VOL. 12 NO. 2,
MAY, 2026
E-ISSN 3027-1533
P-ISSN 3026-8648

African Scholar Publications & Research International
www.africanscholarpub.com

Journal of African Innovation & Advanced Studies (JAIAS)

Comparative Analysis of Social Media Communication Strategies and Digital Engagement of Providus Bank and Jaiz Bank in Nigeria

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DOI: https://doi.org/10.70382/ajaias.v12i2.0103

Abstract

This study entails a comparative analysis of Providus Bank and Jaiz Bank's social media footprints. The study examines the institutional model as a factor that impacts communication strategy, thematic content orientation, and quantifiable digital engagement results. With the help of a qualitative content analysis method and quantitative descriptive indicators, the study was conducted using posts from selected social media during a period of time. The analysis shows that Providus Bank is better numerically present in terms of the number of followers, the frequency and engagement rate, and the communication is mostly focused on innovation, digital solutions, and corporate competitiveness. Conversely, Jaiz Bank has a more identity-based narrative based on the principles of non-interest banking, ethical finance, and community development. However, promotional messages still prevail in all their channels. Although the differences in concepts between conventional and Islamic banking models are evident at the institutional level, the analysis of the digital communication practices demonstrates that they tend to converge because of the competitive market, branding requirements, and expectations of the viewers. The study also notes that the themes of sustainability and corporate social responsibility are becoming more and more incorporated into the digital storytelling of both banks, albeit with different degrees of thoroughness and steadiness.

Keywords: Social Media Footprint, Conventional Banking, Islamic Banking, Digital Engagement, Communication Strategy, Nigeria.

Introduction

Digital communication has rapidly evolved, and financial institutions around the globe have had to adapt to this emerging trend. The International Telecommunication Union noted that as of 2023, more than 5.4 billion individuals around the world were using the internet, or approximately 67 percent of the entire population, meaning that the world has shifted significantly toward digital interaction with consumers (International Telecommunication Union, 2023).

The online environment in Nigeria has grown extremely during the past ten years, as almost half of the population has internet access (55 percent) and approximately 36 million people use social media in 2023 (Nigerian Communications Commission, 2023). This increasing digital population has changed the positioning of the banks and the way they communicate their value propositions and their relationship management with their current and potential customers (World Bank, 2023).

Although in the past the services of the conventional banks were mainly associated with physical offices and personal interaction with clients, digital platforms are now the main points of contact between the financial institution and its customers in terms of communication and service advertising (Hamad et al., 2023). Instagram, X, Facebook, LinkedIn, and YouTube are some examples of social media platforms that can now be used as marketing tools by banks to demonstrate their credibility, transparency, and corporate values (Tok & Yesuf, 2022).

The banking sector has become particularly competitive in the Nigerian environment, and competition exists between conventional and Islamic financial institutions that are based on different philosophies and regulatory principles (Central Bank of Nigeria, 2023). Providus Bank is a conventional commercial bank that is mainly guided by profit maximization and customer expansion policies. Still, Jaiz Bank is a non-interest bank that is influenced by Shariah principles and values based on ethical practices (Mallick, 2019). The difference between the two banking models does not just end in product offerings, but also in institutional identity, narrative of the governance orientation, and social responsibility (Khan, 2021). Islamic banks are supposed to represent Maqasid al shariah goals in their work, which focuses on social justice and good and ethical behavior in financial transactions (Alwi et al., 2021). This prediction can affect the way such institutions position their online messages and image in social media (Abd Halim and Tengku Ahmad Mazlin, 2018). Conversely, conventional banks tend to pursue an aggressive branding strategy, lifestyle marketing, and innovation-focused campaigns that are geared towards profitability and market share growth (Shahrom & Kunhibava, 2023). Nevertheless, the belief that conventional banks are purely profit-driven and that Islamic banks are purely value-oriented might be more simplistic than the truth of the matter since, according to recent research, there is a growing convergence in the sustainability discourses across the banking models (Tok & Yesuf, 2022). There are empirical findings that financial institutions around the world are adopting sustainability

communication in their social messages in order to fit in with the Sustainable Development Goals and regulatory demands (Ismail et al., 2020). An example is in Malaysia, where the concept of value-based intermediation has promoted Islamic banks to be more visible in communicating the social impact to the stakeholders, especially via digital platforms (Mahadi et al., 2019). Although this model was officially launched in Malaysia, its theoretical background can provide valuable information about the ways in which Islamic banks in other countries can construct their social presence (Mahyudin & Rosman, 2020).

Jaiz Bank is located in Nigeria and not in Malaysia; however, the theoretical framework of value-based intermediation and Maqasid Shariah-oriented banking is applicable in evaluating the communication posture of Jaiz Bank (Abdul Kadir et al., 2024). Meanwhile, conventional banks such as Providus Bank are expanding to encompass discourses of sustainability and corporate responsibility that are more inclined to represent ethical finance ideas of the conventional perspective on Islamic banking (Hamad et al., 2023). This overlap poses significant concerns about whether the differences between Providus Bank and Jaiz Bank are evident in the digital footprint of the social media platform or whether the digital branding strategy has minimised the ideological disparity between the two. Although Shafruddin and Shahimi claim that structural and strategic levels often hinder the implementation of value-based frameworks, this conflict can also have an impact on how Islamic banks position themselves on the internet (Shafruddin & Shahimi, 2024).

From the regulatory standpoint, non-interest banking is seen as a separate division by the Central Bank of Nigeria. However, both types of banking operate in the same sphere of the digital ecosystem and appeal to the same market of technology-savvy consumers (Central Bank of Nigeria, 2023). Hence, analysis of their interactions on social media is critical to the interpretation of the ways in which institutional philosophy is built in the digital realm and connected to the audience. Moreover, the number of followers, the level of activity, the content topics, and the frequency of posts as measures of brand influence and customer loyalty continue to become more popular metrics of social media in the financial services sector (World Bank, 2023). Nevertheless, a great digital presence does not necessarily translate into value alignment, particularly when referring to Islamic banks that are supposed to portray ethical authenticity outside of the promotional messages (Ibrahim et al., 2022).

Mahyudin and Ab Rahman note that Islamic banks can use the concept of waqf and social finance as an instrument to build stronger trust among the population; it is not clear whether the same concept can be tracked across the African setting of Islamic banking (Mahyudin & Ab Rahman, 2024). However, conventional banks can instead focus on innovation campaigns, fintech partnerships, and lifestyle branding as a way to attract younger demographics (Nigerian Communications Commission, 2023). The question that readily comes to mind is: Is it against the Shariah for Islamic banks to adopt lifestyles in promoting their brands using social media?

On this premise, the present comparative analysis of the Providus Bank and Jaiz Bank social media presence can serve as a chance to critically explore the way in which institutional

identity, ethics positioning, and competitive strategy can influence digital communication patterns. Instead of presupposing the existence of intrinsic differences, this study challenges whether there are quantifiable differences between the two banks in terms of their online interactions, thematic orientation, and audience interaction.

Thus, the following questions are aimed to be answered in the present research:

1. How does the social media presence of Providus Bank compare with that of Jaiz Bank in terms of reach and engagement?
2. What are the thematic trends in the type of content each bank is posting on the chosen platforms?
3. How do the digital communication strategies of both banks relate to their institutional philosophies?

Simply put, with the conceptual location of digital branding in the wider discourse of value-based banking and sustainability narratives, this research provides the conceptual and empirical base for analyzing the social media footprint of both Providus Bank and Jaiz Bank in the changing financial environment of the Nigerian context.

LITERATURE REVIEW

Concept of Social Media Footprint in Banking

Social media footprint is the quantifiable online presence that an organisation has in its operations, engagement and overall content shared on online sites (World Bank, 2023). This footprint is defined in the banking sector through follower base, engagement rate, responsiveness, brand tone, content themes, and perception of the brand developed via digital interaction (International Telecommunication Union, 2023).

The use of social media by financial institutions is also now a significant tool in marketing, as well as in trust building and customer relationship management, in a world where face-to-face interaction is slowly fading away (Hamad et al., 2023). Whereas banking institutions in the past were reliant on branch presence and conventional advertising, modern institutions operate in digital realms, in which the attention of customers is divided, and customer loyalty is volatile (Tok & Yesuf, 2022). Nonetheless, the assessment of digital presence solely on the basis of numerical parameters can be deceptive since a high engagement level does not always imply credibility and alignment with ethical principles (Ibrahim et al., 2022). As an example, Ibrahim states that the content analysis of Islamic banks demonstrates that effective communication of the Islamic banks and the real practice of value-based frameworks conflict with each other, which implies that there might be no correspondence between visibility and authenticity. In another view, Tok stresses that value integration into institutional culture is likely to have more consistent and sustainable communication patterns, especially in ethically positioned banks (Tok et al., 2022).

In emerging markets like Nigeria, where the majority of the population is made up of youths because they are the primary digital consumers, the use of social media has become directly related to brand survival and competitive edge (Nigerian Communications Commission,

2023). However, as a result, digital growth bites banks, opening them to scrutiny, reputational risk, and regulation (Central Bank of Nigeria, 2023). Thus, no social media footprint in the banking sphere can be limited to marketing output, but as an indicator of the institutional strategy, governance orientation, and value positioning in a competitive financial system, it exists to be evaluated.

Conventional Banking Communication Strategies

Conventional banks are accustomed to focusing on profitability, innovation, and customer growth at the center of the communication strategy (Mallick, 2019). Online, this orientation is usually converted into promotional campaigns, product features, lifestyle branding, and collaboration announcements in order to increase market share (World Bank, 2023).

According to Mallick, the main organizational structure of commercial banking forms is driven by shareholder value and competitive performance, and both employ these as the priorities of operations and the messages that are broadcast to the public. Nevertheless, the recent regulatory trends in sustainable finance indicate that even profit-oriented banks are increasingly incorporating environmental and social discourses in their communication to keep in line with international expectations (Shahrom & Kunhibava, 2023).

Such a change makes it hard to believe that conventional banks exist in a limited profit maximisation paradigm. Shahrom notes that regulatory support of sustainable banking in Malaysia has contributed to the move to the responsible finance language of both Islamic and Conventional institutions, which have reduced the perceived differences in ethical communication style. Similarly, Hamad argues that the incorporation of value principles into business models can transform branding approaches that are not necessarily focused on financial goals (Hamad et al., 2023).

In a highly competitive market environment, Nigeria, in this context, in which the rivalry between commercial banks is strong, digital campaigns tend to be focused on innovation, fintech partnerships, and convenience-oriented services aimed at younger audiences (Nigerian Communications Commission, 2023). Nevertheless, the question of whether these campaigns have a significant impact on wider social responsibility is still open to discussion, which is to be evaluated more empirically.

Islamic Banking, Maqasid al Shariah and Value-Based Intermediation

The principles of Islamic banking are based on Shariah, and they do not allow interest and value transparency and social welfare (Khan, 2021). In addition to technical compliance, Islamic financial institutions are also supposed to strive to achieve Maqasid al Shariah, which is the preservation of wealth, faith, life, intellect, and lineage (Alwi et al., 2021).

According to Alwi, value-based intermediation implementation in Malaysia was meant to transform Islamic banks from legal compliance to actual socio-economic influence. Nevertheless, Abd Halim notes that it is still difficult to convert Maqasid principles into

quantifiable performance measures because of the limitations on operations and the presence of competition (Abd Halim & Tengku Ahmad Mazlin, 2018).

This stress is even more apparent in online communication. Through the messaging on the internet, Islamic banks can enhance the ethos of identity. However, the results of Ibrahim reveal that external communication does not necessarily impose profound structural adherence to frameworks of values, at least when the content is more heavily related to marketing products rather than addressing societal welfare (Ibrahim et al., 2022). On the other hand, Mahadi emphasizes that even a few Islamic banks have managed to leverage social finance narratives like zakat and waqf to show their contribution to society and build trust among people (Mahadi et al., 2019).

There is still an ongoing debate on whether or not value-based intermediation is an entirely acceptable practice under Islamic banking. Abdul Kadir believes that there are institutions that adopt the framework in a strategic manner, and those that are reluctant to undergo greater change with profitability factors (Abdul Kadir et al., 2024). Shafruddin also mentions that organisational culture and leadership alignment are a common cause of implementation issues, and not the lack of regulations (Shafruddin & Shahimi, 2024). These arguments imply that when one studies the social media communication of an Islamic bank like Jaiz Bank, focus must be given to what is being posted as well as whether digital narratives are being oriented on maqasid-oriented commitments or are simply replicating the conventional banking promotional trends.

Sustainability Narratives and Convergence in Banking

Banking activities are increasingly being associated with the Sustainable Development Goals within the global financial discourses, where institutions are urged to report on social and environmental impact in addition to financial performance (Ismail et al., 2020). Ismail argues that value-based intermediation is an opportunity that can be used to mediate between the Islamic banking principles and global sustainability agendas.

Surprisingly, Islamic institutions no longer have the monopoly on discussing sustainability. According to Tok, the addition of value-oriented culture increases resilience and long-term competitive edge even in the larger financial systems and recommends alignment between the conventional and Islamic models in sustainability communication (Tok et al., 2022).

However, Mahyudin and Rosman warn that rhetorical conformity to sustainability does not inexorably mean substantive change, as banks can choose an impact language and leave the underlying frameworks unchanged (Mahyudin & Rosman, 2020). This criticism is especially pertinent when examining the content of social media, where working with images can put a spin on stories of social responsibility to achieve reputational benefit. The regulatory frameworks of sustainable banking in emerging economies like Nigeria are currently in the developmental process, and they can affect the intensity of sustainability communications by banks (Central Bank of Nigeria, 2023). As a result, the comparison between Providus Bank and Jaiz Bank provides a chance to evaluate the message related to sustainability that is

informed more by the institutional philosophy or the competitive pressure on branding within the same digital environment.

Empirical Gaps and Study Justification

The literature on value-based intermediation and implementation of Maqasid is mostly based on the context of Southeast Asia, especially in Malaysia and Indonesia (Mahadi et al., 2019). Ibrahim focuses on the content analysis of Indonesian Islamic banks, but the African Islamic banking settings are under-researched in the empirical literature (Ibrahim et al., 2022).

In line with this, the research relating to digital banking in Nigeria is more inclined to focus on fintech adoption and financial inclusion indicators as opposed to comparative ideological research of conventional and non-interest banks (World Bank, 2023). Although the statistics of digital penetration across the world emphasize the importance of online interactions, scarce academic literature exists that links digital footprint and ethical banking models in Sub-Saharan Africa (International Telecommunication Union, 2023). This is further widened by the fact that Nigeria is one of the biggest Muslim countries in Africa with a well-developed conventional banking system, which forms a special case of ideological and competitive contrast (Central Bank of Nigeria, 2023). Thus, it can be concluded that the current research is relevant to the literature and it introduces a combination of digital communication analysis and theoretical background information on value-based intermediation and Maqasid al Shariah discourse. This study does not view the social media presence as a shallow marketing signal, but it puts it into a wider institutional conception and competitive strategy context. Therefore, it not only expands the scope of the current scholarship outside of Southeast Asia but also provides the specific background to the banking situation in Nigeria.

METHODOLOGY

This study employed the comparative analysis of Providus Bank and Jaiz Bank's social media footprints. This qualitative comparative analysis is suitable when the aim is to examine patterns, meanings, and thematic distinctions and not to examine the numerical causality itself (Ibrahim et al., 2022). Although quantitative measurements (number of followers and level of engagement) can be used as indicators of digital presence, these measurements are not the most accurate (including ideological and strategic tones) of communication (Tok & Yesuf, 2022). Thus, the presented study will integrate descriptive digital measures with qualitative content analysis to guarantee a balanced and contextual explanation of the results (Hamad et al., 2023). The rationale behind the comparative approach is that Providus Bank is a conventional commercial bank, and Jaiz Bank is a non-interest Islamic bank that operates according to Shariah principles; thus, they can be included in an ideological opposition in the identical regulatory and cultural context (Mallick, 2019).

The study population comprises all the licensed commercial and non-interest banks in operation in Nigeria under the direction of the Central Bank of Nigeria (Central Bank of Nigeria, 2023). By 2023, more than twenty commercial banks and a few licensed non-interest

banks existed in Nigeria, forming a competitive but organized financial environment (Central Bank of Nigeria, 2023). In this study, however, purposive sampling will be used on Providus Bank and Jaiz Bank. Purposive sampling is suitable, whereby the cases are selected in such a manner that they are relevant to the objectives of the research and not random (Shafruddin & Shahimi, 2024). Providus Bank was chosen as a conventional bank with a noticeable digital campaign to grow. In contrast, Jaiz Bank was chosen as a full-fledged non-interest bank in Nigeria with a very clear ethical positioning (Khan, 2021). The choice of both banks enables a meaningful comparison, as both of them have a national presence, work in the same digital environment, and address similar demographic segments (Nigerian Communications Commission, 2023).

The information to be used in this study is gathered through publicly available social media platforms that Providus and Jaiz Bank officially own, for a period of four years, from 2021 to 2025. The social media platforms under consideration are Instagram, Facebook, X, and LinkedIn because they are popular in Nigeria and can be viewed as the key channels of corporate communication (International Telecommunication Union, 2023). In 2023, Nigeria had more than 36 million active social media users, where the engagement rates among people between the ages of 18 and 35 years were high; thus, social media has become an effective communication medium among banks (Nigerian Communications Commission, 2023). The review of the posts is done after a specified period of six months in order to maintain the consistency and timely nature of the analysis. In all, one hundred and ninety-two (192) posts were monitored for Jaiz Bank Plc and two hundred and eight posts were equally measured for Providus Bank Ltd, across the selected social media platforms covered by this research. The information gathered will involve the number of followers, frequency of posting, content type shared, thematic scope, visual display format, and user interaction measures in terms of likes, comments, and shares. Such signs are widespread in digital footprint evaluation in the field of financial communications studies (World Bank, 2023). Posts and content screenshots are organized into archives and systematically logged in so that data loss by post deletion or post modification is eliminated. The archiving process increases reliability and transparency in the analysis of qualitative content (Ibrahim et al., 2022).

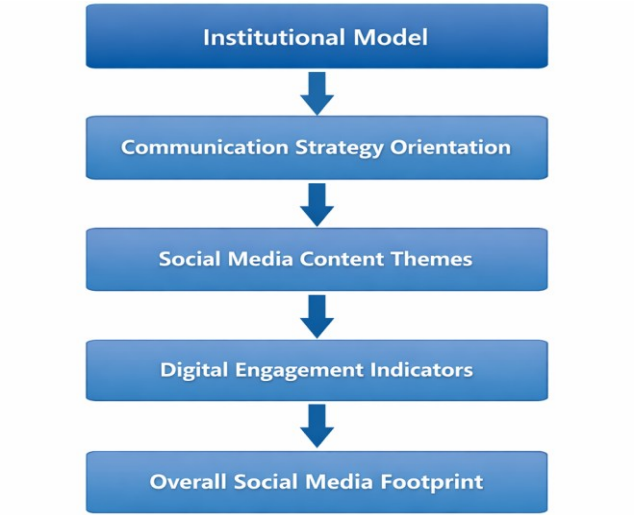
In the research, the authors use thematic content analysis to determine the prevailing patterns in the posts made by individual banks. Thematic analysis enables the researcher to code content and then identify themes of product promotion, corporate social responsibility, religious messaging, financial literacy, innovation, and sustainability communication (Mahadi et al., 2019).

Although quantitative measures of engagement rate are computed in a descriptive manner, interpretation is based on qualitative, as opposed to statistical, modeling. The reason is that digital engagement can be affected by algorithmic visibility as opposed to institutional strategy in its pure form (Tok & Yesuf, 2022). It uses the concepts of value-based intermediation and Maqasid al Shariah books to direct the analysis, particularly in the areas of ethical representation and social impact orientation (Alwi et al., 2021). At the same time, the

conventional branding constructs are assumed to be applied to the consideration of promotional and innovation-oriented messages (Hamad et al., 2023). Cross-case comparison will be used to establish and derive similarities and differences between Providus Bank and Jaiz Bank in the wider financial and digital landscape of Nigeria.

The study model combines the institutional philosophy and visible digital communication products. It presumes that the general governance orientation of the bank has an impact on the thematic focus and the engagement style of the bank on social media (Salaudeen, 2026).

The framework flow is as shown below.



This framework implies that Providus Bank, which is a conventional bank, might focus on innovation, growth, and lifestyle marketing. In contrast, Jaiz Bank, which is an Islamic bank, might display ethical finance, social responsibility, and Shariah-aligned messaging. Nevertheless, convergence is regarded as a possibility as well because of the competitive pressures of digitality (Mahyudin & Rosman, 2020).

Operationalization of Variables

To ensure clarity, key variables examined in this study are defined and operationalized as follows.

Table 1: Operational Definition of Key Variables

Variable	Description	Measurement Indicator	Source Justification
Social Media Reach	Audience exposure to bank messages.	Number of followers and page subscribers	World Bank (2023)
Engagement Level	Interaction between the audience and the presenter.	Average likes, comments, shares per post	International Telecommunication Union (2023)

Variable	Description	Measurement Indicator	Source Justification
Content Theme	Concentration on dominant messages in posts.	Categorisation into promotion, CSR, sustainability, religious value, and innovation	Mahadi et al. (2019)
Posting Frequency	Frequency of updating content.	Number of posts within six months	Nigerian Communications Commission (2023)
Ethical Alignment	Reflection of maqasid or value-based principles.	Presence of social welfare, fairness, and community impact narratives	Alwi et al. (2021)

This table ensures that both descriptive and interpretative elements of the digital footprint are systematically examined rather than loosely discussed.

The data utilized in this research are all in the publicly available social media pages of the chosen banks. No personal details of the customers or institutional secrets are accessed or revealed. This strategy is in line with ethical principles in digital content studies in which only publicly available content is analyzed (Ibrahim et al., 2022).

Moreover, the interpretation is done objectively without the aim of favoring or disapproving one or the other institution. The research will give a balanced scholarly perspective instead of either promotion or censure prejudice. Hence, such a methodology creates a systematic way of analyzing how Providus Bank and Jaiz Bank build and project their identities in the digital financial environment of Nigeria.

Table 2: Comparison between Jaiz Bank Plc and Providus Bank

	Jaiz Bank	Providus Bank
Market Focus	Islamic Banking	A tech-driven commercial institution
Regulatory Compliance	Regulated by the Central Bank of Nigeria	Regulated by the Central Bank of Nigeria
Advanced Digital Banking	Prioritize robust digital banking services, including modern mobile apps, USSD, and seamless API integrations for business and retail customers.	Prioritize robust digital banking services, including modern mobile apps, USSD, and seamless API integrations for business and retail customers.
Corporate & SME Focus	Jaiz Bank heavily prioritizes business-facing solutions, offering tailored services to entrepreneurs, corporate bodies, and high-net-worth individuals.	Providus Bank heavily prioritizes business-facing solutions, offering tailored services to entrepreneurs, corporate bodies, and high-net-worth individuals.
National Reach	Majorly through branch networks, Jaiz Bank Plc services customers across Nigeria.	Through branch networks and digital banking accessibility, Providus Bank services customers across Nigeria.

RESULTS

Overview of Social Media Presence

The analysis will start with an overview of the social media presence of Providus Bank and Jaiz Bank on the selected media, which will be Instagram, Facebook, X, and LinkedIn. Online presence is becoming a strategic asset to the banking sector, especially in emerging economies where online interaction determines the perception of the brand and client acquisition (World Bank, 2023).

The results of the six-month analysis period show that the number of followers of Providus Bank, both on Instagram and LinkedIn, is comparatively larger than that of Jaiz Bank. This trend is consistent with the trends in the larger industry in that conventional banks tend to spend more on digital branding and lifestyle marketing, particularly to appeal to younger urban audiences (Nigerian Communications Commission, 2023).

Jaiz Bank, on its part, shows a steady presence on the platforms, though with a relatively moderate engagement score. Although reduced number penetration can indicate poorer digital penetration, engagement quality should be viewed with reservations since Islamic banks tend to operate in small moral markets, as opposed to mass consumer groups (Khan, 2021).

Even though the number of followers is a measure of reach, it does not necessarily mean that the institutional trust and ideological clarity of the organization are better. Tok states that the lack of embedded value congruence in digital presence can contribute to shallow engagement instead of long-term loyalty (Tok & Yesuf, 2022). Thus, the analysis does not concentrate on numbers but also investigates the depth in terms of themes and the tone of communication.

Posting Frequency and Content Distribution

Providus Bank had more frequent postings during the period under analysis, especially on Instagram and LinkedIn, where promotional campaigns and announcements of partnerships were constantly updated. Increased posting frequency tends to be linked to algorithmic visibility and retention of viewers in competitive digital environments (International Telecommunication Union, 2023).

Jaiz Bank was less active, but they regularly provide updates on product awareness, financial literacy, and the choice of community activities. Though this reduced frequency can decrease exposure to algorithms, it could also represent a more conservative communication approach in line with ethical positioning (Alwi et al., 2021).

A more detailed analysis of the categories of content shows obvious differences. Providus Bank content was immensely focused on innovation-driven services, corporate alliances and event sponsorships, and digital banking services. That is in line with Mallick, who notes that conventional patterns of banking tend to anticipate the increase and competition differentiation in external communications (Mallick, 2019).

Conversely, Jaiz Bank material contained allusions to non-interest banking, Shariah conformity assurance, and limited social welfare. Nevertheless, the feed was still filled with promotional messages pertaining to savings products and financing solutions despite the

Islamic nature. This observation confirms that Islamic banks occasionally place more emphasis on the marketing of their products instead of using value-based narratives in their communications (Ibrahim et al., 2022). That way, even though there is philosophical divergence on an institutional level, there is some convergence in the patterns of digital content promotion.

Thematic Emphasis and Ideological Reflection

Thematic analysis was used to classify posts into five broad themes, namely product promotion, innovation and technology, corporate social responsibility, financial literacy, and ethical or religious messaging. The theme of Innovation and product promotion was the most dominant in Providus Bank. In this case, the emphasis was made on the digital platform, smooth transactions, and customer convenience. This is an indication of a competitive brand strategy that has an emphasis on technological sophistication and efficiency (Hamad et al., 2023). Jaiz Bank, despite being based on Islamic finance principles, presented a mixed thematic structure. Promotion of products was still the leading one, yet apparent attempts to emphasize ethical banking identity and community participation activities were observed. This kind of content tries to meet the expectations of the Maqasid-oriented approach that Islamic banks aim at the larger socio-economic good (Abd Halim & Tengku Ahmad Mazlin, 2018).

Nevertheless, explicit messaging associated with the Maqasid was comparatively low in terms of frequency in comparison to promotional content in general. This note is in line with the criticism of Mahyudin and Rosman, who observed that Islamic banks can be rhetorically oriented towards the use of value language without a consistent strategy of rendering it in communication channels (Mahyudin & Rosman, 2020). Concurrently, Providus Bank used to post corporate social responsibility news occasionally about education support and community activities. This indicates that there is a convergence in sustainability communication, where conventional banks are moving towards integrating socially responsible narratives into their branding more and more (Shahrom & Kunhibava, 2023). Hence, the difference between the conventional and Islamic digital identity does not seem to be as definite as the theoretical frameworks may imply.

Engagement Patterns and Audience Interaction

Such measurable engagement indicators as likes, comments, and reposts were analyzed to measure the level of interaction among the audience. Providus Bank had more average engagement per post, especially on platforms that were more visual, like Instagram. Indeed, this result might be affected by increased posting rates and extended urban youth-targeting (Nigerian Communications Commission, 2023). Jaiz Bank had relative engagement that was stronger on financial literacy and community impact posts. This tendency indicates that the posts related to promotion do create visibility, but value-driven content potentially provides a higher level of interaction with the audience within niche groups (Mahadi et al., 2019).

Interestingly, in posts regarding Jaiz Bank, there were also some remarks where people asked about Shariah compliance and non-interest financial products, and this implies that the audience is aware of ethical identity. This helps Tok when he stated that a value orientation, expressed properly, may lead to a more profound stakeholder conversation, as opposed to passive consumption (Tok & Yesuf, 2022). Nevertheless, engagement data should be viewed with caution, as social media algorithms and sponsored content have a tendency to unnaturally increase visibility regardless of their interest from the organic audience (International Telecommunication Union, 2023).

Comparative Interpretation

Generally, the findings indicate both differences and similarities between the social media footprints of Providus Bank and Jaiz Bank. Providus Bank has a higher numeric reach and innovation-centered messaging in line with conventional commercial banking orientation. In a number of cases, Jaiz Bank embodies ethical positioning with selectively Shariah-harmonized narratives, but still reflects conventional promotional tactics. Although literature on the theoretically defined concept of the Maqasid al Shariah is ardent as a hallmark of Islamic banking identity, the concept seems to be mostly watered down in the competitive market environment (Alwi et al., 2021).

On the other hand, conventional banks like Providus Bank are embracing corporate responsibility messages more often, and the seemingly broad ideological divide in social communication is therefore reduced (Shahrom & Kunhibava, 2023). According to this insight, the comparative analysis suggests that the digital branding strategies within the banking sector of Nigeria are informed by institutional philosophy as well as the competition in the market, the regulatory environment, and audience expectations. Therefore, Social media footprint is an identity, as well as an adaptation to a common digital ecosystem.

CONCLUSION

This research aimed at conducting a comparative analysis of Providus Bank and Jaiz Bank social media footprints. The discussion did not just focus on gauging the digital presence and engagement using pure numerical indicators, but the analysis also examined how institutional philosophy, communication strategy, and thematic focus influence it. The results indicate that Providus Bank has greater numerical coverage and higher posting rates in leading platforms, especially those related to the aspects of innovation, digital banking solutions, and corporate partnerships. Its communication pattern indicates that it is technology-driven and competitive in nature, which is in line with conventional commercial banking goals. In its online interaction, the bank seems to focus on brand visibility, product awareness, and customer convenience.

Jaiz Bank, in turn, has a stable but relatively average online presence. Although it markets its non-interest banking status and on rare occasions stresses ethical and community-oriented stories, promotional material continues to dominate most of its social media engagements.

Despite the fact that the bank is functioning within the Islamic financial context, the digital interpretation of the Maqasid-oriented values seems to be selective instead of uniformly represented throughout the entire scope of the communication products. The study, surprisingly, also notes some areas of convergence between the two banks. Providus Bank progressively incorporates the theme of corporate social responsibility and sustainability in its online campaigns. In contrast, Jaiz Bank chooses marketing tactics that are associated with conventional banks to stay competitive. This implies that online market pressures can diminish observable ideological differences in online branding.

Thus, the impact of social media presence in the banking industry of Nigeria on the institutional philosophy is seen to be conditioned by competitive forces, as well as the expectations of the audience and the influence of digital algorithms. Although structural differences between conventional systems and Islamic banking are still prominent on the structural level, they are not as pronounced in daily social media communication. On the basis of this, the study suggests that Islamic banks that are interested in greater ethical distinctiveness might be required to be more intentional in incorporating value-based narratives in their online narratives. Likewise, conventional banks can persistently develop sustainability communication according to regulatory and social demands. In a nutshell, the comparative analysis has established that digital presence has turned into a strategic space where identity, competition, and adaptation collide. The social media sites are no longer a marketing tool, but essentially a mirror of how the financial institutions carry out negotiations of their philosophical promise in a common digital ecosystem.

ACKNOWLEDGEMENT

The researcher acknowledges the contributions of scholars whose works informed the analytical foundation of this study. Appreciation is also extended to institutions that made relevant fiscal and infrastructural data publicly accessible.

DETAILS OF AI USAGE:

Grammarly was used to enhance grammar, spelling, and clarity.

All content was reviewed and finalized by the author, who accepts full responsibility for the work.

COMPETING INTERESTS DISCLAIMER:

The author has declared that no known competing financial interests, non-financial interests, or personal relationships could have appeared to influence the work reported in this paper.

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