"An empirical investigation of banks employees' interactions and workflow influence during social media advent: a case study of two commercial banks"

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Khulekani Yakobi (South Africa)

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Abstract

The primary aim of this study is to investigate commercial banks employee's interactions in the advent and eminence of social media, thus, depict the major influence which is made by social media in two commercial banks (ABSA and Standard Bank) workflow. This study has employed a quantitative research approach whereby structured questionnaires were distributed respectively to two commercial banks' employees. A self-developed and administered questionnaire was distributed to a population size of 194 employees with 102 returned and completed successfully, thereby generating a response rate of 53%. Findings in this study revealed the extent to which social media has changed workflow in commercial banks (54% agree, 23% were undecided, and 24% disagreed). Among other major findings that this study reflected, social media among commercial banks employees' has totally transformed channels of communication (60% agreed, 25% were undecided, and 24% disagreed). Despite the positive advancements revealed in this study, social media has not allowed openness of emotions among commercial banks employees' (49% agreed, 28% were undecided, and 24% disagreed). This study is expected to contribute to the body of knowledge, as there is a paucity of published studies on commercial banks employee's interactions in the advent of social media. This study will also help the bank managers to intensify online team management and supervision.

Keywords: collaboration, communications, employees' emotions, human interaction, supervision, team management.
JEL Classification: G21, M30, M54.

Introduction

The prominence of social media in this era of social technologies has immensely influenced the organizational workflow across many organizations and has prompted human interactions to advance and change, especially in commercial banks. However, social media has brought intricacy across financial institutions' facets by permeating and revolutionizing inextricable change on employees' interactions. Moreover, commercial banks have immensely evident social media as a medium which drastically obscured the emotions of their employees. Andr´e and Martina (2013) strongly believe that social media in internal communication is mostly used for knowledge management. The purpose of this study is to investigate and examine commercial banks employee's interplay and influence which is caused by the use of social media on South African commercial banks employees, an intense shedding of light is particularly on their daily interplay to communicate, collaborate and make decisions. Naik (2015) confirms that social media has driven organizational communication, collaboration and decision making in recent times. According to Langer (2014), social media use has developed and grown into one of the most common forms of computer-mediated communication in today's society due to the vast increase of technologies that are on the market. Badea (2014) avers that social media currently have great influence on how information is obtained and exchanged. This study is in alignment with above perspectives of different researchers to further test whether social media has driven any influences on commercial banks and strives to answer through deepening the interrogation on employees' networking and communications processes in order to find out whether influence of social media have drastically changed and advanced traditional media spectrum to new media workflow. Sophiavan Zyl (2009) points out that with the advent of Web 2.0 technologies, the younger generation of internet users is rewriting the rules of social interaction and the way business is conducted. The primary objectives of this study were to investigate commercial banks human/social interactions, its organizational workflow and thoroughly examine the influence caused by eminence of social media. The next section of this study covers conceptual and theoretical frameworks; it provides a literature review, followed by a research methodology which was adopted throughout the trajectory of this study. Research findings, conclusion and recommendations, and limitations of the study are also presented.

1. Conceptual framework

The term "social media" has many definitions, but, for the purpose of this study, the term encompasses the influence of social media to South African commercial banks employees' traditional interplay and interactions. Fuchs (2013) avers that social media is a complex term with multi-layered meanings. This study acknowledges the multiplicity of social media meanings and discourses shown in different fields, as it strives to infer the concept to the influence shown on human interactions in respective banks. Dewing (2010) contends that social media refers to the wide range of

Khulekani Yakobi, Lecturer, Researcher, Faculty of Administration and Commerce, Department of Administration and Hospitality Management, Walter Sisulu University, Mthatha, South Africa.

Internet-base and mobile services that allow users to participate in online exchanges, contribute user-created content, or join online communities. Anteneh (2014) views social media as a group of internet-based applications that build on the ideological and technological foundations of Web 2.0 and which allow the creation and exchange of user-generated content. Zafarani, Abbasi and Liu (2014) consider social media as the web that has become a vibrant and lively realm in which billions of individuals all around the globe interact, share, post and conduct numerous daily activities. Brunty, Miller and Helenek (2014) advance that social media is a tool used by people to communicate and disseminate information to others using sites, but currently these sites have added a consumer component to their base as well. Asur and Huberman (2010) assert that social media was exploded as a category of online discourse, where people create content, share it, bookmark it and network at a prodigious rate. This study recognizes the vigorous understandings and arguments raised around the concept of 'social media' interpreted in a unique and relevant discourse by above numerous authors. However, within the premise of this study, social media is being viewed as a phenomenon which brought influence to commercial banks employees' interactions and workflows, changing and advancing employees' interplay. This study intends to establish social interactions and fully adoption of social media in South African commercial banks workflow and daily interaction by conceptualizing social media in the spectrum of financial institutions.

2. Theoretical framework

The objectives of this study are to provide a theory-grounded reinterpretation of social media influence on human interactions in commercial banks, which is through adoption of social networking on their organizational workflow and how business is conducted on daily basis using social media for social networking. Borgatti and Halgin (2011) posit that a network consists of a set of actors or nodes along with a set of ties of a specified type (such as friendship) that link them. According to Kadushin (2004), Social Network Theory (SNT) is one of the few if perhaps the only theory in social science that is not reductionist. The theory applies to a variety of levels of analysis from small groups to entire global systems. Jaafar, Abdul-Aziz and Sahari (2009) cite that SNT is a social science concept that discusses the connection and relationship in a social structure. Sarhimaa (2009) avers that the primary hypothesis of SNT is that individuals are embedded in their very personal social clusters which provide them with structures that help them to cope with their everyday lives which also affect members' behaviour (e.g., language use). According to Butts (2008), the social network field is an interdisciplinary research programe which seeks to predict the structure of relationships among social entities, as well as the

impact of said structure on other social phenomena. This study is grounded in this theory of SNT, as it tests influence of social media to South African commercial banks' workflow, communication channels, employees' relationships, social interplay and networks, and these mentioned aspects is where human interactions reside across banks.

3. Literature review

The advent of social media has inflicted influences in many organizations and it is apparent phenomenon and unavoidable problem to organizations like commercial banks (Abdulahi, Samadi and Gharleghi, 2014; Dyrby, 2014; Sheedy, 2011), which is evident as revolutionizing social interactions and causing change on how business is conducted. Smits and Mogos (2013) cite that social media are gaining popularity and are increasingly used in regular operations of many companies, including start-ups, small, medium-sized, and large organizations. Cromity (2012) indicates that today, the impact of social media (SM) and social network services are undeniable. This study is in accordance with the views and arguments of above different researchers to further investigate on whether popularity and advent of social media has affected the commercial banks employee's dispositions, particularly on their emotions, which is envisioned as the great impact which strikes on how business is conducted on these commercial banks. Gilbert and Karabalios (2009) assert that relationships make social media social, yet, different relationships play different roles. Remidez and Jones (2012) posit that social media are affecting the way people communicate, develop relationships and build trust in home and work settings. Edosomwan, Prakasan, Kouame, Watson and Seymour (2011) confirm that social media is a phenomenon that has transformed the interaction and communication of individuals throughout the world.

Abdulahi, Samadi and Gharleghi (2014) posit that there are a number of barriers to trust in the online environment. While plethora of researchers (Stieglitz and Brockmann, 2012; He and Zha, 2014; Mergel, 2012) aver that the era of social technologies provides a lot of opportunities for organizations. Parveen (2012) confirms that Internet has provided a new paradigm for communication and empowered millions of people to network socially beyond the confines of geographical proximity. While this study was aligned with above mentioned perspectives, it further investigated whether in endeavors of transforming channels of communication on so called sensitive organizations like financial institutions/commercial banks are there lot of opportunities to expand on their communications, collaborations and decision-making processes. Majchrzak, Faraj, Kane and Azad (2013) confirm that use of social media creates the opportunity to turn organization-wide

knowledge sharing in the workplace from an intermittent, centralized knowledge management process to a continuous online knowledge conversation of strangers, unexpected interpretations and re-uses, and dynamic emergence. This study strives to fill the gap by unveiling available opportunities for commercial banks to successfully integrate social media with mediums of how business is conducted, as there is scant literature which makes evident the opportunity to enhance cohesiveness, create effective online communities, ensure smooth workflow and improve supervision in financial institution facets.

According to Jue, Marr and Kassotakis (2009), the constant flow of information made possible by the Internet has created a more complex business environment which is more information, more technology, more possibilities for partnering, and more unprecedented challenges. Vuori (2012) points out that ubiquity and reach of electronic networks continue to grow exponentially, and networks enabled by digital platforms and technologies are increasingly creating value for both individuals and organizations. This study is linked to the above perspectives, as it investigates whether the influence made by the use of social media in employee's daily interaction and organizational workflow in financial institutions create complexities. According to Smith, Hansen and Gleave (2009), social networks have always existed in human institutions; only recently have such richly detailed networks been made available in machine readable format as a natural by-product of interaction between people and their artefacts. Bradley and McDonald (2011) assert that a social organization is one that strategically applies mass collaboration to address significant business challenges and opportunities. There is a little evidence shown on the literature which depicts that social media has a potential to obscure the emotions of people in the organizations whereby during the interactions via social networks, an individual cannot be observed based on how they feel, precisely on decision making processes, communications and collective collaborations. Therefore, physical expressions of emotions are often feasible for assessment than online social relationships and interactions (Lin, Tov and Qiu, 2014). Smits and Mogos (2013) claim that emergence of Web 2.0 has brought about competitive advantages to networked organizations: the companies that effectively use social tools for enhancing communication flows, collaboration and business processes. This study also investigated how cohesiveness of employees in South African commercial banks is enhanced by the use of social media and how social media has improved supervision of the management towards employees.

4. Research methodology

Research methods. This study resides within the premise of quantitative research approach, as proclaimed by Sukamolson (2010), that quantitative research is the numerical representation and manipulation of observations for the purpose of describing and explaining the phenomena that those observations reflect. Therefore, this study adopted quantitative research methods whereby a structured questionnaire was developed for survey of dimensions to test the influence of social media on human interactions in commercial banks.

Research sample and procedure. This quantitative study adopted stratified random sampling (Hayek and Buzas, 2010); bank employees from two commercial banks were identified as the total population. The employees of the banks concerned were divided into six categories: level of education, work experience, job category, job type, job level, and employer. In terms of survey method, a structured questionnaire in a paper format was administered by the researcher to a population size of 194, and 102 were completed and returned successfully, thus, generating a response rate of 53%. Participant distribution showed imbalances wherein females outnumbered their male counterparts, which stressed gender inequality. The study observed a significant difference portrayed by the respondents, where 26% males were outnumbered by females by 75%. In addition, 66% of both males and females were between 18-34 years. In the category of 35-54 years of males and females were both represented by 33%. The study only revealed 1% of respondents who were 65 and above in years.

Nearly half of representation reflected 40% of respondents who had matriculation qualification; these participants were between 18-34 years. Largely 45% of the youth (between 18-34 years) of males and female respondents were at 0-5 years' experience in the banks. Of the sample 3%, were credit management and analysts, 29% sales consultants, 13% administrative support, 20% enquiries, and 35% were tellers. Most 78% were permanent employees, 9% had fixed term contracts, and 11% had part time contracts. Largely, 66% were at non-managerial level, 25% were at junior management level, and 10% at middle management level. Standard Bank was largely represented by 66%, and ABSA were at 34%. This study computed reliability for each and every dimension, which depicted the high-reliability score of this study was 0.890 dimensions represented by Table 1 titled social media influence on human interactions and the overall high-reliability score for the study was 0.929, which shows the original study whereby this question was derived, these scores exceeds the recommended Cronbach's alpha value of 0.700. This indicates a high degree of acceptable and consistent scoring for the variety of the research study.

Measuring instruments. A self-developed and administered questionnaire is the main instrument in this present study, and precisely a five-point Likert scale structure (Boone and Boone, 2012; Johns, 2010) was a relevant instrument which guided this study throughout data collection. This is where by five points ranging from (1) strongly disagree, (2) disagree, (3) undecided, (4) agree to, (5) strongly agree were used in this study to receive views and perspectives of participants.

Data collection and analysis. In this present study, the data were collected using structured questionnaires (Likert scale structured questionnaire). This type of structured questionnaire (Bertram, 2007) was distributed to 194 participants, and 102 responses were completed and returned, thereby generating a response rate of 53%. The quantitative data collected from the respondents were analyzed using SPSS version 23.0 for data capturing, analysis, and interpretation.

Ethical considerations. For this study to maintain confidentiality, the questionnaires were distributed and collected by the researcher who was authorized through ethical clearance certificate to do so. Therefore, self-administering of these structured questionnaires was done by the researcher. It was a critical matter which is ethically considerable for this research to honour and show respect to employees of banks in the Eastern Cape Province who participated in this study. This was done through appropriate training and preparation prior to conducting the research. In terms of consent, selection criteria for research subjects were to: be bank employees 18 years and older; be enlightened about the purpose of the study on the outset prior to participation; be aware of the part they will play in the study given the issue of freedom of choice regarding their participation.

Research findings.

Table 1. KMO and Bartlett's Test

Section	Heading	Kaiser-Meyer-Olkin measure of sampling adequacy	Bartlett's test of sphericity		
			Approx. Chi-square	df	Sig.
D	Social media influence on human interactions	.873	314.972	15	.000

This study revealed Kaiser-Meyer-Olkin measure of sampling adequacy value (0.873) which is greater than 0.500 and the Bartlett's test of sphericity sig. value (0.000) is less than 0.05. This indicates that conditions are satisfied, which allows for the factor analysis procedure. Factor analysis is best known as a statistical technique whose main goal is data reduction. Typical use of factor analysis is in survey research wherein a researcher wishes to represent a number of questions with a small number of hypothetical factors. The dimension titled social media influence on human interactions, discussed in this study reflects:

♦ The principle component analysis was used as the extraction method, and the rotation method was the varimax with Kaiser normalization. This is an orthogonal rotation method that minimizes the number of variables that have high loadings on each factor. It simplifies the interpretation of factors.

♦ Factor analysis/loading shows inter-correlations between variables.

♦ Items of questions that loaded similarly imply measurement along a similar factor. An examination of the content of items loading at or above 0.5 (and using the higher or highest loading in instances where items cross-loaded at greater than this value) effectively measured along the various components.

Table 2. Social media influence on human interactions

Dimensions	Disagree	Undecided	Agree
Changed how work used to flow	23.5%	22.5%	53.9%
Started the openness of emotions on employees	23.5%	27.5%	49.0%
Brought great cohesiveness among employees	20.6%	22.5%	56.9%
Created online communities that can be easily managed	14.7%	24.5%	60.8%
Improved supervision from management towards employees	27.5%	21.6%	51.0%
Totally transformed channels of communication	9.8%	24.5%	65.7%

The leading sub-dimension on Table 2 reveals the extent in which social media has changed workflow, with 54% agreeing, 23% were undecided, and 24% disagreeing. Regarding the matter that social media started openness of emotions in employees, 49% agreed, 28% were undecided, and 24% disagreed. The findings in Table 2 also reveal that social media has brought about great cohesiveness among employees, and this was agreed to by 57% of the respondents, undecided by 23%, and 20% disagreed. Regarding the issue that created online communities that can be easily managed, 61% agreed, 25% were undecided, and 15% disagreed. Table 2 also reveals a dimension that social media has improved supervision from management towards employees, and 51% of the respondents agreed, 22% undecided and 28% disagreed. Finally, regarding the issue that social media has totally transformed channels of communication, 66% agreed, 25% were undecided, and 10% disagreed.

Discussion of research findings. The primary objectives of this study were to investigate commercial banks' human/social interactions and examine the influence caused by prominence of social media in banks workflow. This study reflected a high percentage of respondents who agreed and felt that social media has totally changed workflow in the respective

commercial banks. This finding is congruent with Langer's (2014) concern that social media becomes increasingly prominent in organizations and has affected the way in which we communicate internally and externally. A negative and less agreed with response was revealed in this study whereby participants showed a disregarding attitude and reflected that social media has never started openness of emotions in employees. Noor Al-Deen and Hendricks (2011) are in agreement with this finding, stating that "online social networking typically offers opportunities for expressions that are less restrictive". In a belief that social media has brought great cohesiveness among employees, respondents felt positive by revealing a high percentage of agreement.

Mahembe and Engelbrecht (2013) are in agreement as well with this finding by pointing out that "communication of the team's mission and goals with proper feedback enhances cohesive relationships amongst team members". This study revealed a high percentage of the majority of respondents who were in agreement that social media has created online communities that can be easily managed. There are contradictions reflected with regard to this finding, with Karampelas (2012) proclaiming that there are illusions in high level groups of common interest. There was a positive response in the sub-dimension whereby social media was believed to have improved supervision from management towards employees. Harvey and Bosco (2014) are in agreement that "social media provides a whole new way for employees to interact and communicate with co-workers, supervisors, and clients". Regarding the issue that social media has totally transformed channels of communication, a high percentage was shown in agreement that indeed, social media has transformed channels of communication. Qualman (2010) agrees with the statement that evolution of communication has totally changed channels from word of mouth to socialnomics.

Conclusion and recommendations

It may be concluded in this paper that social media has shown inextricable changes and unprecedented challenges in South African commercial banks. The primary objectives of this study strives unveil available opportunities for South African commercial banks to successfully integrate social media with mediums of how business is conducted in these respective commercial banks. The predominant influence observed in this study has resulted from the advancements of commercial banks' organizational workflow and communication channels constituted on employee's interactions. This study observed that social media implications have disregarded emotional intelligence on its use and influence. The results which were nega-

tive in this study were shown in the perspectives which depict that social media has never started openness to emotions of employees. Therefore, obscuring of emotions during human interaction has become a problem and predominant counter-productive phenomenon likely to corrupt commercial banks' workflow. This study also observed that the use of social media has impinged a rewritting of rules by a young generations who use it, due to this unprecedented pressure to South African commercial banks, social media will suggest unstable and confused social/human interactions which will compromize and affect organizational rules and cultures. This study recommends that:

♦ Managers in these commercial banks (ABSA and Standard Bank) should consistently assess emotions among employee's interactions by establishing online emotional intelligence and support.

♦ These commercial banks should ensure the adaptability and acceptance of social networks sites in their facets to ensure total supervision to employees on these evolving social technologies, as there are new rules rewritten by them more often for social interactions.

♦ To ensure competitiveness in this digital evolving business world, it is critical for commercial banks to maintain online communities by explicitly stipulating rules to employees based on their nature of operations, because it is best to publish a clearly defined set of rules and steps that will be taken if members break these rules.

♦ The South African commercial banks should embrace social technologies positively in their communication channels and capitalize on the opportunity of social networking to enhance new paradigms of communications which will empower bank employees. These endeavors will enhance social cohesion of banks employees even beyond their confined geographic proximities.

Limitations of the study

In this study, all limitations which created challenges were clearly identified, especially towards the study completion. Subsequent studies that will be conducted on social media impact in the same field will overcome these limitations for future researchers. The adoption of this single method did not allow the researcher to look for alternative qualitative characteristic of employees, which could have assisted the study to cover other avenues and variables of participants. Time frames further posed a challenge to the researcher as he had to make arrangements to meet branch managers to explain the purpose of the study before actual distribution. This study suggests that future researchers must advance the impact of social media to national and international perspectives, because this is a phenomenon which organizations are concerned about, not only in the district, but also nationally and globally.

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