co-Creation” is the process of collaborating with customers and paying them to test, review and promote new products. It is a new form of sponsored content where an influencer creates and publishes

a product recommendation, a post or story on social media sites and receives compensation from the sponsored brand.

Institutions come to the importance of “Co-Creation” where as they utilize consumer’s social media potential as a marketing communications tool to promote and review products which made full recognition to social media influencer’s marketing (**Stubb, Nystrom and Colliander, 2019; Chetioui, Benlafqih and Lebdaoui, 2020**).

Influencers play “Co-Creation” role by creating valuable content to be followed by a large number of audience/users on social media platforms (**Wiedmann and Mettenheim, 2020**). Furthermore, influencers share regularly their daily life activities, skills, opinions, recommendations, expertise, and experiences (**Chetioui, Benlafqih and Lebdaoui, 2020**).

“Co-Creation” is profitable for both institutions and customers as this collaboration creates new business models where customers become active partners with brands’ organization (**Constantinides, 2014**).

## **Influencers is a Full Time Job**

Social media influencers share their lives experience in the form of bloggings; content writings or visual narratives while engaging with their followers/ audience in both physical and digital spaces using their gained followings to earn money by advertising on personal blogs or social media posts and stories and/or attending events (**Jin, Muqaddam and Ryu, 2019**). These monetary payments as compensations for social influencer's work are explained by being a full-time job with income (**Stubb, Nystrom and Colliander, 2019**).

## **Comparison Between Traditional Celebrities and Social Media Influencers**

Social Media Influencer's marketing communications is an innovative form of group leaders or celebrities' influential performances on the public. Comparing between Traditional celebrities and social media influencers identifies some common and different features:

### **Common features:**

- Both of them have got a large number of audiences who believe in their credibility and effectiveness (Wiedmann and Mettenheim, 2020; Jin, Muqaddam and Ryu, 2019).
- Both of them expected a direct or indirect engagement with their audiences which can make any promotional campaign successful (Hisham, 2022).

### **On The Other Hand, The Difference Between Them are;**

**A- Generic Differences;** Although traditional celebrities gain fame from their talents in sports, music, art or others, whereas; social media influencers are popular due to their openness in sharing and engaging with their audiences, yet they are still lagging behind traditional celebrities' fame (**Hishem 2022**).

**B- Technical Differences;** Celebrity endorsements to a sponsored products /and or services of a brand that may appear as a shallow form of endorsement. Whereas influencers endorsements in posts and stories can be sponsored or not.

Sponsored influencers endorsements are mainly focused on the advantages of the products/ and or services only. While non-sponsored influencer endorsements show his/her true self authentically and creatively expressing the pros and cons of a product or services (**Wiedmann and Mettenheim, 2020; Jin, Muqaddam and Ryu, 2019**).

### **Social Media Influencers' Criteria of Choice**

There are several measuring techniques to test the influencers' success in delivering the marketing campaign pre-determined goals. Nevertheless, Rees-Robert in 2020 had pointed out to three major techniques which help brands to measure the value of the influencers, their image and whether influencers deserved their demanded monetary value.

- A- Brands may correlate the success of the influencer's campaign with the number of engagement, likes and comments on the stories and/or posts.
- B- It may correlate the influencer's campaign success with sales percentages and its economic impacts especially the brands who adopt the e-commerce/e-shop selling.

## **e-Commerce / e-Shop**

It is buying and selling goods or services over internet using computers, laptops or smart phones. It operates in different market as business-to-business, business-to-customer, customer-to-customer and customer-to-business **(Bloomenthal, 2022)**. The e-commerce reached 2.2 billion dollars in 2020 worldwide and expected to increase tremendously growth of 25% in 2022 **(Assy, 2022)**.

C- Finally, brands may measure the success of the influencer's campaign with the click-through rate by tracking the number of users clicking "subscribe" or "follow" following the campaign release.

To ensure success of institution's marketing communications campaign, it should take care of the commentary section of the marketed user-generated content.

As a result, brands should choose influencers based on the degree of matching between the brand's identity and the influencer/ bloggers' writings, content, style, credibility and popularity as a criteria of choice.

In addition to the numerical requirements as the numbers of followers, retweets or page ranks (**Pick, 2020; Wiedmann and Mettenheim, 2020**) there are “Influencer agencies” who are companies that find the right influencers for their intended future campaign and negotiate contracts (**Woods, 2016**).

## **Social Media Influencers Classification**

Selecting the best social media influencers affects positively on brands equity. This classification is based on tangible and intangible variables;

A- **Tangible Variables**; social media influencers have three categories;

- Micro-influencers are those who have a number of following ranging from 10,000 to 150,000.
- Mid-To-Top-Tier influencers – who have more than 150,000 followers
- Micro-influencers – who have less than 150,000 followers (**Hashem, 2022**). Micro-influencers are considered the strategic priority in social media influencers marketing communications. They are extremely popular influencers. Their influence negative/positive affect consumer’s perceptions (**Pick, 2020; Wiedmann and Mettenheim, 2020**)

**B- Intangible Variables** – based on the credibility models factors which affect the success of social media influencers marketing in delivering the marketing communications objectives (**Hashem, 2022**).

### **Credibility Model**

Source of credibility is considered a fundamental factor for the success of influencers. This depends on the influencer’s digital persona; brand built by their own efforts (**Jin, Muqaddam and Ryu, 2018**).

Credibility is defined as the degree to which information is considered efficient, knowledgeable and trusted by the receiver (**Liu and Fang, 2020**).

The source “Credibility Model” was created by Hovland in 1982 and further explained by Ohanian in 1990 as to analyze the source’s effects on the consumer’s attitudes towards advertising efforts of products and their purchase intentions, consumption, and evaluation behavior (**Weidmann and Mettenheim, 2020; Pick, 2020**).

The effectiveness of influencer's endorsement to a brand is measured through the source credibility model (**Chopra, Avhad and Jaju, 2021**) that is divided into; trustworthiness, expertise, attractiveness, and interactivity (**Wiedmann and Mettenheim, 2020**).

**A- Trustworthiness** - Trust is a very important factor in influencing consumer's purchase intention (**Irshad, Ahmad and Malik, 2020**). In an online environment, trust increases a person's confidence among his/her connections (**Ebrahim, 2019**).

Trust replaces the face-to-face interaction experiences as it moves away any uncertain feelings regarding an online purchase decision replacing it with favorable ones of a prospective need met by the product (**Irshad, Ahmad and Malik, 2020**).

Trust makes consumers feel an intimate relationship with influencers and the brand. This makes consumers tolerate price increases and even have future purchase intentions (**Chopra, Avhad and Jaju, 2021**).

Trust can also be defined as customers' tendency to believe in the brand's ability to satisfy their needs and want as promised in communications media channels (**Kim and Ko, 2010**).

Trustworthy influencers refer to how honest and reliable they are perceived by their audiences (**Jin, Muqaddam and Ryu, 2018**). This affects customers behavioral intentions (**Ebrahim, 2019**). The more trustworthy the online endorser appeal, the better perception the consumers will have on the products /or services.

**B- Expertise** - The definition of expertise is the message's sender's ability to make valid claims which depends on the person's qualities and qualifications (**Martsen, Brokenhaus-Schack and Zahid, 2018**). The source's qualities and qualifications represent their level of knowledge, experience, and problem solving acquired by them in a specific field (**Loua and Yaun, 2019; Wiedmann and Mettenheim, 2020**). These competencies or qualifications are what makes the influencer able to provide valid and accurate information in a specific topic/domin (**Martsen, Brokenhaus-Schack and Zahid, 2018**).

Experts present a small percentage of the total general population that have a superior knowledge and experience in a specific category, field, and/or product (**Wiedmann and Mettenheim, 2020; Martsen, Brokenhaus-Schack and Zahid, 2018**).

To be an expert source of communications, it is required to have long-term hard work training, experience, and practice (**Wiedmann and Mettenheim, 2020**).

Social media influencers use their expertise in a specific field to create unique valuable content to gain followers (**Jun and Yi, 2020**). Individuals recognize the differences between experts and average person or low performance in any field by reflecting on their knowledge, their achievements, and social proof that show authority and persuasiveness such as; the likes, the number of followers, reviews and comments. Accordingly, they decide upon whom they want to follow or believe in (**Wiedmann and Mettenheim, 2020; Martensen, Brokenhaus-Schack, and Zahid, 2018**). Therefore, influencers can show their expertise on an endorsed product by showing their knowledge about it and their experience (**Wiedmann and Mettenheim, 2020**).

**C- Attractiveness** - The source's physical attractiveness is one of the factors affecting consumer's likeability, in addition to personality, behavior, social status, and others (**Martensen, Brokenhaus-Schack, and Zahid, 2018**).

Attractiveness represents a stimulus to consumers' attention to the promotional message itself. The more the influencer is pleasing to consumers' eyes, the longer attention and more influence he/she has on consumers' attitudes and behaviors (**Wiedmann and Mettenheim, 2020**).

In social media context, physical attractiveness is considered an important factor of capturing the audience's attention and affecting their initial judgement, especially for visual based apps like Instagram (**Martensen, Brokenhaus-Schack, and Zahid, 2018**).

**D- Interactivity** - Influencers' interactivity is defined by Jun and Yi (2020) as the two-way-communications between influencers and their followers or other user-audience, which occurs via continuous feedback and chatting.

Interactivity can represent the social presence of influencers on social media platforms. It refers to the degree to which

social media users believe in the influencers as psychological intelligent individuals that are present to engage with them **(Jin, Muqaddam and Ryu, 2018)**.

Traditionally, interactivity is an important part of any communications tool used and is measured by the reach of a message to the audience and the frequency by which the audiences view the message **(Jin, Muqaddam, and Ryu, 2018)**.

Social media marketing took the traditional interactivity to the next level. Interactivity is now measured through impressions and engagement on social media. Impressions is the evolution of reach. It means the number of people who saw the advertisement while engagement means the number of interactions with a post that are positive and/or negative responses expressed via likes, comments, shares, and direct messages as replies **(woods, 2016)**.

The influencers, as the source of information on the brand, depends on their likeability and popularity between their audiences to influences their perceptions (Pick, 2020). The higher the interactivity of the influencers are, the higher trust and influence they gain from their audiences **(Jin, Muqaddam and Ryu, 2018)**.

## **Chapter Three**

### **The Research Methodology**

The methodology of this research is to explore the effect of social media influencers on generation Z aged from 15 to 21 (Hashem, 2022) purchasing methods shifting to e-payment banking solution especially with the evolution of smart payment solutions as fast, secure and health-safety alternative to cash after Covid-19 pandemic. That was witnessed with a parallel move towards digital transformation of the Egyptian community.

The study explores the flourishing of influencers communications as an innovative mechanism adopted by two cases studied banks operating in the Egyptian market, examining its influence on generation Z purchasing decision using e-payment solution after discussing several intangible variables based on the “Credibility Model” that are; trustworthy, expertise, attractiveness, and interactivity. In addition to the tangible variables through analyzing the insights indicators and measure the influencers’ communications impact on generation Z.

## **The Research Question**

The research fundamental question is the direct impact of social media influencers on generation Z purchasing methods and its shift from cash method to e-payment solution using different banking digital solution as online banking and smart bracelet.

Through-out the research many sub-questions are raised and answered like;

- Why generation Z is attracted to social media influencers more than traditional communications channels as Television, radio, press, advertisement, digital platforms, events ... etc?
- What is the uniqueness about influencers' communications objectives from marketing perspective?
- What are the general characteristics for effective communications messages delivered by successful influencers (providing two examples with analytical discussion)?
- What are Hovland "Credibility Models" characteristics that become influencers' effective benchmark?
- What is the impact of influencers communications on enriching brand perception and equity, maximizing

brand loyalty, on-going brand awareness and affecting purchase intention using e-payment solutions?

- What are the qualitative and quantitative measurement for effectiveness social media influencers' communications and their role in spreading the e-payment solution awareness?

This chapter presents the applied research design, method and sampling technique of the study to reach the final result and conclude a recommended module for this phenomenon.

The research design is a time-based activity plan that guides resources allocation and information selection with the goal and relationships among the study variables. It is a framework for all market research procedures to be conducted effectively and efficiently (**Malhotra, 2010**).

This study will apply both types of conclusive research; the descriptive and the casual. As it is used to explain the relationship between tangible and intangible influencers variables mentioned earlier in chapter two.

The descriptive research is used to describe the problem facing the researcher which is the impact of social media influencers on generation Z e-payment decision and adaptation instead of using cash payment.

It will depend on netnographic study method as the exploratory descriptive research to study online the target segment (generation Z) culture aiming to encode and decode the textual, content and genre adopted by influencers and how they effectively influence generation Z (**dcipher, 2022**).

The reason for the researcher to choose the netnograph exploratory descriptive research is due to prior knowledge about the influencing phenomenon and their effective on generation Z decision (Cooper and Schindler, 2014). Plus, the contemporary cultural changes happened in the Egyptian society due to the digital transformation era which creates a huge demand on innovative e-payment solution to replace the traditional cash payment methods (**Hashem, 2022**).

The netnograph descriptive method will help the researcher to gain insights about tangible variables in terms of number of followers, reviews, comment, likes, engagement rates and analysis of mid-to-top-tier influencers classification (**Hashem, 2022**). It also helps to determine the association between tangible variables of the research and intangible variables of the influencers' "Credibility Model" that are trustworthy, expertise, attractiveness and interactivity measuring the relationship between both variables (**Malhotra, 2010**).

In this study causal research will explain the intangible variables of the credibility models initiated by Hovland in 1982 that affects the success of social media influencers marketing in delivering marketing communications objectives (**Taillon, Muller, Kowalczyk and Jones, 2020**)

## **Research Method**

For this paper, primary research will be collected either qualitative or quantitative to describe the causal relationship between the intangible variables of the credibility model that are; trustworthiness, expertise, attractiveness, and interactivity as independent variables. In addition to the dependent variables that are e-payment solutions perception, purchase intention, brand loyalty, and brand awareness (**Malhotra, 2010**).

For exploratory research part which is the qualitative research will be used to give information about the problem facing the researcher (**Malhotra, 2010**) that is the power of influencers on generation Z e-payment decision. The qualitative research's tools will describe, encode, decode, translate the problem, find the direct and indirect relationship of the textual and semiotic applied in the two cases studies banks blogs. Qualitative research's sources of information will be generation Z, banks, texts, environment,

media and occurring phenomena (**Cooper and Schindler, 2014**).

As for the conclusive research, quantitative research will be used to explain the findings of qualitative research and quantify them through insights and statistical analysis. The goal of quantitative research is to provide conclusive precise findings to be used by decision makers and to make generalizations to the population targeted. Quantitative findings usually answer questions about measurements of variables (**Cooper and Schindler, 2014; Malhotra, 2010**).

### **Sampling Technique**

Generally, a population is defined as group of people sharing common interest. However, it is difficult to get information from the whole population due to budget and time constraints. Thus, insights about a population for research is gained by taking a netnograph from the target segment, generation Z, to collect data with greater accuracy (**Cooper and Schindler, 2014; Malhotra, 2010**).

For this paper, the sampling technique used is the non-probability sampling, convenience type for the ease of finding, the sample that suits the sampling frame. In addition to its least time-consuming at a lower cost (**Malhotra, 2010**).

However, the researcher may face some challenges of selection as bias and non-representative sample errors. As a result, the researcher has to be careful and try to avoid those two challenges (**Cooper and Schindler, 2014**). The sample for this study is generation Z in Cairo, Egypt. Their age is between 15 to 21 years old with no specification of criteria of choice or genders. They only have to be social media users and followers to social media influencers.

### **Customers' Classification based on Digital Behavior and Ways of Enrolment.**

Retail banking users classified customers into four major segments in terms of: common characteristics, day-to-day accessing to bank solutions, their services required, their concerns towards digital solutions and type of bank assistance required.

First, the Baby Boomers - they form 27% of all customers. Many of them have retired and they are less tech. Their day-to-day financial needs focus on their banks accounts, superfund accounts, bills payments, loans repayment and finding lifestyle expenses. They are more concerned about the security aspect of digital solutions. In order to recruit them digitally, the bank needs to enable tutorials, virtual

assistance through Artificial Intelligence plus human onboarding assistance.

Second, Generation X- this segment has good affinity towards technologies. They form 26% of customers. Their banking needs are viewing accounts, bill payment, funds transfer, loan, credit repayment and active money managements. They could be driven to build their saving and manage their expenses easily. To maximize their digital activism, banks need to enable tutorials and virtual assistance through Artificial Intelligence.

Third, Millennials – they form 30% of the total customers. Their age is from 18-37. They are considered the most technology savvy of all segments. They are looking for new mortgage's loans, saving and investment opportunities. Their knowledge vary to financial assistance, offers and contextual financial insights. This segment will continue progressing digitally (**Sandstone 2021**).

Fourth, Generation Z – they form 17% of banking users. They are highly digital savvy, heavily users of social media and highly open to try innovative features. In order to drive loyalty, the banks need to focus on personalized, self-services approach making both digital and onboarding

functionless. Moreover, working more on enable products information easily accessible.

This will be experimented in the two case studied banks blogs in this research.

Generation Z dynamic characters require banks to implement effective communications strategies to increase digital awareness solutions and intensive use of artificial intelligence and machine learning (**Heri et., 2020**). In addition to forcing their financial inclusion with more focus on product accessibility through; Social media platforms, being relevance, showing leadership, community engaging them, convincing methods, getting feedbacks (**leadership, 2021**).

## **Instrument Development**

### **The Two Banks Case Studies; The Three Sampling Blogs**

This section of chapter three will discuss the two series blogging videos produced and published by EG Bank and the digital advertising campaign produced and published by Banque Misr utilizing two top/medium-tier influencers in Egypt. Trying to analyses their textual, discourse, content, genre and semiotic relating each to the analysis factors and

the general characteristics of the two influencers (**Mohamed Moula 2021**) and (**Islam Fawzy 2022**) and how they affect their audiences and followers.

# Case Study I – Advertising blog

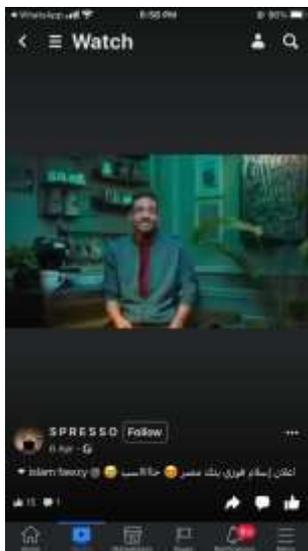


Figure (3)

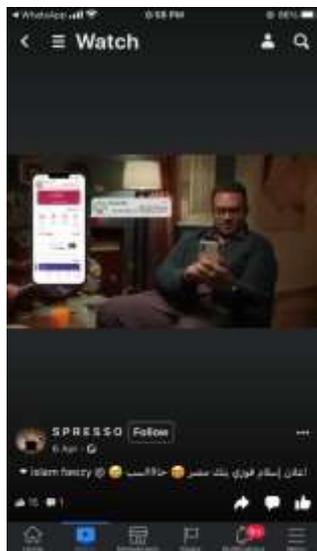


Figure (4)

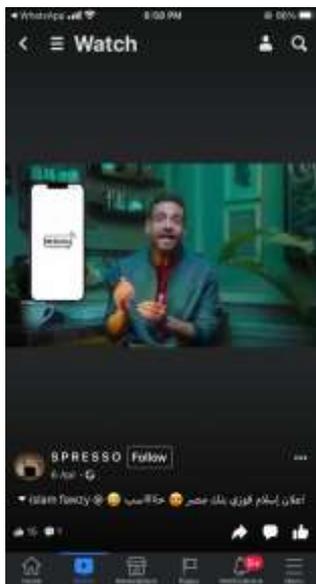


Figure (5)

The blogging advertising video was published in Arabic language on the first week of the holy month of Ramadan. This month is the peak in number of viewership for different communications channels in Egypt and Middle East either on traditional communications channels mainly Television or innovative communications channels as; digital and social media platforms (**Mirza, 2021**).

Banque Misr is the producer and the publisher of the digital blog advertising campaign. Banque Misr is one of the top banks in Egypt. It is totally owned by The Egyptian government and established over than 100 years ago (**[www.banquemisr.com](http://www.banquemisr.com)**). The bank is expanding into the Egyptian and regional markets by network of branches and ATMs services in addition to a series of products tailored to fit several segments of the Egyptian community.

After Covid-19, Banque Misr has invested a huge amount trying to strength its infrastructure to meet the huge market demand on the digital banking solutions (**[www.banquemisr.com](http://www.banquemisr.com)**). Banque Misr lunched “BM” products dedicated for youth. It is a series of products including debit, credit card and gift card. In addition to a whole set of digital banking solution under the name of “BM Online”. For this, last April 2022, the bank has launched a

social media campaign utilizing one of the top-tier youth influencers (www.banquemisr.com).

Figure (3), (4) and (5) shows scenes of the blogs by the influencer, Islam Fawzy who is one of the top-tier youth Egyptian influencer with 685,000 followers on Instagram and 3,766,760 followers on Facebook. He was chosen by Banque Misr to boost its online campaign (**Islam Fawzy, 2022**).

In the advertising blog, the influencer, Islam Fawzy, played the role of a narrator as, shown in figure (3). He describes in a cinematography different scene for the advertisement hero, shown in figure (5) who appears to be busy, nervous, lack of time management and unable to manage his personal and work issues <https://youtube.com/c/banquemisr>.

In the opening scene, the hero was using his mobile and seems to be very much worried and nervous.

**Cinematography:** the hero is wearing his home custom in almost all the advertisement scenes and in different situation; during his gathering with his family members (people of different ages) and with his wife and children

**Indication:** this is to indicate that;

\* “BM Online” service is comfort and flexible.

\* The advertisement is shouted in different time during daytime and night which indicates that the service is operating 24/7 with no time constraints.

**Narration:** is the role played by the influencer – Islam Fawzy, the influencer over the advertisement was describing the hero in a sarcastic way that he is suffering from “hoshhosh phobia” means silent phobia. He finds himself worrying and nervous. He is traditional and stereotype as he does not want to change his way of living or his behavior towards things. When he intended to get married, he is afraid of too much details and obligations. When his wife give birth, he was afraid and worried about staying home alone and how he could operate the washing machines. He could see one television channel for the whole month, because he is afraid to change the channel. He is worried dealing with the computer camera during his zoom meeting. And even when his daughter shouted a video for him during celebrating her birthday and he became a trend on the social media channels, he was worried, nervous and afraid to react.

**Message encoded:** The narrator, Islam Fawzy said that the only case the hero feels comfortable and relax is when he deals with “BM Online” application, because the application is attached to him in the sense of security, it asks

him for his user's name, password, and security code sending him a message in every login process.

### **The Closing Duel Promotion Statement were;**

- 1- Forget about “hoshhosh phobia” with “BM online” application from Banque Misr, you can do all your banking transaction at any time and from anywhere.
- 2- In addition to 90 days promotional period to examine for free without administrative fees.

### **The Advertising Slogan**

“Stay digital with the kings of digitals, Banque Misr”  
<https://youtube.com/c/banquemisr>.

### **Textual Analysis**

Textual analysis is a research method that is used to describe and interpret the message applied in the content. It is most commonly applied to written language. It included all encoded information that can be gleaned from a text like; the literal meaning, subtext, symbolic assumption and values.

Textual analysis varies according to its utilization in field of cultural and media studies, social science field and literary studies.

**In this blogging textual analysis:**

- 1- It is based on a short story that focus on narrative perspective and structure of the text.
- 2- The blogger conducted the narration method with cinematography of the advertising hero describe his appearance and interference.
- 3- The hero according to the blogger appears to be busy, nervous, lack of time management and unable to manage his personal and work issues.
- 4- Relax and comfortable indication – as the hero is wearing his home customs in almost all the advertisement scenes and in different situation including welcoming guests and during his gathering with his family members (people of different ages) and with his wife and children.
- 5- “BM Online” is operating 24/7 with no time constrain - as the blog is shouted in different time during daytime and night.
- 6- The word choice in the encoded blog content uses several direct wording that indicates privileges of the online banking as; safe application, relax and comfortable, sending alert messages for more

security, operation 24/7 to save time and effort instead of physical visit to the bank.

- 7- In addition to the use of semiotic sound and music that is relevant to the narration script describing the hero's nervous attitudes in different senses compared to the sound of music used at the end of the blog which indicates the comfort behavior of the hero while using "BM Online" application.

## Case Study II



Figure (6)



figure (7)



figure (8)

The research second case study is conducted by one of the private sector banks in Egypt named EG Bank (Egyptian Gulf Bank) who was able to position itself as a youth bank providing smart, innovative and e-payment solutions in the last five years ([www.eg-bank.com](http://www.eg-bank.com)).

In October 2021, the bank launches mega social media campaign for two digital banking solutions. The first one is the smart e-payment (bracelet) presented as a stylish, innovative and youth alternative to the tradition e-payment methods; prepaid, credit or debit card. It enables the person wearing it to accomplish all his/ her purchases online either inside Egypt or abroad with the same security measurements and quality ([www.eg-bank.com](http://www.eg-bank.com)).

The second campaign was launching on the Internet banking solution services named “myegbank” which is presented as an alternative that save time, effort and money instead of normal customers’ visiting the bank.

EG bank was pioneer to apply social media influencers communications mechanism in the Egyptian market aiming to leverage from their large number of followers and fans in promoting the two digital solutions ([www.eg-bank.com](http://www.eg-bank.com)).

The Egyptian influencer “Mohamed Moula”, medium-tier blogger is known among youth and adult for his comic sarcastic style, with 272,000 followers on Instagram and 596,983 followers on Facebook. He always releases blogs acting as a female character criticizing different social issues, shown in figure (7). This makes his followers and fans fond of his bloggings style (**Moula, 2021**).

The first blog was released, “Moula” in a female voice was talking to one of her friends over the phone called “Amany” and complaining of her son’s high school expenses. Moula in a female voice mentioned her daughter, who is a university student, fond of shopping and describe her as a “shopper Hunger”. She becomes feed up from her extravagance shopping visits. She was thinking of getting her daughter EG Bank new bracelet as a smart e-payment solution.

The second blog released carries the same semiotic where “Moula” had a conversation with her friend talking about the storm and bad weather. She advices her friend to subscribe in EG Bank Internet banking services “myegbank” instead of going to the bank in the cold weather. He tries to convince her friend by talking about her personal experience that she had done a bank deposit

through EG Bank Internet banking last week  
<https://youtube.com/c/EGBankegypt>.

**Cinematography:** the influencer over the blog is wearing a female veil as a semiotic to female appearance of the Egyptian women. He soften his sound to react as a female  
<https://youtube.com/c/EGBankegypt>. Shown in figure (7)

### **Textual Analysis for The Two Series of Blogs**

- 1- The two series blogs conducted on a short story that focus on the imagery of the influencer and semiotic textual, behavior and sound.
- 2- The word chosen in the encoded blogging content uses several direct wordings that indicates privileges of digital e-payment banking solution which are; the innovative bracelet and the online banking features as; stylish – shown in figure (8), youth wear, freedom, safe application, feeling of relax and comfortable, sending alert messages for more security, operation 24/7 that save time and effort instead of physical visit to the bank.
- 3- In addition to the use of semiotic sound of the storm that was an indication of the bad weather.
- 4- Also, the script includes the word “lentil soup” as a semiotic indicator in the Egyptian culture to the cold

weather in winter where Egyptian used to cook lentil soup to warm them

<https://youtube.com/c/EGBankegypt>

### **The Importance of Insights**

Social media insights and big data are considered an edge in customers' digital journey. In 2020 big data reach 44 trillion gigabytes. This huge access enables organizations to gain insights and potential through social media personalization, business decision making, effective campaign and product insights which will encourage development in different prospective (**Finance 2021**).

Before Covid-19 pandemic, banks have been adopting digital solutions and approaching customers to move out of branches and onto a digital banking platform. Due to several reasons as: economic factors, efficiency drives, new generation preference of digital connected and full engaging in customer experience (**Finance 2021**).

As the pandemic occurs, customers' behavior keep-on changing. New tools have been developed to help businesses and marketers for better understand customers' need and respond effectively. This is why insights become vital as:

- 1- Google adv. Insight – it is considered one of the best tools to discover new trends related to organization business. Develop customers’ persona through big data enable marketers to create their successful strategy (**Moneta, 2021**).
- 2- Opt-in – it is an automatic apply assessment and recommendation to speed up, save time and meet challenges (**Moneta, 2021**).
- 3- Strong first party relationships to confirm customer’s privacy and meet their demands quickly and efficiently (**Moneta, 2021**).

### **Insights of The Two influencers Subject to This research Study;**

#### **In The First Digital Advertisement Blogs Influencer, Islam Fawzy has got:**

- 685,000 followers on Instagram.
- 3,766,760 followers on Facebook.
- Number of views on Banque Misr, U-Tube channel is 335,379,412 views.

**In The Second Two Series of Digital Bloggings  
Influencer Mohamed Moula” has got:**

- 272,000 followers on Instagram.
- 596,983 followers on Facebook.
- Number of views on EG Bank, U-Tube channels is 34,570,814 views.

## **Chapter Four**

### **Research Discussion**

The purpose of this research is to examine the effectiveness power of social media influencers in successfully delivering brands communications objectives to generation Z.

The study explores the Egyptian youth cultural transformation focusing on generation Z convincing them to adopt e-payment banking solutions as the new norms especially after Covid-19 pandemic. Adopting this financial smart solution is relatively recent, yet it has been recognized as alternative to the traditional purchasing methods of cash payment.

This research is considered one of the firsts to explore the influencers' communications effectiveness on generation Z cultural and ideological changes with application on two cases studies banks (Banque Misr and EG Bank) operating in the Egyptian market. The study examines the influencers communications phenomenon impact on the two banks market equity, awareness and loyalty among their potential future customers.

This research is a reflective netnographic study that portrays the researcher's interpretation regarding the spread of influencers' phenomenon globally and precisely among the Egyptian community. The researcher based this study on both primary and secondary data collected within the Egyptian Generation Z community regarding their financial habits and perception for transforming to e-payment smart banking solutions.

In the digital report released in 2020, revealed a huge expansion to the number of social media platforms usage globally. More than half of the world's population uses social media platforms, with an annual increase of 7% to reach 3.8 billion persons (**Kemp, 2020**).

In The Arab world, 39% of the population uses internet, and this justifies the emergence and huge popularity of influencers and the growth of their number dramatically (**Kemp, 2020**).

Influencers' communication represents the new trendy wave of communications. They are described and known by several expressions like; bloggers citizen, micro-celebrities, and contemporary opinion leaders (**Hashem, 2021**).

The researcher in this paper conducted the netnography methods as a suitable research technique that enables studying online digital culture of The Egyptian Generation Z. This culture emerged due to the digital and social interaction communications between human worldwide (**Kozinets 2002**).

### **Netnography Technique Enrich The research in Five Scopes:**

Moreover, the netnography enrich this paper in five scopes which are;

**First**, it enables the researcher to investigate qualitatively the Egyptian Generation Zs' culture closely and examine their financial habits and their perception about using smart e-payment solution (**Kozinets 2002**).

**Second**, the study portrays the direct impact of influencers communications on cultivating the new digital ideologies and norms among the Egyptian Generation Z community. The influencing methods they applied aims to persuade, convince the target segment and affecting the general public. It is known as "**The Magic Bullet**" theory where influencers resemble pressures groups who exert the culture transformation shift from traditional cash payment into e-

payment smart solutions and forcing it to become the new norms (**Hashem 2021**).

**Third**, the study defines the new communications venues and interaction means between these influencers and their followers/ audiences. The experiment provides by insights the direct relationship between influencers and their audiences / followers. The researcher was able to analysis quantitatively the influencer's social media platforms insights and finds their impact. These insights proved by numbers how these influencers become popular among their followers / audiences. According to the study methodology, these insights are considered the tangible variables that measure the power of influencer in affecting the target segment as well as the general public (**Weidmann and Mettenheim 2020**).

**Fourth**, conducting netnography method added a new milestone to this study as it enables the researcher to skip common research hinders like; geographic location, ethnics groups and time in all aspects of research as: data colleting, data analysis, observations, ethics, representatives, elements and conclusion (**Kozinets, 2002**).

**Fifth**, the researcher in the netnography techniques gain the privilege of observing and analyzing qualitatively real live

primary data expressed in the digital communities in terms of multimedia artifacts as texts, pictures, videos, in addition to archival data (**Brannan et al., 2014**).

With the growth of the influencer's phenomenon, the culture of society is affected in various aspects like; politically, socially, education and economic by the impact of the new communication environment and digital technology which create an interactive citizen globally (**Hashem 2021**).

The researcher was able through the two cases studied banks (Banque Misr and EG Bank) to measure the bloggers' influential power trying to identify the common tangible variables and in-tangible variables that affect their effectiveness power to transform the public opinion and change the social norms.

The observation and analysis of the study examine how these two banks have utilized and leveraged from influencers' communications popularity. It also examines how they position themselves as the leading smart banking solutions providers in the Egyptian market through the perceptions created by influencers (**Weidmann and Mettenheim 2020**).

From the other side, the study emphasizes how the two influencers have present the advantages and features of e-payment services and smart banking products/services. The study highlighted the persuasion techniques, emotional and rational solicitation the influencers applied to promote the innovative products/services (**Hashem, 2021**).

Social media influencers, as mentioned earlier are described as micro- celebrities’, bloggers citizens and contemporary opinion leaders founded to be of a great influence on generation Z in the Egyptian community. These influencers possess two important communications mechanism; which are the “e-word-of-mouth” and the high interactivity with their followers /audiences. They build their personal banding, reputation and trust among their followers in order to gain the credibility. They practice their power and change the culture by the support of their followers through successful, continuous and consistent engagement in two-ways communications with their followers/ audiences (**Hu, Zhang& Wang, 2019**).

Marketers and communications professions leverage from their power as a pressure group to promote their products/services to achieve the marketing objectives of brand equity, loyalty and awareness. In addition to their

cost effective in comparison with traditional communications mediums (Hu, Zhang & Wang, 2019).

Audiences find their human essential needs in these social media platforms as they express their opinions and ideas openly and without any limitation. This “Freedom of Expression” theory is ranks as the second level of Maslow's hierarchy of human needs, shown in figure (9) (McLeod, 2007; Hopper, 2020)



Figure (9)

This goes in line with Bhasin (2021) who stated that the two-ways-communications is an interpersonal communication between two parties the sender and the receiver (Bhasin, 2021).

In social media platforms the influencers, go beyond this interpersonal two-ways- communications as they inspire their followers to be more interactive and express their opinion, ideas, reviews, comments, re-shares and recommendations openly in public with no restrictions or limitation (**McLeod, 2007; Bhasin, 2021**).

The researcher choses Generation Z as banks future potential customers. That is because, 60% of the Egyptian population are youth announced by The Egyptian Ministry of planning (**Masrawy 2018**). For that, there is a national need to financially educated youth, how to be bankable citizen and to apply smart banking solution as new norms. As a result, banks invest a huge amount of their budget on financial educational and financial inclusion campaigns (**Mounir, 2020**).

## **The Research Methodology**

The methodology of this research is to explore the effectiveness of social media influencers on generation Z aged from 15 to 21 within the Egyptian community. Shifting their financial culture and purchasing habits to e-payment instruments instead of traditional cash methods especially with the evolution of digital smart banking

solution as fast, secure and health-safety after Covid-19 pandemic. That was witnessed with a parallel move towards digital transformation in the Egyptian state (**Mounir, 2020**).

The study explores the flourishing of influencers communications phenomenon as an innovative mechanism adopted by two cases studied banks operating in the Egyptian market (**Banque Misr and EG Bank**). The researcher examines this mechanism power qualitatively and quantitatively on generation Z.

The researcher classifies by experiment, social media influencers' tangible variables and examines them quantitatively through their pages' insights on Instagram as indicators to the effectiveness power of influencers' marketing communications.

The research highlighted the intangible variables using Hovland "Credibility Model" invented in 1982 to identify the four basic factors for effective influencers power which are: trustworthiness, attractiveness, expertise and interactivity. These factors proofed their inferentiality to achieve the communications objectives, brand equity, loyalty and awareness (**Taillon, Muller, Kowalczyk and Jones, 2020**).

Practically, the two influencers chosen by the two cases studied (Banque Misr and EG Bank) build their personal brand on different social media platforms (facebook, Instagram and U-tube) using similar strategies. They follow a consistence process to build their personal uniqueness and reputation in order to convey the message which can be monetized (**Wikipedia 2022**).

In this paper, both influencers (Islam Fawzy, 2022; Moula, 2021) were able to affect the public perception through planned strategy that help to brand themselves in the online world (Pawar 2016) in terms of:

- 1- Both influencers build their communications personal branding strategy of community criticism. They use two communications methods as; narration and story-telling. These techniques applied help in signifies themselves among other influencers and within their followers'/ audiences' community (**Islam Fawzy, 2022; Moula, 2021**).

## **Influencer's Strategy Application; The Reason Behind Choosing These Two Influencers.**

Islam Fawzy – Banque Misr blogger – builds his personal branding strategy on generic social criticism. He used to criticize enormous films, blogs and social situation/cases published on different social media platforms using the narration style in a sarcastic way. He succeeded to attract youth and become very popular among them proved by his page insights (Islam Fawzy, 2022; [https://instagram.com/islamfawzy\\_?igshid=YmMyMTA2M2Y](https://instagram.com/islamfawzy_?igshid=YmMyMTA2M2Y)).

This gives the influencer a very smart edge among other influencers to be selected by Banque Misr to be the hero of their digital campaign.

### **Banque Misr was Successful in Choosing Islam Fawzy, The Influencer for Four Reasons:**

1- Islam Fawzy is a content creator, in addition to his professional as a banker. He becomes a well-known U-Tuber with over that 2.5 million followers as of October 2021. His creativity and banking knowledge professional enriches his experience in the content writing especially in the digital banking information and added credibility to his content.

2- The influencer followers'/audiences' insights indicate a huge segment of young age people especially generation Z, both gender (**Ramadan, 2021**) are following him.

3- The influencer succeeded to deliver the message of digital banking solutions bossing his banking knowledge and common textual that generation Z use in their daily lives (**Islam Fawzy, 2022**).

4- The influencer highlighted the persuasion techniques, emotional and rational solicitation to promote the products and services which appeal to generation Z for its smart, fastness and security as an alternative to the traditional banking solutions (**Hashem, 2021**).

Due to the successes of the campaign, it was followed with a series of social media spots. Moreover, Banque Misr upgraded the campaign to be transmitted on several satellite channels <https://youtube.com/c/banquemisr>.

While Mohamed Moula - EG Bank blogger - builds his personal branding strategy on story telling method. He signifies himself in a cinematography style by disguising in a female character with a stereotyping performance of Egyptian females, shown earlier in chapter three figure (8). His followers/ audiences like this significant way of criticizing community common habits. He uses the story telling techniques which is very close to the Egyptian

culture (Moula, 2021;

[https://www.instagram.com/tv/CU5ZCVjDSX7/?utm\\_medium=copy\\_link](https://www.instagram.com/tv/CU5ZCVjDSX7/?utm_medium=copy_link)).

EG Bank succeeded in their choice for Mohamed Moula, the influencer for three reasons:

- 1- Mohamed Moula is an actor which gives him a great experience in presenting his blogs in the cinematography style ([www.elcinema.com](http://www.elcinema.com)) which grab the imaginary scenes of his audiences/followers.
- 2- The influencer's followers/audiences insights contain a huge segment of young age people especially generation Z with both gender.
- 3- The influencer's story telling method succeed to deliver the message of digital banking solutions using cinematography style which persuade generation Z as it appeals these digital banking solutions to be stylish in the textual the influencer applied that was shown earlier in chapter three figure (9) (Moula, 2021).

### **The Uniqueness About Choosing These Two Campaign:**

- 1- The two campaigns are the only blogs campaigns found in the Egyptian market tackling the digital banking solution.

- 2- These is no other banks in the Egyptian market apply the “Magic bullet” of the bloggings among the Egyptian banks industry.
- 3- The two cases studies banks were smart and pioneer to utilize and sponsor influencers in spreading financial culture transformation to e-payment methods. In addition to cultivating the digital culture within generation Z to be part of their new norm **(Hashem, 2021)**.

### **Influencers’ Tangible Variables (Quantitative)**

The research highlighted social media influencers’ tangible variables required to carry on effective communications which are: influencers’ profiles, status of engagements as; number of comments, likes, shares plus the total number of followings.

### **Application on The Two Cases Studied Influencers’; as of June 2022**

#### **In Banque Misr Blogging Campaign, The Influencer, Islam Fawzy has got:**

- 685,000 followers on Instagram.
- 3,766,760 followers on Facebook.

- Number of views on Banque Misr, U-Tube channel is 335,379,412 views (**Islam Fawzy, 2022**).

**In the Second Two Series of Bloggings, The Influencer, Mohamed Moula” has got:**

- 272,000 followers on Instagram.
- 596,983 followers on Facebook.
- Number of views on EG Bank, U-Tube channels is 34,570,814 views (**Moula, 2021**).

**Influencers’ in-Tangible Variables (Qualitative)**

On the other hand, the intangible variables require are four basic factors for influencers stated by Hovland in 1982 known as “The Credibility Model”. These factors are examined in the research hypotheses section (**Hu, Zhang& Wang, 2019**).

**The Research Five Hypotheses;**

- 1- The first research hypotheses enquire about generation Z perception for e-payment solution usage instead of cash payment in their purchases which affects the banks market equity, loyalty and awareness.
- 2- The second research hypotheses examine influencers source of credibility and trustworthy which affect the

communications objectives delivered to the target segment.

- 3- The third research hypotheses test influencers attractiveness that grape the audiences'/followers' intention.
- 4- The fourth research hypotheses test influencers knowledge and level of expertise in order to convince their audiences/ followers.
- 5- And finally, the fifth research hypotheses examine influencers interactive capabilities with their audiences/ followers and how they inspire them to engage in a two-ways-communications.

### **Hypotheses I:**

**Influencers affect Generation Z perception using e-payment banking solution which impact banks' market equity, awareness and customers' loyalty**

Based on the analysis findings, there is correlation between influencers credibility from one side and brand awareness and loyalty from the other side. Including the brand image that is highly affected by influencer's credibility among his/her followers (**Weidmann and Mettenheim, 2020**).

The Business Insider website confirmed that commercial companies are willing to pay large sums of money to get the right sponsor posts, videos, and blogs of influencers on social media pages as part of their brand awareness and

loyalty (Hashem, 2021). That is relatively cost effective, instead, of going into advertisement campaigns with high investment budget with a probability not be recognized by their target audience (**Weidmann and Mettenheim, 2020**).

The content writing in the two blogs were very clever to criticize the typical financial habit and financial perception of the Egyptians (Raster, 1997) introducing new banking solution and digital investments as privileges for customers in saving their time, effort and achieving more health safety precautions (**Islam Fawzy, 2022; Moula, 2021**).

Meanwhile, the two banks brands might be affected with the influencer's popularity known as "The Vampire Effect" in which some viewers might overlook the brand which is advertised for and recognize only the influencer (Das & Padhy, 2015).

## **Hypotheses II**

### **Intangible variables, "The Credibility Model" by Hovland, 1982**

Weidmann and Mettenheim (2020) evaluated influencers effectiveness power by four factors of "Credibility Model" invented by Hovland in 1982. The study examines and observes these factors to conclude set of standard

measurements to evaluate influencers communications objectives;

- The first factor is “trustworthy”. It refers to how honest and reliable the influencers are perceived among their audience (**Jin, Muqaddam and Ryu, 2018**).

This could be extracted from the influencers’ pages’ insights through number of followers, likes, subscribers and comments as a tangible aspect highlighted in the above section (**Weidmann and Mettenheim, 2020**).

The number of subscribers is also one of the tangible variables of influencers power to reach their followers and to convey the message successfully. Moreover, the number of comment and likes is another indicator to these influencers' credibility and trustworthiness (**Weidmann and Mettenheim, 2020**).

Based on the analysis findings both influencers, Islam Fawzy and Mohamed Moula accounts proved to have positive power effect on consumers’ as well as on brand awareness and loyalty (**Weidmann and Mettenheim, 2020**).

### **Hypotheses III**

The third hypotheses are the attractiveness factor of the influencer as a person and its reflection on brand image during the communications process and the promoted information (**Hu, Zhang & Wang, 2019**).

This is much more related to the influencer's physical appearance, communications skills, presentation skills and whether he/she is perceived as good looking or bad looking person among his/her followers/ audiences (**Wiedmann and Mettenheim, 2020**).

In the two blogs, the two influencers use two different types of attractiveness and appealing;

- a. In the case of Banque Misr, Islam Fawzy, appeared with his real character wearing smart casual clothes in a typical youth stylish way shown in chapter three figure (3 & 4) (**Islam Fawzy, 2022**).
- b. While in case of EG Bank, Mohamed Moula, appeared in a Cinematography type by wearing a female veil as a semiotic to stereotype Egyptian women. He softens his sound to react as a female. This makes him more recognized with attracted style of uniqueness shown in chapter three figure (7) (**Moula, 2021**).

The sarcastic style of both influences and the way they possess the language are considered very appealing to genre **(Das & Padhy, 2015)**. However, sometime words and expressions used could deceive the audiences and made wrong interpreted to the de-coded message **(Richardson, 2007)** as using typical Egyptian culture expression like “lentil soup” or “shopping hunger” that was described in chapter three and could not be interpreted in other cultures **(Moula, 2021)**.

Based on the analysis findings, there is correlation between influencers appealing and attractiveness and brand equity, awareness and loyalty. The more the influencer is attractive and appealing to his/ her followers, the more he/she is able to gains audiences and affected them **(Weidmann and Mettenheim, 2020)**.

### **Hypotheses IV**

The fourth hypotheses in the intangible factors is the influencers’ level of expertise on the product or service they present. This depends on their knowledge, experience, and problem solving in a specific domain **(Hu, Zhang& Wang, 2019)**.

In application on the two studied cases influencers both of them did not have sufficient knowledge on the smart e-payment products/services. They did not mention how customers could apply for these smart solutions, nor the two banks' channels or even the terms and condition especially the age allowed to apply for this bank's services/ products (**Hashem, 2022**). They only stated five features of the product/ services which they are commonly known that is smart innovative solutions that save time, effort and help customers to take more health precautions, secure solution and stylish (**Islam Fawzy, 2022; Moula, 2021**).

Although one of the influencers works as a banker, yet his knowledge has a neutral effect on audiences'/ followers' insights or engagement. This goes in line with Weidmann and Mettenheim' views expressed in 2020 that expertise has a small effect on brand satisfaction not on brand image or brand trust.

As a matter of fact, the two brand (Banque Misr and EG bank) could have experience a little of "Overshadowing" factor as the influencers did not mention all the features and privileges of the smart banking solution (**Das & Padhy, 2015**).

## **Hypothesis V**

The fifth hypotheses are the influencers capability to conduct a successful interaction with their followers /audiences. It also refers to the degree in which social media users believe in the influencers as a psychological intelligent individual that is present quantitatively in the engagement insights of the platforms **(Jin, Muqaddam and Ryu, 2018)**.

In the two blogs, the number of engagements through comments, likes, re-shares and recommendation proved that the two influencers possess a recognized capability of being interactive with their audiences /followers **(Islam Fawzy, 2022; Moula, 2021)**.

Moreover, they were successfully able transferred the audiences/followers from a discursive discourse of normal story telling or the narration type into innovative social and culture practice ideology. They were able to engage their followers with the new smart e-payment solutions and present its privileges of saving time, effort, stylish and security solutions **(Blommartert, 2005)**.

## **The Research Completion Milestones**

The market center website releases a study in 2022 stating that 79% of influencers used Instagram as one of the highly viewership effective social media platforms in their marketing campaigns on year 2021 compared to 68% in year 2020. This indicates a rising up of 11% (**Baseera, 2022**) which is reflected on the increase in number of followers, number of companies and brands utilizing influencers communication, varieties of products and services displayed by influencers plus increase in number of influencers themselves globally (**Hashem, 2022**).

Consequently, the need for comprehensive research examining social media influencers marketing communication beneficially is highly important. It will formulate an influencers directory or index for marketers, brand managers and communications experts that included the best practice with real live examples for this medium. In addition to develop a set of standard measurements that could assist in choosing the best influencers who can suits the products or service displayed and able to deliver the marketing communication message successfully and achieve the brand objectives.

## Research Four Milestones

- The first milestone is the uniqueness of this research. The study is considered the firsts in the banking industry in Egypt to explore the success of social media influencers. Measuring the influencers tangible variables required in terms of profiles and status of engagements as; number of comments, likes, shares plus the total number of followings.

The research stated down the intangible requirements in four factors according to “Credibility Model” created by Hovland in 1982 (**Weidmann and Mettenheim 2020**). In addition to influencers reputation, personal characteristics, trust build and their linkage between them and their followers (**Hu, Zhang& Wang, 2019**). As well as the potential outcomes, impacts associated with brand equity, loyalty, and brand awareness (**Hashem, 2021**).

- The second milestone is the utilization of social media platforms by marketing professionals that is rising rapidly in Egypt especially among young age. Although the usage of social media influencers in the banking industry is relatively new phenomenon, yet it could be repeated with other banks, products and services.

- The third milestone is based on a clear market shift from investing in traditional communications medium as: television, advertisement, radio, press, outdoors, printing mediums and public relations activities into social media platforms accompanied by a massive increase in the digital trade and average number of hours' youth spend online (**Hashem, 2021**).
- The fourth milestone is the wide acceptance of generation Z to the digital smart e-payment solutions and their perception as being stylish, up-to-date e-payment solutions.

### **The Implication of Social Media Influencers Communications**

Social media influencers have become one of the most effective mechanisms in on-line communications (**Weidmann and Mettenheim, 2020**). Marketing professional should lay down strategies, plans, tools, tactics and regulations to leverage from influencers popularity and effectiveness. This study would be highly beneficial for marketers to understand mentor influencers communications mechanism successfully to reach their objectives (**Jin, Muqaddam, and Ryu, 2018**).

The findings from this study can help brand managers understand the tangible and intangible requirements for an influencer to conduct a successful campaign. This study can also help brand managers choose the best influencers who match the product/service and who is able to deliver successful the marketing communication objectives (Jin, Muqaddam, and Ryu, 2018).

In Egypt, there is insufficient secondary data on Egyptian youth culture especially generation Z and how influencers could affect positively their perception and decision (Hashem, 2021). Consequently, the results of this paper would allow marketers to categorize influencers based on their tangible and intangible factors to ensure they deliver the communication objectives.

### **Research Limitation:**

In conducting this study, there might be some complications facing the researcher;

- First, although Egyptian banks invest in Fin-tech infrastructure about 167 million US dollars since the beginning of year 2022. Yet, there is insufficient secondary data on Banque Misr and EG Bank subject to this study, amount of financial investment in developing infrastructure upgrading, human

resources and technology equipments (**El Masry, 2022**).

In addition to lack of Meta-analysis representing the return-on-investment figures directly and indirectly. With a comparison to regarding customers number before and after the two influencers' campaign launched (**Sadek & Elwy, 2018**).

Moreover, data regarding the campaign full budget including direct cost, selling figures and in-direct expenses like human resources training is not available (**Aveyard, 2010**).

- Second, limitation of narrative ethnography material due to insufficient of real stories from the Egyptians generation Z community using smart e-payment solution. As a result, there must be some risk factors related to the data collected as it could not represent diversities of communities within the Egyptian society (**Reinikainen, Kari 2020**).
- Third, the risk of limited timeframe for conducting this research. Studying ethnographies in a short time is not preferable as it does not allow for long term observation and conclusions (**Emond, 2022**).

- Fourth, as a result of being one of the firsts studies conducted in the banking industry to explore the effective influencers, it will be difficult to compare results with other competitor in the banking industry.

## **Observation**

Influencers are being recognized as contemporary public opinion leaders and role models which forms community perception. Public opinion leaders' communications phenomena started in 1940 with The United States elections between Republican candidates Wendell Willkie and President Franklin D. Roosevelt. Also, opinion leaders' power was clearly observed in 2020 with US 2020 elections during President Donald Trump's re-election (**Wikipedia, 2022; Hashem 2021**).

## **Other Practical Example for Egyptian Social Media Influencers**

The social media allow these influencers to perform a great job of daily appealing, express their opinion with no limitation which open the gate for both specialize blogging type and generic blogging type

I- Specialized Bloggers:

- 1- Ahmed El Wakil, vehicle influencer –with 568,000 followers  
<https://instagram.com/awakil911?igshid=ymMTA2M2Y>
- 2- Mourad Makram – food influencer with 266,000 followers  
[https://instagram.com/mourad\\_makram?igshid=YmMyMTA2M2Y](https://instagram.com/mourad_makram?igshid=YmMyMTA2M2Y)

## **II- General bloggers**

- 1- Yasimine Marakby – life-style influencer with 171,000 followers  
<https://instagram.com/stories/yasminemarakby/2898305676699337937?igshid=YmMyTA2M2Y=>
- 2- Hadya Ghaleb – life-style and Fashion influencer with 2.3,000 followers  
<https://instagram.com/hadiaghaleb?igshid=YmMyMTA2M2Y=>

## **Chapter Five**

### **Conclusion and Recommendations**

This research is pioneer in tackling the influencing communications objectives and mechanism. The study clearly illustrates a direct influencing power of social media influencers on culture and ideologies transformation of Egyptian Generation Z convincing them to adopt e-payment banking solutions as the new norms.

Factors like; research evidences, insights and secondary observation pointed out to strong correlation between influencers multi characteristics as a "Credibility Model" which are; trustworthiness, interactivity, attractiveness and experiences from one angle and their success in delivering the communicated messages from the second angle and their effective power performed over their followers from generation Z.

As a matter of fact, influencing communications phenomenon is relatively new and trendy mechanism, yet it proofed by the two cases studied banks in this research to have incredible powerful edge among all communications mechanism especially on digital native audiences/followers in culture transformation.

## **Research Future Recommendation**

This research opens the way for further researches in these scopes;

- 1-** Influencers' capability to change community culture. Although, these micro-celebrities are more innovative than their followers and they got new ideas and the ability to invent solutions and adopt innovations yet more research should be conducted in this scope addressing culture changes (Hashem, 2021).
- 2-** Examining the effect of influencers communications in various fields as political, economics, health, environment and others (Wikipedia, 2022).
- 3-** Measure the return on investment examining these influencers power of persuasion with full analysis to secondary data in terms of campaigns budget including direct cost, selling figures and in-direct expenses like human resources training (Sadek & Elwy, 2018).
- 4-** comparison between banks in terms of brand equity, loyalty and awareness after utilizing influencers communications mechanism (Aveyard, 2010).

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## **Author Description**

Germien Amer achieved her Master Degree of Mass Communications from Liverpool John Moores University, UK in 2022. She holds Bachelor degree in Journalism and Mass communications with a minor of Political Science from The American University in Cairo.

Germien Amer obtained a female leadership diploma from The Afro-Asian Union in Cairo. She was selected to become an active member of the union since 2020. She also achieves digital transformation strategies diploma from Gugliel Mo Marconi University, Italy.

Moreover, she accomplished many academic studies in the field of media relations and its direct impact on institutions culture development, improving the human resources performance and raising their efficiency. In addition to maximizing institutions brand equity increasing the return on invested customers’’ loyalty. She also attended many

specialized local and international courses on women's empowerment, women's stereotype in the media and female leadership.

Contemporary, Germien Amer is the head of corporate communication at The United Bank. She accomplished professional experiences for more than 25 years working with national and multinational institutions as; Orascom Telecom Corporation, Gulf News Media Corporation in The United Arab Emirates, Commercial International Bank (CIB) and Arab Radio and T.V Media Corporation (ART). In addition to her participation in the media communications team for a number of projects related to USAID, The Canadian council through, The Ministry of Trade and Industry and the Ministry of Finance.

Germien Amer has an attractive style of writing. She published a series of editorials under the theme of "Women's Corner" on a number of digital news websites platforms tackling media communications education,

women's in media, women's empowerment, robots and artificial intelligence.

In 2018, Germien Amer was selected among the top 50 most influential women in Egypt from the “Top Fifty Forum” committee. She also received many awards from local and regional institutions.

In 2019 she was awarded among the 30<sup>th</sup> Egyptian female leaders from the Egyptian Women's Forum for her leading role in the cultural organization development.

Germien Amer works under the slogan "Nothing is Impossible." The secret lies in her continuous knowledge and application of the recent methods for managing successful institutional marketing communication and green media.

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