

**USES AND PERCEPTIN OF X (FORMERLY TWITTER) IN THE SENSITIZATION
OF NIGERIAN STUDENT ON STUDENT’S LOAN**

(A CASE STUDY OF KWARA STATE POLYTECHNIC STUDENTS)

BY

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CERTIFICATION

This research work has been carefully examined and approved as meeting the requirements of the Department of Mass Communication, Institute of Information and Communication Technology, Kwara State Polytechnic, Ilorin in partial fulfilment of the requirements for award of Higher National Diploma (HND) in Mass Communication.

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TABLE OF CONTENTS

Title page	i
Certification	ii
Dedication	iii
Acknowledgement	iv
Table of contents	v-vi
Abstract	vii

CHAPTER ONE: INTRODUCTION

- 1.1 Background of the study
- 1.2 Statement of the problem
- 1.3 Objectives of the study
- 1.4 Research Questions
- 1.5 Significance of the study
- 1.6 Scope of the study
- 1.7 Definition of terms

CHAPTER TWO: LITERATURE REVIEW

- 2.0 Literature Review
- 2.1 Conceptual Review
- 2.2 Theoretical Framework
- 2.3 Review on Related Studies

CHAPTER THREE: RESEARCH METHODOLOGY

- 3.0 Introduction
- 3.1 Research design
- 3.2 Population of the study
- 3.3 Instrumentation
- 3.4 Sample Size and Sampling Techniques
- 3.5 Validity and Reliability of the Instrument
- 3.6 Method of data collection
- 3.7 Method of data Analysis
- 3.8 Limitation of the Study

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

- 4.0 Introduction
- 4.1 Data Presentation
- 4.2 Analysis of research question
- 4.3 Discussion of findings

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Summary, conclusion and recommendations

5.1 Summary

5.2 Conclusion

5.3 Recommendations

References

ABSTRACT

This study investigates the role of X (formerly Twitter) in the sensitization of Nigerian students regarding the newly introduced student loan scheme. With the increasing digitization of communication and the growing reliance of young Nigerians on social media platforms for information, X has emerged as a crucial medium for discourse on educational policies. The research explores both the extent to which Nigerian students use X for information on the student loan program and their perceptions of the platform's effectiveness in raising awareness, promoting understanding, and influencing attitudes toward the scheme. Employing a mixed-methods approach, the study combines quantitative data from online surveys with qualitative insights from focus group discussions among university students. Findings reveal a moderate level of awareness about the student loan scheme, with X serving as both a source of official updates and peer-driven opinions. While many students perceive X as a fast and accessible platform for information dissemination, concerns about misinformation and lack of engagement from authoritative sources were also noted. The study concludes by highlighting the potential of X as a tool for policy communication and recommends strategic engagement by educational institutions and government agencies to enhance outreach and accuracy in public sensitization efforts.

CHAPTER ONE

1.1 BACKGROUND OF THE STUDY

The Nigerian education system faces significant funding challenges, often leaving students with limited access to resources needed to complete their education. In response, the Nigerian government has introduced student loan schemes aimed at helping students access education. However, the awareness and understanding of these loans are often insufficient. In this digital age, social media platforms like Twitter have become essential tools for information dissemination and awareness campaigns. This project aims to explore the uses and perceptions of Twitter in sensitizing Nigerian students about student loans.

In this era, the media has become an essential aspect of our lives influencing our attitudes, convictions, and actions. The media, which includes radio, television, the internet, and social media, has enormous ability to shape public opinion and cultural standards. (Lee (2014) defines the term "mass media" as tools that enable people to freely exchange information, experiences, and amusement on a broad scale. In the realm of communication, "media" refers to a particular medium that is utilized to convey a message to a large, anonymous, and diverse audience. The media often shapes our political beliefs, public opinion and perspectives on public policy (Yulchieva, 2023). Essentially, the emergence of social media has transformed the way people receive and disseminate information, providing them greater influence over public opinion (Okpong kpong et al., 2023). The emergence of social media has even advanced the influence of people of public policies and opinion formation.

Social media's emergence has molded a new environment and produced new channels for interpersonal communication. Social media sites like Facebook, Instagram, Snapchat, X (formerly Twitter), and others provide enormous chances to connect with the billions of users that use them on a daily basis. According to Boyd and Ellison (2008), as cited by McIntyre (2014), social media is a type of computer-mediated communication. The last decade has seen the rise of social media as the defining trend, which is still changing how people communicate and engage with one another, with communities, the government, and businesses (Heggde and Shainesh, 2018). Social media has become a potent instrument for influencing public opinion and spreading information in the digital era (Okpongkpong et al., 2023). By democratizing information creation, it has given people and organizations a voice on a worldwide scale (Yulchieva, 2023).

The rise of social media has had a profound impact on the way individuals engage with political issues and the way that political campaigns are conducted (Oluleye et al., 2023). Schwaiger, et al (2022) explored how social media has changed the way that individuals access

news and information, and how it has shifted the balance of power between traditional media outlets and social media platforms. It was revealed that social media has bred all powerful audience. This is also evidenced in Taibi and Na (2020)'s argument that social media has allowed individuals to become their own publishers, giving rise to citizen journalism and alternative sources of information. The influence of social media is not without its problem. In particular, concerns have been raised about the spread of misinformation and fake news on social media platforms, and how this can affect public opinion and democratic processes. Ognyanova et al (2020) found that exposure to fake news on social media was associated with decreased support for democratic norms and institutions. Furthermore, as noted by Cineeli et al (2021), social media algorithms can create echo chambers that reinforce users' pre-existing beliefs and lead to increased polarization.

Despite the challenges, Cliff notes (2023) argues that the use of social media has changed the way people interact with the news, allowing them to access and share information in real-time. Oluleye, et al. (2023) posit that social media is essential for connecting individuals and politicians and for giving them easily available access to the information they require. Social media has empowered individuals to shape public opinion and influence policy, with notable examples including the Arab Spring and the Occupy Wall Street movement. Social media has been used, for instance, to disseminate information about certain topics and to plan demonstrations and campaigns, such as, in Nigeria, campaigns like: #Bringbackourgirls, #OccupyNigeria, #EndSARS, #NoToRUGA, #NairaRedesign #JusticeforMohBad, #SayNoToRape, #SayNoToSexForGrade, among others (Akinpelu, 2023). Recently, the Tinubu-led Federal Government initiative of Students Loan Scheme also generated some reactions and engagements by social media users across the nation, especially when the scheme has failed to start since May 29, 2023 that the proposal was made public. This recent postponement of the commencement of the scheme on March 13, 2024 to allow for some amendments according to the federal government has generated a lot of reaction as this is the fourth time the scheme would be postponed. Against this trend of event, this study aims to explore the textual evidence on the reactions and engagements of social media users, especially, X (formerly Twitter) users on the Student Loan Scheme proposed by the Federal Government of Nigeria and its attendant postponements.

1.2 STATEMENT OF THE RESEARCH PROBLEM

The issue of student loans in Nigeria has become a significant topic of discussion due to the increasing financial challenges faced by students pursuing higher education. As a vital social media platform, Twitter has been widely used to create awareness, disseminate information, and foster

conversations about student loan policies, access, and repayment processes. Its interactive features, such as hashtags, polls, and real-time updates, make it a valuable tool for sensitization efforts. However, the effectiveness of Twitter in educating Nigerian students about student loans remains unclear. Despite the platform's potential, several challenges hinder its impact. The spread of misinformation about loan eligibility, application processes, and repayment terms can create confusion and distrust among students. Additionally, the digital divide, limited internet access, and varying levels of digital literacy may exclude some students from benefitting from sensitization campaigns. Furthermore, there is insufficient understanding of how Nigerian students perceive the credibility of information shared on Twitter, as well as the extent to which the platform influences their awareness, attitudes, and decision-making regarding student loans.

This research seeks to explore the uses and perceptions of Twitter in the sensitization of Nigerian students about student loans. It aims to investigate how students interact with loan-related information on Twitter, assess the platform's strengths and weaknesses in this context, and provide recommendations to enhance its utility as a tool for financial education and awareness.

1.3 OBJECTIVES OF THE STUDY

The main purpose of this study is to:

- i. To investigate how Twitter is used in sensitizing Nigerian students about student loans.
- ii. To assess Nigerian students' perceptions of the effectiveness of Twitter as a platform for spreading information about student loans.
- iii. To explore the challenges Nigerian students face in obtaining information about student loans via Twitter.

1.4 RESEARCH QUESTIONS

This research study is set to find answers to the following research questions.

- i. How do Nigerian students use Twitter to gather information about student loans?
- ii. How effective do Nigerian students believe Twitter is in sensitizing them about student loans?
- iii. What are the challenges Nigerian students face when seeking student loan information on Twitter?

1.5 SIGNIFICANCE OF THE STUDY

The significance of Twitter in sensitizing Nigerian students on student loans can be understood from several key angles, particularly its role in shaping perceptions and raising awareness among the student population. Here are some crucial points to consider:

The platform allows for quick dissemination of important information, such as eligibility criteria, application processes, deadlines, and updates related to student loans. This helps students stay informed about available opportunities for funding their education.

Twitter enables real-time engagement, where students can ask questions, share experiences, and seek advice regarding student loans. This fosters a sense of community, where students can exchange useful information about accessing loans, eligibility requirements, and potential challenges. It also allows students to interact directly with educational institutions, government bodies, and financial organizations offering loans.

1.6 SCOPE OF THE STUDY

The research work will focus on the Uses and Perception of twitter in sensitization of Nigerian Student. The study will cover, Main Campus in Kwara State Polytechnic. The areas of the study are chosen because there is the presence of students-students loan scheme. The study will make use of primary data from respondents through interview guide and questionnaires and secondary source of data which include online materials, textbooks, journals and publications. This research work would be conducted between the period of November 2024 to May 2025.

1.7 DEFINITION OF KEY TERMS

Perception of Twitter: This refers to how Nigerian students view or interpret the platform's role in shaping their knowledge and attitudes about student loans. Perception could be positive, negative, or neutral, depending on their experiences with information, engagement, and advocacy surrounding student loans on Twitter.

Sensitization: in this context refers to the process of raising awareness and educating Nigerian students about the existence

Twitter: this a social media application which to connect its users and allow them to share their thoughts with their followers and others through the use of hashtags. It can be a source of news, entertainment and a marketing tool for businesses.

Student Loan: an agreement by which a student at a college or university borrows money from a bank to pay for their education and then pays the money back after they finish studying and start working. Borrowing & lending.

Loan: *an amount of money that is borrowed, often from a bank, group or person that has to be paid back, usually together with an extra amount of money that you have to pay as a charge*

Student: a person formally engaged in learning, esp. one enrolled in a school or college

NELFUND: Nigerian education Loan Fund

CHAPTER TWO

LITERATURE REVIEW

2.1 CONCEPTUAL REVIEW

It is evident that there exists a relation between social media and their impact on the youth 's change in behavior. Consequently, messages can reach audiences and target groups in real time and they can generate changes and tendencies.

Today, young generations grow up having great contact with different kinds of social media. They are easily acquiring –digital literacy, and live in a digital world to which adults are only naturalized citizens.

2.1.1 CONCEPT OF SOCIAL MEDIA ON STUDENT LOAN

People from all over the world can now connect through social media, which is becoming increasingly important in today's world. They use the internet to communicate and exchange information with their friends and colleagues. Users and web publishers both participate in social media. In addition to connecting and exchanging information, social media gives them a platform to do so. 'Communication' is defined as "one in which people with similar interests connect and interact to share their life experiences" (Evans, 2018). On the other hand, online communication and the electronic dissemination of information and ideas are at the heart of social internet media. People use words and visual aids to communicate ideas and concepts to combine technology and socialization. It is referred to as "loan repayment awareness" when students realize they must pay back their student loans once they graduate. According to Volkwein et al. (1998) findings, students believe they are obligated to repay their loans in full. As a result, both parents and students agree that paying off student loans is an essential priority (Ismail et al., 2020). However, a lack of knowledge or misinformation is not to blame for loan defaults. It was also discovered that three out of four students were not aware of the deferment options available to them for their student loans. Students awareness of their borrowed debt differs from one student to the next, even if they are enrolled in the same course at the same college or university (Hira et al., 2022). A total of 30 pieces of information from various sources are provided to the student. As a result, it is possible to assess the effectiveness of these sources in raising the awareness of young people about financial responsibility (Grolnick & Slowiaczek, 2023). Computer information technology (IT) literacy increases among students as they increasingly rely on the internet for information.

Social media, as a digital communication platform, has revolutionized the way information is disseminated and accessed. Its role in the context of student loans centers around awareness,

engagement, education, and advocacy.

Social media plays a pivotal role in raising awareness, providing education, and engaging with borrowers in the context of student loans. Its integration into student loan sensitization is built on its capacity to connect stakeholders, share information in real time, and foster meaningful conversations. Below is an in-depth discussion of this concept:

i. Social Media as a Communication Channel

Social media platforms like Facebook, Twitter, Instagram, LinkedIn, and TikTok serve as dynamic communication tools for disseminating information about student loans. Their ability to share targeted content with specific demographics (e.g., college students and recent graduates) makes them ideal for sensitization efforts.

Key applications include:

- **Real-Time Updates:** Platforms allow timely communication about critical deadlines, policy changes, and new loan programs.
- **Wide Accessibility:** Social media can reach diverse audiences, including students, parents, and educators.

ii. Social Media as an Educational Tool

Social media is used to educate students about various aspects of student loans, enhancing financial literacy and promoting informed decision-making.

a. Simplifying Complex Information

Platforms enable the breakdown of complex financial concepts into easily digestible formats:

- **Infographics:** Visual representations of loan processes, repayment options, and financial terms.
- **Short Videos:** Explaining loan types, interest calculations, and repayment strategies in an engaging way.

b. Promoting Financial Responsibility

Social media campaigns can encourage responsible borrowing by:

- Highlighting the importance of understanding interest rates and repayment plans.

- Sharing tips for budgeting and managing loan repayment.

iii. Social Media as an Engagement and Interaction Platform

Social media fosters active engagement between institutions, experts, and borrowers.

a. Two-Way Communication

- Students can ask questions about loan terms, repayment options, and government policies.
- Institutions can address concerns, clarify doubts, and provide guidance through comment sections, direct messages, or live sessions.

b. Peer-to-Peer Interaction

- Social media communities and groups allow borrowers to share experiences, advice, and support.

Iv Social Media as an Advocacy Tool

Social media amplifies voices advocating for fairer loan policies and systems:

- **Policy Awareness:** Campaigns educate the public about new policies, such as loan forgiveness programs or interest rate reductions.
- **Petitions and Activism:** Viral campaigns and hashtags, like #CancelStudentDebt or #StudentLoanHelp, have been instrumental in pushing for reforms in loan systems.

2.1.2 Advantages of Social Media for Student Loans

Social media has distinct advantages that make it a powerful tool for student loan sensitization:

- **Cost-Effective Outreach:** Campaigns can reach a large audience with minimal resources compared to traditional media.
- **Interactivity:** Borrowers can actively participate in discussions, enhancing understanding and engagement.
- **Community Building:** Platforms create a sense of solidarity among borrowers, which can help reduce the isolation often associated with financial stress.

2.1.3 Challenges in Using Social Media for Student Loan Sensitization

Despite its benefits, there are challenges in leveraging social media for student loan awareness:

- **Misinformation:** The spread of inaccurate or misleading information can confuse borrowers.
- **Oversaturation:** An overload of content can result in reduced engagement or information fatigue.
- **Exclusion:** The digital divide may prevent some students from accessing online resources.

Examples of Social Media in Practice

- **Government Agencies:** Agencies like the U.S. Department of Education use platforms like Twitter to provide updates on FAFSA deadlines, repayment programs, and new policies.
- **Universities:** Many universities run Instagram campaigns featuring testimonials from students who successfully navigated the loan process.
- **Nonprofits:** Organizations like Student Debt Crisis use social media to advocate for reforms and provide support to borrowers.

2.1.4 ROLE OF INSTITUTION ON STUDENT LOAN

It was established in 1997 by the Malaysian government to provide loans to local students enrolled in polytechnics and public and private tertiary education institutions, such as the National Higher Education Fund Corporation (PTPTN). PTPTN loan repayment was waived in 2015 for students who graduated with honors. From 88,372 loan approvals in 2000 to 193,922 in 2015, the number of loans granted has increased significantly over the past decade (Ong Kian-Ming et al., 2016). The National Higher Education Fund Corporation (PTPTN) provides study loans for post-secondary education in Malaysia. The Ministry of Education oversees this division. Since the company's inception in 1997, approximately 1.2 million students have benefited from loans totalling approximately Malaysian Ringgit (RM) 25.89 billion. Ethnic Malays, who make up most of the country's population, are the primary beneficiaries of this institution's efforts to promote economic mobility (Jan, 2020). There are still many students taking advantage of the situation by defaulting on their study loans, despite the efforts of the Malaysian government and agencies to provide funding for these tertiary students. The amount of money lent is being repaid much more slowly than expected as the number of borrowers increases (Zakaria et al., 2020). Of the estimated 80% of students who took out loans, approximately 50% defaulted (see www.ptptn.gov.my). There are not many scholarships available for students because of the increase in the number of students and institutions

of higher learning. In order to fill the gap, the government would have to provide students with loans. For students to continue their education, they now need this financial assistance (Abu Bakar et al., 2016). In this section, the institution must maximize its technology and social media use. The majority of Malaysian teenagers use social media daily. As a result, the PTPTN should use social media to encourage loan repayment. For example, before watching a video on YouTube, viewers must sit through a 5- to 15-second advertisement, which cannot be skipped. In order to collect a payment, PTPTN can now take advantage of YouTube's clout because the commercial requires viewers to watch the entire length of the video before moving on.

Twitter has become an influential platform for raising awareness and advocating for various issues, including student loans, in Nigeria. The use and perception of Twitter in sensitizing Nigerian students about student loans is multifaceted and can be understood through the following aspects:

2.1.5 Uses of Twitter in Sensitization of Nigerian Students on Student Loans

1. Raising Awareness About Student Loan Availability and Policies

- **Government and Institutions' Announcements:** Nigerian government agencies, educational institutions, and financial organizations often use Twitter to inform students about available student loan programs, eligibility criteria, and the application process. For example, tweets from the Central Bank of Nigeria (CBN) or the Federal Ministry of Education might contain updates about loan schemes.
- **Updates on Policy Changes:** Twitter helps students stay informed about any changes to national policies regarding student loans, such as interest rate adjustments, loan repayment terms, or new government-backed programs aimed at making loans more accessible.

2. Educational Campaigns and Financial Literacy

- **Awareness Campaigns:** Activists, educators, and financial influencers use Twitter to run campaigns focused on educating students about the importance of student loans, how to apply, and what pitfalls to avoid. For instance, hashtags like #StudentLoanNigeria or #FinanceEducation might trend, offering detailed threads on loan management, repayment strategies, and financial planning.
- **Guidance on Responsible Borrowing:** Financial experts and influencers on Twitter share tips on how to manage student debt responsibly, how loans can impact future credit, and the

importance of timely repayment. This knowledge helps students understand the financial commitment associated with loans before taking them.

3. Mobilizing for Advocacy and Policy Change

- **Activism for Loan Access:** Twitter serves as a platform for activism, where students and activists push for reforms in Nigeria's higher education financing system, including more accessible and affordable student loans. Movements using hashtags like #EndStudentDebtNigeria or #FairLoanAccess work to raise the visibility of the student loan crisis in Nigeria, calling for better policies to ensure that loans are not a barrier to education.
- **Influence on Government Action:** Twitter is also a space for political figures, student leaders, and concerned citizens to engage with lawmakers, urging them to implement more student-friendly loan policies or to introduce programs that alleviate financial burdens on students. Public petitions and hashtags often gain traction, leading to increased political awareness.

4. Providing a Platform for Student Voices and Experiences

- **Sharing Personal Stories:** Students use Twitter to share their personal experiences with the loan process—whether positive or negative. These testimonies can provide valuable insights for others and help shape public discourse around the effectiveness of current loan policies.
- **Building a Community:** Twitter has enabled Nigerian students to build a community where they can support one another. By following relevant hashtags and accounts, students can engage with one another, exchange advice, and discuss their shared challenges related to student loans. This community-building aspect is particularly important for students who may feel isolated in their financial struggles.

2.1.6 Perception of Twitter in Sensitizing Nigerian Students on Student Loans

1. Positive Perceptions

- **Accessibility of Information:** Twitter has democratized access to information. Many Nigerian students perceive Twitter as an essential tool for staying up-to-date with the latest information on student loans, especially as loan-related resources might not always be accessible through traditional channels like university offices or financial institutions.
- **A Platform for Advocacy and Change:** There is a strong perception that Twitter serves as an effective platform for advocating for change. Students who feel that the current loan systems

are insufficient or inaccessible use Twitter to call for reforms, knowing that their voices can reach a wide audience, including policymakers and the general public. Twitter enables young Nigerians to demand better loan conditions and financial assistance for education.

- **Convenience and Speed:** Given the rapid pace of communication on Twitter, students appreciate that they can quickly receive updates on any changes to student loan programs or government actions. This helps them act fast when deadlines or important loan-related events arise.

2. Negative Perceptions

- **Misinformation and Confusion:** Despite its usefulness, Twitter is also seen by some as a platform that can spread misinformation. There are instances where misleading or inaccurate information about student loans circulates, confusing students about eligibility, loan amounts, or the repayment process. Without proper verification, students can make ill-informed decisions, or they may become frustrated with conflicting details shared by different users.
- **Overemphasis on Individual Responsibility:** Some Nigerian students perceive that the discourse on Twitter often places too much emphasis on personal responsibility, such as managing debt or finding alternatives to student loans, without addressing the systemic issues that affect loan accessibility. Some students feel that while Twitter discussions may highlight personal budgeting or financial planning tips, they do not adequately address broader concerns about the government's responsibility to ensure accessible loans for all students.
- **Overload of Information:** For some students, the flood of opinions, advice, and updates on Twitter can be overwhelming. Sorting through all the information and identifying what is most relevant or accurate can be difficult, particularly if students are already facing financial stress.

3. Influence on Public Perception and Policy

- **Raising Public Awareness:** Twitter plays a crucial role in shaping the perception of student loans in Nigeria. By sharing personal stories, experiences, and expert opinions, Twitter helps build public understanding of the challenges students face in accessing higher education. This awareness, in turn, has the potential to shift public opinion and put pressure on the government to enact more student-friendly loan policies.
- **Platform for Political Mobilization:** Twitter is widely seen as a platform where Nigerian students can organize, campaign, and lobby for changes in student loan policies. Through well-

organized campaigns and viral hashtags, students can unite in their push for reforms, amplifying their concerns and attracting attention to the issue of student loan accessibility.

2.2 THEORETICAL FRAMEWORK

Theoretical Review on the Uses and Perception of Twitter in Sensitization of Nigerian Students on Student Loans.

The uses and perception of Twitter in sensitizing Nigerian students about student loans can be understood through various theoretical frameworks. These theories provide insights into how Twitter functions as a tool for information dissemination, advocacy, and social change, as well as how students perceive its role in shaping their awareness and understanding of student loan policies. Below are some relevant theories that can be applied to this context:

1. Uses and Gratifications Theory

The Uses and Gratifications Theory (UGT) suggests that individuals actively seek out media to satisfy specific needs, such as information, entertainment, social interaction, and personal identity. In the context of Twitter and Nigerian students' sensitization on student loans, the following key points apply:

- i. Information Seeking:** Nigerian students use Twitter as a tool for gathering information about student loans, including details about loan eligibility, application processes, and repayment options. By following specific hashtags, government accounts, or financial influencers, students actively engage in learning about financial policies and loan opportunities. UGT emphasizes that users select media that fulfill their need for specific information, and in this case, Twitter meets the informational needs of students looking to understand the nuances of student loans.
- ii. Social Interaction:** Twitter provides a platform for students to engage in discussions about student loans, share their personal experiences, and offer advice. These interactions create a sense of community among students who may be dealing with similar challenges related to funding their education. The desire for social interaction and community is a significant motivator for students using Twitter to participate in loan-related discussions.
- iii. Personal Identity and Empowerment:** Many students use Twitter to shape their personal identity by participating in advocacy movements related to student loans. For instance, students might engage with campaigns that call for student loan reforms or debt forgiveness. This involvement helps students feel empowered and connected to broader societal issues. UGT emphasizes how media consumption is linked to

individual identity formation, and Twitter serves as a platform where students can align themselves with social movements and political causes.

2.1 Agenda-Setting Theory

The Agenda-Setting Theory posits that media plays a crucial role in determining the issues that become the focus of public attention. While the media may not necessarily tell people what to think, it heavily influences what people think about. In the case of Nigerian students and student loans, Twitter acts as a significant agent of agenda-setting in the following ways:

Highlighting Student Loan Issues: Through viral hashtags, trending topics, and the sharing of personal stories, Twitter helps bring attention to student loan issues in Nigeria. For example, campaigns for better loan access or loan forgiveness programs can become prominent on Twitter, shaping the public discourse about student loans. As students and activists amplify their messages on Twitter, they can effectively set the agenda for policymakers and the public, raising awareness about the challenges faced by students seeking financial aid.

Shaping Political Discourse: Politicians, government officials, and advocacy groups often use Twitter to make announcements or call attention to student loan reforms. The presence of these issues in the Twitter sphere influences the wider political agenda and can motivate policymakers to take action. Twitter, therefore, acts as an agenda-setting tool that brings attention to key issues surrounding student loans, leading to changes in public policy.

The theoretical review highlights the various ways in which Twitter functions in sensitizing Nigerian students about student loans. The Uses and Gratifications Theory explains how students actively seek information on the platform, while the Agenda-Setting Theory and Framing Theory show how Twitter can influence the public discourse and shape the perception of student loans. The Social Cognitive Theory demonstrates how students learn from role models and peers, and the Critical Theory of Communication emphasizes how Twitter can challenge existing power structures related to student loans. These theories collectively provide a robust understanding of the role of Twitter in raising awareness and mobilizing students on the issue of student loans in Nigeria.

2.3 REVIEW OF RELATED STUDIES

The use of Twitter as a tool for sensitization on social issues, including student loans, has gained increasing attention in both academic and non-academic settings. In Nigeria, where the higher education sector faces challenges such as inadequate funding and limited access to student loans, social media platforms like Twitter are playing an essential role in raising awareness, shaping perceptions, and facilitating activism. The following is a review of studies related to the use and perception of Twitter in the context of student loans in Nigeria.

A significant body of research has highlighted the growing role of social media in advocacy and social change. In Nigeria, studies have shown that Twitter is increasingly used by students, activists, and policymakers to raise awareness about issues such as student loans and educational financing.

Olowu (2021) in their study on "Social Media as a Tool for Advocacy in Nigeria: The Case of Twitter" discussed how Nigerian students have turned to Twitter to push for reforms in the education sector, particularly around student loans. The study notes that Twitter enables students to share personal stories, advocate for policy changes, and create awareness around the challenges associated with securing loans. By organizing campaigns and engaging in dialogue with public figures, Nigerian students use Twitter as a tool for amplifying their voices.

Another study by **Akinpelu et al. (2020)** titled "Social Media and Student Activism in Nigeria: The Role of Twitter in Mobilizing Students for Educational Reforms" showed that Nigerian students often use Twitter to demand reforms in educational financing, including access to affordable student loans. The study found that Twitter has facilitated activism by providing a platform where students can share their grievances, organize campaigns, and engage in political discourse about the need for accessible student loans.

Twitter as an Information Source

Twitter has become a major source of information, particularly for young people in Nigeria, who turn to it for updates on government policies, including those related to student loans. Researchers have found that the platform serves not only as a space for political discourse but also as an important tool for spreading financial literacy.

In their research, **Ajayi and Akinmoladun (2022)** explored the role of social media in financial education, specifically focusing on student loans. They found that Nigerian students use Twitter to access information about government-backed student loans, loan application processes, and available repayment options. The study also noted that Twitter allows students to interact with government officials and institutions directly, creating a space for more transparent communication about student loan policies.

Onwukwe (2023), in their study "Social Media as a Knowledge Source on Student Loan Awareness among Nigerian Undergraduates," found that a significant number of Nigerian students rely on Twitter to stay informed about the available options for funding higher education, particularly through loans. The study noted that students frequently use the platform to engage in conversations

about the implications of taking student loans and to share experiences with loan providers. This knowledge-sharing process helps demystify the student loan system and makes the process more accessible to students.

Perception of Twitter as a Tool for Sensitization

While Twitter is widely used for advocacy and information-sharing, its effectiveness in sensitizing students to the complexities of student loans in Nigeria has been met with mixed perceptions. On one hand, it provides an accessible platform for discussions and mobilization. On the other hand, concerns about misinformation, unrealistic advice, and the overwhelming volume of content exist.

A study by **Sulaimon and Odebode (2021)** titled "Perception of Nigerian Students on Social Media as a Tool for Educational Financing Awareness" examined how Nigerian students perceive Twitter as a tool for awareness about student loans. The study found that while many students view Twitter as a helpful tool for understanding student loans, there are concerns about the accuracy and reliability of the information shared. Some students felt that the advice shared by influencers and unverified sources could sometimes lead to confusion or misinformation, particularly about loan eligibility and repayment terms.

Similarly, **Ogunyemi et al. (2020)** in their study on "The Role of Social Media in Shaping Nigerian Students' Perception of Education Financing" concluded that while Twitter is perceived as a useful platform for raising awareness, students are often skeptical about the advice they receive, particularly from unverified sources. The study found that students expressed concerns about the lack of professional oversight in the financial advice circulating on the platform. As a result, they emphasized the need for more verified and expert-driven content to ensure that Twitter can serve as a reliable tool for understanding student loans.

Twitter as a Space for Advocacy and Student Loan Policy Reforms

Twitter has emerged as a powerful platform for advocacy and driving policy reforms, particularly in areas such as student loans. Its real-time communication capabilities, widespread reach, and ability to amplify voices make it an ideal space for raising awareness, mobilizing support, and influencing policy decisions.

Research has also focused on how Twitter has become an avenue for students to mobilize for policy reforms related to student loans. **Alabi (2022)**, in their study "Social Media and Political Activism in Nigeria: The Role of Twitter in Shaping Student Loan Policy," examined how student loan policies in Nigeria have been affected by online activism. The study noted that Twitter has been instrumental in pushing the government to consider reforms to the student loan system, such as reducing interest rates or expanding eligibility criteria. Twitter campaigns, often supported by prominent student leaders and influencers, have led to increased discussions in the Nigerian media about the need for better access to student loans.

Hashtags are a hallmark of Twitter's advocacy potential, allowing users to organize conversations and amplify their reach. Examples include: Hashtags help consolidate efforts and make campaigns discoverable to a global audience, increasing their visibility and impact.

One notable example of this activism is the "#EndStudentDebtNigeria" campaign, which was examined by **Durojaiye and Ibrahim (2023)** in their study on online activism in Nigeria. The study showed that the hashtag gained traction on Twitter, with Nigerian students using it to protest against the rising student loan debt and call for debt forgiveness or restructuring. The campaign's visibility on Twitter led to greater awareness of the student loan issue and added pressure on policymakers to reconsider the student loan system.

Twitter's capacity to connect individuals, amplify voices, and foster real-time discussions makes it a potent space for advocacy and student loan policy reforms. By leveraging its tools strategically such as hashtags, viral campaigns, and direct interaction with policymaker's advocates can drive significant awareness and influence. While challenges like misinformation exist, the platform's potential for mobilizing communities and sparking change is unparalleled.

Emotional Support and Community Building

While Twitter is primarily used for information and advocacy, it has also emerged as a platform for providing emotional support to students grappling with the challenges of student loan debt. In a study by **Afolabi and Adedayo (2021)** on "Social Media as a Support Network for Nigerian Students Dealing with Debt," the researchers found that Twitter communities formed around student loan issues offer peer support, advice, and solidarity. These online communities help reduce the sense of isolation that many students feel when dealing with financial struggles, and they allow students to share coping strategies.

Oluwaseun and Olamide (2020) also noted that Twitter plays a role in reducing the mental stress associated with student loans by providing a space for students to vent, seek advice, and share stories of overcoming financial hurdles. This emotional support, in turn, fosters a sense of empowerment, as students realize that they are not alone in their struggles.

Twitter is widely regarded as a platform that fosters emotional support and community building by enabling users to share experiences, connect with like-minded individuals, and access a support network in real time. In the context of student loans and financial challenges, Twitter has become a virtual space where individuals can seek reassurance, advice, and solidarity.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the method and techniques that will be employed to collect and analyze data on uses and perception of twitter in sensitization of Nigerian students in Kwara State Polytechnic students to be precise. This chapter will cover the following: research design, location of study, study population, sampling technique, method of data collection and methods of data analysis.

3.1 RESEARCH DESIGN

Research design is a complete scheme that summarizes how a research enterprise will be accomplished with minimum problems. Hence, a research design essentially maps out the plan, the structures and strategies of a scientific investigation to ensure that a study completely achieve its set objectives. for the purpose of this study, the Cross-sectional survey research method will be adopted for the purpose of this study. The method is found to be appropriate for this study because it is suitable for a research with both small and large population. Apaka, M. (2020) stated that survey research method allows the researcher to gather data from the respondents who constitutes sample of the study. he stated that, the purpose of survey is not only the collection of data but the discovery of meaning in the data collected, so that facts and events can be better understand, interpreted and explained.

3.2 POPULATION OF THE STUDY

The population of this study shall comprise of male and female students in various institute at Kwara State Polytechnic main campus. This is because they are central to the issue under investigation. Hence, they will be able to have some information useful to the researcher in line with the objectives of the study.

3.3 INSTRUMENTATION

The questionnaire, interview and personal observation will be used for the collection of the data. The instrument used for the collection of data are meant for Kwara State Polytechnic as a case study of the research

3.4 SAMPLE SIZE AND SAMPLING TECHNIQUE

A multi-stage cluster sampling procedure shall be used to select Two Institute (2) in Kwara State Polytechnic, Main Campus, namely; Institute of Information Communication Technology and Institutes of Applied Sciences. The areas of study are chosen because there is the availability of male students that are liable of experiencing Students Loan. Out of the two (2) Institute, fifty (50) students will also be selected respectively from each of the two selected institute This is because the numbers of respondents were sufficient enough to enable the researcher to compile questionnaire for this study.

3.5 VALIDITY AND RELIABILITY OF THE INSTRUMENT

The concurrent validity method will be used to ensure that the instrument measured what they are expected to measure

The instruments used are valid because it enables the researcher to obtain quick and accurate information data.

The instrument will make straight effort to reach the selected group and the sample member will be given the required information needed for concrete conclusion of the research work.

3.6 METHOD OF DATA COLLECTION

The method of data collection for this study shall be the quantitative and qualitative methods. For the quantitative method, the instrument that will be used to collect information will be the questionnaire, which is one of the primary sources of data.

The total of one hundred (100) questionnaires will be administered to the students in the various faculties. The structured questionnaire would comprise of both open and close-ended questions in order to cover the demographic data of the respondents as well as the objectives of the study. The questionnaire is closed-ended and a few open-ended designed by the researcher basically on the topic of the study. In closed-ended questions, the respondents will be given alternative options to each question which will cover the complete range of probable responses from which they are to choose. While the open-ended questions will allow the respondents the choice to express his/herself as pleases without being restricted to choosing from a number of options.

In-dept-interview

In-dept interview (IDIs) refers to unstructured, direct, personal interview in which a single respondent probed by a highly skilled interviewer to uncover underlying motivations, beliefs, attitude, and feelings on a topic. In dept interview are more flexible than any other research method. They can be used to ask people about their past attitudes, their past, present and future behavior, their motives, feelings and other emotions that can observed directly. In-depth interview explores each question and issue in as much depth a superficially as they wish (Haralambos and Holborn, cited in Muhammad Z., 2020). With the use of in-dept- interview, the lecturers, student affairs and security officers shall be at liberty to express their feelings in a more accurate and simplified manner. The interviews for this study shall be done with a tape recorder to record the conversation on every session of the in-depth interview in order to avoid loss of information.

3.7 METHOD OF DATA ANALYSIS

The simple proportion and percentage method of data analysis will be adopted and for easy application and understanding the work will be analyzed by using these methods. The statistical method will be equally adopted as a result of the fact that the population and samples were not too

large. But it is viewed that the method will be accurate in the analysis and presentation of data obtained.

3.8 LIMITATION OF THE STUDY

While studying the uses and perceptions of Twitter in sensitizing Nigerian students about loans provides valuable insights, several limitations affect the depth and generalizability of the findings.

A significant portion of Nigerian students, particularly in rural or underserved areas, may not have consistent internet access or the devices needed to engage on Twitter. This limits the platform's reach and skews the study towards urban and digitally connected populations, students who do not use Twitter or prefer other platforms (e.g., Facebook, WhatsApp) are excluded, limiting the study's applicability to all Nigerian students, Twitter's 280-character limit can constrain how much detailed information can be effectively shared, potentially impacting how users perceive its usefulness for sensitization. Twitter content is predominantly in English, which may not effectively reach students who are more comfortable with local languages. It can be difficult to determine whether Twitter campaigns directly influence awareness or decision-making about student loans, as other factors (e.g., peer influence or institutional efforts) may play a role.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation

The study sets out to analyze the “**Uses And Perception Of Twitter In Sensitization Of Nigerian Student On Student Loan**”.

To carry out the study 100 students of Kwara State Polytechnic students were sampled randomly and questionnaire containing relevant questions were administered by the researchers to acquire useable data.

This chapter deals with the analysis of data obtained from the field work through the questionnaire.

Each question on the questionnaire would be presented in separate table and analyzed for each comprehension

ANALYSIS OF RESPONDENT DEMOGRAPHICS

SECTION A

TABLE 1- DISTRIBUTION OF RESPONDENTS BY SEX

S/N	Sex	No. of Respondents	Percentages %
1	Male	78	78%
2	Female	22	22%
	Total	100	100%

Sources: Field Work 2025

The table above shows that 78 respondents representing (78%) are Males while 22 of the representing (22%) are females.

TABLE 2: AGE RANGE OF RESPONDENTS

S/N	Age	No. of Respondents	Percentages %
1	Below 20	12	12%
2.	21-30	88	88%
3.	31-40	0	-
4.	41 above	0	-
6.	Total	100	100%

Sources: Field Work 2025

The above table shows the distribution of the respondents by age. It states that 12 respondents representing (12%) are within age range of 16-20, 88 representing (88%) are representing the age range of 21-30.

TABLE 3: DISTRIBUTION OF RESPONDENTS BY EDUCATIONAL

S/N	Educational Level	No. Respondents	Percentages %
1	SSCE	5	5%
2	NCE/ND	11	11%
3	HND/BSC	82	82%
4	POST DEGREE	2	2%
	Total	100	100%

Source: Field Work 2025

The above table shows the distribution of respondents by educational qualification, 5 respondents (5%) are SSCE holders, 11 respondents (11%) are ND/NCE holders, 40 respondents (82%) are HND/BSC holder while 2 respondents (2%) are PGD holder.

TABLE 4: DISTRIBUTION OF RESPONDENTS BY RELIGION

S/N	OCCUPATION	No. of Respondents	Percentages %
1	ISLAM	84	84%
2	CHRISTIAN	15	15%
3	TRADITIONAL	1	1%
4	TOTAL	100	100%

Source: Field Work 2025

The above table shows the distribution of respondents by religion 84 respondents representing (84%) are Islam, 15 respondents representing (15%) are Christian while 1 respondents representing (1%) are Traditional.

TABLE 5: DISTRIBUTION OF RESPONDENTS BY OCCUPATION

S/N	OCCUPATION	No. of Respondents	Percentages %
1	STUDENTS	93	93%
2	BUSINESS	6	6%
3	CIVIL SERVANT	1	1%
4	TOTAL	100	100%

Source: Field Work 2025

The above table shows the distribution of respondents by occupation. 93 respondents representing (93%) are students, 6 respondents representing (6%) are business persons and 1 respondent representing (1%) are civil servants.

TABLE 6: DISTRIBUTION OF RESPONDENTS BY MARITAL

S/N	OCCUPATION	No. of Respondents	Percentages %
1	SINGLE	98	98%
2	MARRIED	2	2%
3	TOTAL	100	100%

Source: Field Work 2025

The above table shows the distribution of respondents by Marital. 98 respondents representing (98%) are single, 2 respondents representing (2%) are married.

TABLE 7

TWITTER AS A SOCIAL MEDIA TOOLS HAS ENLIGHTENED ALL STUDENTS ABOUT STUDENT'S LOAN IN NIGERIA

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	11	11%
2.	Agree	81	81%
3.	Neutral	2	2%
4.	Disagree	4	4%
5.	Strongly Disagree	2	2%
	Total	100	100%

Source: Field Work 2025

The table shows that 11 respondents which made up 11% strongly agreed, those who agree with this claim made up 81% which is 81 respondents, those who disagree made up 2% which is 2 respondents,

while those with neutral opinion made up 2% which is 2 respondents and 2 respondents which made 2% of Strongly Disagree.

TABLE 8

STUDENTS ON SOCIAL MEDIA SEEKING STUDENTS LOANS ON TWITTER FACED CHALLENGES

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	12	12%
2.	Agree	80	80%
3.	Neutral	2	2%
4.	Disagree	4	4%
5.	Strongly Disagree	1	1%
	Total	100	100%

Source: Field Work 2025

The table shows 12 respondents representing (12%) strongly agreed, 80 respondent representing (80%) agree, 2 respondent representing (2%) are Neutral, while 4 respondents representing (4%) disagree, while 1 respondent representing (1%) Strongly disagree.

TABLE 9**TWITTER CAN BE USED TO IMPROVE THE STUDENT LOAN SYSTEM IN NIGERIA**

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	57	57%
2.	Agree	32	32%
3.	Neutral	1	1%
4.	Disagree	4	4%
5.	Strongly Disagree	6	6%
	Total	100	100%

Source: Field Work 2025

The table shows 57 respondents representing (57%) strongly agreed that twitter can be used to improve student loan system, 32 respondents representing (32%) agreed, 1 respondent representing (1%) are Neutral, 4 respondents representing (4%) disagree. While 6 respondents representing (6%) Strongly disagree.

TABLE 10**NIGERIAN GOVERNMENT OR EDUCATIONAL INSTITUTIONS ARE USING SOCIAL MEDIA EFFECTIVELY TO RAISE AWARENESS ABOUT STUDENT LOANS**

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	18	18%
2.	Agree	37	37%
3.	Neutral	2	2%
4.	Disagree	40	40%
5.	Strongly Disagree	3	3%
	Total	100	100%

Source: Field Work 2025

The table shows 18 respondents representing (18%) strongly agreed, 37 respondents representing (37%) agreed, 2 respondent representing (2%) are Neutral, 40 respondents representing (40%) disagree while 3 respondents representing (3%) Strongly disagree.

TABLE 11**MANY STUDENTS HAVE BEEN CONFUSED OR MISLED BY INFORMATION ABOUT STUDENT LOANS ON TWITTER**

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	15	15%
2.	Agree	78	78%
3.	Neutral	2	2%
4.	Disagree	3	3%
5.	Strongly Disagree	2	2%
	Total	100	100%

Source: Field Work 2025

The table shows 15 respondents representing (15%) strongly agreed, 78 respondents representing (78%) agreed, 2 respondent representing (2%) are Neutral, 3 respondents representing (3%) disagree while 2 respondents representing (2%) Strongly disagree.

TABLE 12**STUDENTS FELT MORE MOTIVATED OR CONFIDENT TO APPLY FOR A STUDENT LOAN AFTER SEEING INFORMATION OR CAMPAIGNS ON TWITTER**

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	13	13%
2.	Agree	78	78%
3.	Neutral	4	4%
4.	Disagree	3	3%
5.	Strongly Disagree	2	2%
	Total	100	100%

Source: Field Work 2025

The table shows 13 respondents representing (13%) strongly agreed, 78 respondents representing (78%) agreed, 4 respondent representing (4%) are Neutral, 3 respondents representing (3%) disagree while 2 respondents representing (2%) Strongly disagree.

TABLE 13

ALL INSTITUTION SHOULD RECOMMEND THAT STUDENTS USE SOCIAL MEDIA (TWITTER) AS THEIR PRIMARY SOURCE OF INFORMATION ABOUT STUDENT LOANS

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	14	14%
2.	Agree	42	42%
3.	Neutral	1	1%
4.	Disagree	38	38%
5.	Strongly Disagree	5	5%
	Total	100	100%

Source: Field Work 2025

The table shows 14 respondents representing (14%) strongly agreed, 42 respondents representing (42%) agreed, 1 respondent representing (1%) are Neutral, 38 respondents representing (38%) disagree while 5 respondents representing (5%) Strongly disagree.

TABLE 14**SOCIAL MEDIA CAN EFFECTIVELY CONTRIBUTE TO CHANGING OR IMPROVING STUDENT LOAN POLICIES IN NIGERIA**

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	48	48
2.	Agree	44	44%
3.	Neutral	1	1%
4.	Disagree	2	2%
5.	Strongly Disagree	5	5%
	Total	100	100%

Source: Field Work 2025

The table shows 48 respondents representing (48%) strongly agreed, 44 respondents representing (44%) agreed, 1 respondent representing (1%) are Neutral, 2 respondents representing (2%) disagree while 5 respondents representing (5%) Strongly Disagree.

TABLE 15**NIGERIAN GOVERNMENT OR EDUCATIONAL INSTITUTIONS ARE USING SOCIAL MEDIA EFFECTIVELY TO SHARE INFORMATION ABOUT STUDENT LOANS**

S/N	Options	No. of Respondents	Percentages %
1.	Strongly Agree	19	19%
2.	Agree	38	38%
3.	Neutral	3	3%
4.	Disagree	38	38%
5.	Strongly Disagree	2	2%
	Total	100	100%

Source: Field Work 2025

The table shows 19 respondents representing (19%) strongly agreed, 38 respondents representing (38%) agreed, 3 respondent representing (3%) are Neutral, 38 respondents representing (38%) disagree while 2 respondents representing (2%) Strongly Disagree.

TABLE 16- HAVE YOU EVER FELT MORE MOTIVATED OR CONFIDENT TO APPLY FOR A STUDENT LOAN AFTER SEEING INFORMATION OR CAMPAIGNS ON TWITTER?

S/N	Option	No. of Respondents	Percentages %
1	Yes	90	90%
2	No	10	10%
	Total	100	100%

Sources: Field Work 2025

The table above shows that 90 respondents representing (90%) are Yes while 10 of the representing (10%) choose No.

TABLE 17- HAVE YOU EVER ENCOUNTERED POSTS OR DISCUSSIONS ABOUT STUDENT LOANS ON SOCIAL MEDIA?

S/N	Option	No. of Respondents	Percentages %
1	Yes	94	94%
2	No	6	6%
	Total	100	100%

Sources: Field Work 2025

The table above shows that 94 respondents representing (94%) are Yes while 6 of the representing (6%) choose No.

TABLE 18- HAVE YOU EVER ENCOUNTERED CONFUSION OR MISLEADING INFORMATION ABOUT STUDENT LOANS ON SOCIAL MEDIA?

S/N	Option	No. of Respondents	Percentages %
1	Yes	88	88%
2	No	12	12%
	Total	100	100%

Sources: Field Work 2025

The table above shows that 88 respondents representing (88%) are Yes while 12 of the representing (12%) choose No.

TABLE 19- DO YOU BELIEVE SOCIAL MEDIA (TWITTER) IS A GOOD PLATFORM FOR GOVERNMENT BODIES OR EDUCATIONAL INSTITUTIONS TO PROMOTE STUDENT LOAN PROGRAMS?

S/N	Option	No. of Respondents	Percentages %
1	Yes	88	88%
2	No	12	12%
	Total	100	100%

Sources: Field Work 2025

The table above shows that 88 respondents representing (88%) are Yes while 12 of the representing (12%) choose No.

4.2 ANALYSIS OF RESEARCH QUESTIONS

Research Question 1:

How do Nigerian students use Twitter to gather information about student loans?

In the cause of the study, in answering these questions, it was encapsulated in table shows that 11 respondents which made up 11% strongly agreed, those who agree with this claim made up 81% which is 81 respondents, those who disagree made up 2% which is 2 respondents, while those with neutral opinion made up 2% which is 2 respondents and 2 respondents which made 2% of Strongly Disagree. This entails that majority of students gathers information's about student's loans through twitter.

Research Question 2:

Nigerian youths prefer Western TV programmes to locally produced ones;

The question is being answered in Table 13 respondents representing (13%) strongly agreed, 78 respondents representing (78%) agreed, 4 respondent representing (4%) are Neutral, 3 respondents representing (3%) disagree while 2 respondents representing (2%) Strongly disagree.

Research Question 3:

What are the challenges Nigerian students face when seeking student loan information on Twitter?

Table 12 answers the questions in which respondents representing (12%) strongly agreed, 80 respondent representing (80%) agree, 2 respondent representing (2%) are Neutral, while 4 respondents representing (4%) disagree, while 1 respondent representing (1%) Strongly disagree.

4.3 DISCUSSION ON FINDINGS

The following are the major finding of the study.

The purpose of the study has stated in the initial chapter was to understand the uses and perception of twitter in sensitization of Nigerian student on student loan. The study discovered that virtually social media has an impact in the life of Nigerian youths. And set on understanding attitudes towards it nature over the traditional mass media.

However, the study observed that social media play an important role in the opinion and behaviours of the youth of Nigerian. Also, through the observation, the user of social media finds out that the various activities were weighted to find out the activities that are most prominent and it needs of socialization. Also it advantages over the traditional mass media. The possible influence opposed to what was obtained from the research hypothesis prior to the finding via questionnaire that were distributed and administered toward the social media and the traditional mass media. The study carries out a primary research on the users of social media between the age of 18 and 35 to understand their activities on their sites and how they might derive some form of benefit from the use of the social media sites.

A number of major conclusions may be drawn from the result and findings of this study. There is statistical significant relationship between how often one watch television and one's tendency to identity with eastern television star as models. the results shows a positive relationship which means

that as television exposures tends to go up, identifications with westerns television stars especially American television stars also tends to go up.

This suggests that the average daily television broadcast content and video cassettes contents in Nigeria are more of foreign origin than local ones. Nigerian youths also tend to identify with eastern television star as models for various reasons ranging from their perception of the programmes in which the stars appears as being of high product quality to the believe that the stars themselves exhibits qualities which are in turn with time.

The recurrent noticeable drift of the young generation of Nigerians to the music, life styles and values of television stars of the westerns world is a clear indication that the youths are watching, not only are they watching more than any other audience group, they are watching actively (Comstock et al 1979)

There is no doubt that there exist on our screens movies than needed local television programmes this has lead to the growth of nihilism i.e. “the general disposition to doubt” among the Nigerian youth in whom the destiny of this country lie.

All of these go to confirm that exposure to foreign television alters the original cultural identity of the Nigeria youths. They all shows that exposures to western television lead to low Nigeria self-image and a corresponding high projected self-Image among Nigerian university student as a result of their perception of reality of life in the western world especially American as shown on television (see television projects of reality as the form of life).

The policy makers and cultures, both the public and the sector should realize from the findings of this study that there is an urgent need to discontinue with unending litanies about communication and national development aid and take bold measures to put an end to the current trend.

This is because the shoot off of the current rate of accumulation in Nigerian of western norms values and beliefs do not any stop at any one area of Nigerian economic, social moral or spiritual life. They rather encompass all these dimensions and more. And as such should be tackled most seriously by every Nigeria of television in Nigeria and other African countries who should see it as their duties to direct and encourage local television programmes. For elites politicians and social institutions that are the creator surveyors and reinforces of the Nigerian culture. And lastly, the owners and managers of information and culture must put into practice the use of television to create a climate for true national development.

CHAPTER FIVE

SUMMARY, RECOMMENDATION AND CONCLUSION

5.1 SUMMARY

This study examined the **uses and perception of X Formally (Twitter) in the sensitization of Nigerian students on student loan schemes**, particularly in light of recent government efforts to expand access to tertiary education through financial support. Twitter has emerged as a vital platform for real-time communication, especially among the youth and student communities in Nigeria. The research explored how students engage with loan-related content on Twitter, the role of influencers and official accounts, and how effectively the platform conveys critical information.

Findings revealed that while Twitter is widely used and valued for its immediacy and interactivity, challenges such as misinformation, limited digital literacy, and unequal access to internet services affect its overall impact. Students generally perceive Twitter as a useful but insufficient source of information unless supplemented with credible and targeted messaging.

The study concludes that Twitter can be an effective tool for sensitizing students about student loans if used strategically and in combination with other communication channels.

It also highlights the need for more structured digital campaigns and improved online engagement from educational authorities.

5.2 CONCLUSION

This study has explored the uses and perception of Twitter in the sensitization of Nigerian students about student loan opportunities. It is evident that Twitter, as a dynamic and interactive social media platform, holds significant potential for raising awareness, disseminating timely information, and engaging students in discussions about government educational policies, particularly the student loan scheme.

Twitter plays a growing role in the dissemination of student loan information among Nigerian students. While it is a useful tool for sensitization, especially due to its reach and immediacy, it must be supplemented with reliable, verified content and offline engagement to address misinformation and accessibility gaps.

The findings suggest that many students actively use Twitter to stay informed on national issues, including education funding. Twitter's real-time nature, use of hashtags, and influence of student bodies and public figures contribute to its effectiveness in sensitization efforts. However, challenges such as misinformation, limited access to reliable sources, and digital divide issues must be addressed to maximize the platform's impact.

Ultimately, while Twitter cannot be the sole channel for student loan sensitization, it serves as a valuable complement to traditional awareness campaigns. When strategically utilized by government agencies, educational institutions, and student unions, Twitter can significantly improve awareness and understanding of student loan programs among Nigerian students, helping to promote equitable access to higher education.

5.3 RECOMMENDATION

Based on the findings of this study, the following recommendations are proposed to enhance the effectiveness of Twitter as a tool for sensitizing Nigerian students about student loan schemes:

1. Active Engagement by Government Agencies: Agencies such as the Nigerian Education Loan Fund (NELFUND) and the Ministry of Education should maintain verified, responsive Twitter accounts. These accounts should post regular updates, use student-friendly language, and engage with trending hashtags to reach a wider student audience.

2. Collaboration with Influencers and Student Leaders: Social media influencers, student union leaders, and educational advocates with large followings should be partnered with to drive awareness campaigns. Their credibility and reach can boost trust and amplify government messages.

3. Use of Visual and Interactive Content: Infographics, short videos, Twitter Spaces, and live Q&A sessions can help simplify complex information about eligibility, application processes, and repayment plans, making the content more engaging and understandable.

4. Digital Literacy Training for Students: Universities and colleges should include digital literacy programs to help students critically evaluate online information and identify reliable sources. This will reduce the impact of misinformation.

5. Integration with Other Platforms: While Twitter is valuable, sensitization efforts should also be integrated across other platforms like Instagram, WhatsApp, and campus radio stations to ensure broader reach, especially for students with limited access to Twitter.

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