

**FACTORS INFLUENCING USE OF SOCIAL MEDIA IN
SERVICE DELIVERY IN THE BANKING INDUSTRY: A CASE
OF KENYA COMMERCIAL BANK HEADQUARTERS**

BY

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DECLARATION

This research project is my original work and has not been presented for award of any degree in any other university.

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DEDICATION

This project is dedicated to my loving parents; Mr. Joseph Muriithi Kanyi and Teresiah Wahito Muriithi for their encouragement and support throughout my education journey.

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ABBREVIATIONS AND ACRONYMS

ANOVA:	One Way Analysis of Variance
ATM:	Automated Teller Machine
CIC:	Customer Interaction Client
FB:	Face book
KCB:	Kenya Commercial Bank
NSE:	Nairobi Stock Exchange
PEOU:	Perceived Ease of Usefulness
PU:	Perceive Usefulness
PWC:	Price Water Coopers
ROI:	Return on Investment
TAM:	Technology Acceptance Model

ABSTRACT

Utmost Customer satisfaction is one of the key ingredients to any organization's success. Organizations strive to ensure that their customers get a plus one service at any customer touch point. The Banking Industry's primary focus has always been optimization of service. The advance of technology has brought a new approach to service delivery known as social media. Recent growth and interest in social media is driving banks to learn more about social networking and how tools such as Face book and Twitter can help them to engage customers, partners and employees, build their brand, reduce costs, boost innovation and increase revenue. This study intended to determine the factors that influenced the use of social media in service delivery in the banking industry. The objective of this study was to determine the factors influencing the use of social media in service delivery in banking industry. the study objectives were to determine the influence of demographic factors in the use of social media in service delivery in the banking industry, to examine the influence of access to social media in using social media in service delivery in the banking industry, to establish the influence of utility of social media in using social media in service delivery in the banking industry, to examine security factors influencing the use of social media in service delivery in the banking industry and to determine the influence of cost on use of social media in service delivery in the banking industry. The study reviewed past studies on the topic and identified the knowledge gap. This research problem was studied through the use of a descriptive research design. The target population was KCB staff working at the contact Centre and KCB Moi Avenue customers. There are 60 staff working in KCB Contact Centre and 1,500 customers served daily on average in the headquarter branch. The study employed Krejcie and Morgan's table for determining sample size to come up with a sample size of 358 respondents. The study relied mostly on primary data sources where self-administered questionnaire was utilized as source of data. Data collected purely quantitatively. Quantitative data was coded and Statistical Packages for Social Scientists (SPSS Version 17.0) used to analyze the data obtained. A pilot study to pretest and validate the questionnaire was done. The findings were presented infrequency tables and explanation presented in prose. 67.48% and 61.35% of the respondents agree that security and demography respectively influence the use of social media. 61.35% of the respondents strongly agree that access to social media influences the use of social media. From the multiple regression undertaken it was clear that there was a highly significant relationship (with t statistic p value $<0.001 < 0.05$) between cost of social media and service delivery in the banking sector in Kenya. Again there existed a highly significant relationship (with t statistic p value $<0.0035 < 0.05$) between access to social media and service delivery in the banking sector in Kenya. However there was no significant relationship between utility of social media ($p = 0.220 > 0.05$), security of social media ($p = 0.451 > 0.05$) and demographic factors ($p = 0.4851 > 0.05$). Meaning we accept the 2nd and 5th hypothesis and reject the 1st, 3rd and 4th hypotheses respectively. Only cost and access to social media had a significant impact on service delivery in the banking sector in Kenya. In essence therefore, demographic factors, utility of social media and security of social media have no any impact on service delivery in Kenyan banking sector.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Utmost service delivery is one of the key ingredients to any organization's success. Organizations strive to ensure that their customers get a plus one service at any customer touch point. The Banking Industry's primary focus has always been optimization of service. Effective service delivery is the major driver of customer loyalty (Deloitte, 2010). Customer service delivery channels are currently evolving and many customers' no longer visit service desks in organizations head offices or branches. Traditionally, the only way customers could engage the bank was either through branch visits, emails and written letters. Times have changed and customers have started appreciating the power of social media. With the increase in the number of internet users, the use of social media has grown over the past decade. In addition, the usage has progressively grown from individuals to businesses.

A study in the United States on the impact of social media found out that in a matter of minutes, customers around the globe have the power to broadcast their opinions of a company, experience of a product or service-positive or negative- across the social media environment to groups and followers, in turn, can instantly forward the message to their peers. Customers are connecting and having conversations about organizations through social media, whether organizations are actively engaged or not, and brands risk being compromised if they fail to participate. According to the study, social media has configured a new dimension in business transparency and engagement, creating both challenges and opportunities (PWC, 2011).

Japan has been on the fore front in adoption of Social media. A study on the adoption of social media in Japan cited that whereas the bank can easily manage few disgruntled customers, an upsurge of online related queries warrants expeditious action from the bank so as to mitigate potential risks. In Japan, the social media is surging with conversations about companies, their products and services, their branding and most importantly their customer service. All these conversations are raw and unfiltered and open to the whole world to see. The study recommended banks to embrace effective ways of managing customer or non-customer interactions in the social media scene (Burson-Marsteller, 2010).

In the United Kingdom, a study on effectiveness of social media identified forms of social media as follows; blogs, social networking sites, collaborative projects, virtual social networks, content communities and virtual game worlds. Social media provides a very valuable mechanism of collecting feedback from customers. These online conversations cannot be controlled but banks need to be part of these conversations, listen to the customer views, address customer queries and foster customer loyalty. This study aims also to understand effective mechanisms of managing these feedbacks (Tredinnick 2006).

A South African marketing firm in its study on marketing roles of social media found out that there is an abundance of advantages such as low cost investment, direct customer communication and brand awareness. The study cited that since social media is quite new in the financial industry, banks need set clear business objectives for using social media at each step across the customer touch points. Small contained pilot projects are run which are carefully tracked so as to demonstrate return of investment in implementing a social media strategy. If the objective is to boost customer service, the effectiveness can be measured by service resolutions, relative cost and productivity, call avoidance and the ratios of detractors converted to promoters (Grantham 2009).

In Rwanda, the recent growth and interest in social media is driving banks to learn more about social networking and how tools such as Face book and Twitter can help them to engage customers, partners and employees, build their brand, reduce costs, boost innovation and increase revenue. If there's one key reason for banks jumping into social media it would be the potential to understand customers. Banks spend fortunes trying to get feedback and responses as they look gauge customer interest, yet all of that and more can be found online. Social media is packed full of opinions, wishes and other comments. While it is true that a lot of that noise is irrelevant, if the data can be distilled, it has the potential to give banks vital insight and understanding of their existing and prospective customers and their wants and needs (Hailey, 2010).

In Tanzania, banks have enhanced service delivery by considering the broader value of social media. They have articulated the value of engaging their customers where they can increasingly spend time and consider the real business value that authentic engagement can create. Customers who engage with companies over social media are

more loyal than the reverse. Social media platforms are becoming increasingly important for companies to engage with, delight and retain their best customers (Kaplan and Haenlein 2010).

In Kenya, a number of studies have been done on the impact of social media in businesses. Several studies have been done on social media, local study done includes, Nyambu (2012) did a survey of influence of social media marketing on performance of telecommunication firms in Kenya with focus to Safaricom. She found that social networking and effective customer feedback were some of the influence of social media marketing. Njuguna (2012) did a survey on the effects of social media on performance of Kenya Power and Lighting Company. He found that increased customer base, ROI and improved customer service are significant effect social media toward investing on social media.

The need to revisit this area of study arises from the fact that many organizations today are proactively using social media as a vehicle to reach out to millions of prospective and repeat customers. Businesses in the service industry, such as banking, that engage in constant communication with customer are drastically changing their service strategies by choosing this new age interactive media over traditional practices of marketing and public relations. Social media has had a huge influence on business, marketing and engagements with their target market (Media Africa, 2014)

1.2 Statement of the Problem

Various studies have been done world over on how social media transforms the way people live and do business (Qualman, 2012; Mangold, 2009; Kaplan and Haenlein, 2010; Distaso and McCorkindale, 2011). However, none of these scholars have looked at the factors influencing the use of social media in service delivery in the banking industry in Kenya. Scholarly materials can be found on how social media improves products and service through branding hence better service delivery (Burson-Marsteller, 2010), low cost investment, direct customer communication and brand awareness through social media (Hailey, 2010), effectiveness of social media which can be measured by service resolutions, relative cost and productivity, call avoidance and the ratios of detractors converted to promoters (Grantham 2009),

survey of influence of social media marketing on performance of telecommunication firms in Kenya (Nyambu, 2012)

The rapidly evolving shift in how we communicate and connect with each other requires companies to rethink how they interact with customers. Companies need a new way to describe and measure the efforts employees make through social media to provide customer service. Social care gives companies a way to reference these efforts. Currently, there are 1,886,560 Face book and Twitter users in the Kenya and most organizations want a piece of the market share. Kenya commercial bank has been in forefront in reaching its customer through social media such as Face book, twitter, website page, among other sites. This has increased customer loyalty as well as improved customer service through giving immediate feedback resulting to the bank to improve its performance and dominance in the market (Olaka, 2014).

It's on this basis that the researcher critically examined the factors influencing use of social media with a focus in the banking industry in the context of the following variables: demographic factors and service delivery, access to social media and service delivery, utility of social media and service delivery, security of social media and service delivery and cost of social media and service delivery. This study therefore sought to bridge the gap identified.

1.3 Purpose of the Study

The purpose of this study was to examine factors influencing use of social media in service delivery in the banking sector in Kenya.

1.4 Objectives

The study was guided by the following objectives:-

- i. To investigate the influence of demographic factors and social media in service delivery in the banking sector.
- ii. To examine the influence of access to social media in service delivery in the banking sector.
- iii. To establish the influence of utility of social media in service delivery in the banking sector.
- iv. To analyze security factors influencing the use of social media in service delivery in the banking sector.

- v. To verify the influence of cost on use of social media in service delivery in the banking sector.

1.5 Research Questions

The study sought to answer the following questions:-

- i. How do demographic factors on use of social media influence service delivery in the banking sector?
- ii. To what extent does access to social media influence service delivery in the banking sector?
- iii. Does utility of social media have any influence in service delivery in the banking sector?
- iv. At what level does security of social media influence service delivery in the banking sector?
- v. How does cost influence the use of social media in service delivery in the banking sector?

1.6 Research Hypotheses

The study was guided by the following hypothesis.

H₁: Demographic factors in the use of social media have a significant influence on service delivery in the banking sector in Kenya.

H₂: Access to social media has a significant influence on service delivery in the banking sector in Kenya.

H₃: Utility of social media has a significant influence on service delivery in the banking sector in Kenya.

H₄: Security of social media has a significant influence on service delivery in the banking sector in Kenya.

H_{o5}: Cost of social media has a significant influence on service delivery in the banking sector in Kenya.

1.7 Significance of the Study

The service industry today relies heavily on social media to reach out to consumers. It is hoped that this study will add to the pool of knowledge of social media aspects in improving service delivery. The information acquired will be used by banks as well as researchers as well as consultants who would wish to delve deeper into this field in

having a base to start their seeking. It is hoped that this study will be used as a point of reference in libraries to build on knowledge.

It was hoped that this study would help in opening up the field of Information Communication Technology (ICT) in the banking sector. Commercial banks in Kenya will need to rethink their client engagement models as social media will become the most preferred channel of communication for bank customers. In future, social media and websites will become important platforms for banks to build relationships with their customers. Moreover, it is hoped that social media will provide an effective platform for banks to inform and educate their customers. To the bank under study, it is hoped that this study will give recommendations for better adoption of social media in marketing their products and attracting customers to use the platform. Other commercial banks in Kenya can also map or adopt the recommendations given to suit their needs and business strategies.

1.8 Delimitation of the study

This study was delimited to Kenya Commercial Bank Headquarters. The target population was 60 staff from the contact centre as well as customers randomly picked from KCB Kencom branch. KCB is a leading financial institution in East and Central Africa with branches across the region.

The study was also delimited to the factors influencing use of social media in service delivery in the Kenya banking system with critical examination on the variables namely: demographic factors in use of social media, access to social media, utility factors influencing use of social media, security factors influencing use of social media and cost factors influencing use of social media.

1.9 Limitations of the Study

This study faced a number of limitations: The bank's employees were always busy especially those in the contact centre since they were always on calls, emails or updating the social media sites. This was mainly a challenge during data collection since there was limited time to engage them to fill the questionnaires. This was however overcome through a drop and pick later method of the questionnaires. This process allowed staff to complete the questionnaires during their free time. The

researcher also considered booking an appointment with the employees during their down time to fill in the questionnaire with them.

The second limitation was that the staff as well as customers were unwilling to give full details in fear that the information given could have been used against them. This was overcome by obtaining a permit from National Council of Research and Technology to authenticate the study and informed respondents that all information sought would be treated with utmost confidentiality. Lastly, it's against the banking policy to interview customers in the banking halls and to overcome this, the researcher arranged with the operations manager Mrs. Kantito, to have a desk outside the premises for this purpose.

1.10 Assumptions of the Study

The first assumption of this study was that customers would be available to answer the questions that would guide this study. The second assumption was that the respondents would be honest to answer the questions correctly and truthfully. In addition, the study made an assumption that in case of a spill over to the subsequent days, the customers interviewed would not be the ones interviewed again. Finally, it was also assumed that finances would be available in good time so as not to delay completion of the study.

1.11 Definitions of Significant Terms used in the Study

Access to Social Media: Refers to the ability or right to approach, enter, exit, communicate or make use of social media.

Cost of Social Media: The value of money that has been used up to produce something, and hence is not available for use anymore.

Demographic Factors: Refers to the study of a population based on factors such as age, race, sex, and economic status, level of education, income level and employment.

Security Factors: In this study, security refers to the degree of resistance to, or protection from harm.

Service Delivery: Service delivery is getting services as effectively and quickly as possible to the intended recipient. In most cases, service delivery implies degree of excellence on the part of the organisation and is a hallmark of economies that have moved past the production phase.

Social Media: Social media refers to the interaction among people in which they create, share or exchange information and ideas in virtual communities and networks.

Utility of Social Media: Ability of social media in satisfying needs or wants to its customers.

1.12 Organization of the Study

The study is organised into five chapters. Chapter one introduces the study and gives the objectives of the study. Chapter two covers empirical and theoretical literature on the study topic. The review gives a further elaboration on the context of the study and an increasing bundle of literature on social media, The chapter summarized studies that were assessed on these issues that provided a foundation upon which the findings in the Kenyan context were discussed and conclusions drawn. The chapter also gives the setting and the theory upon which the study is anchored. The debate on usage of social media is elaborated and substantiated. Pertinent gaps in empirical studies were identified to inform the conceptual framework where interrelationships between study variables were depicted on the conceptual model. A summary of knowledge gaps as obtained from the empirical literature was also clearly shown. Chapter three gives the research methodology which also includes the methods of data collection, description of data collection instruments, instruments validity and reliability, data analysis and operational definition of variables. Chapter four looks at data analysis, presentation, interpretation and discussion. Lastly, Chapter five gives a detailed summary of study findings, conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter, the researcher discusses the empirical literature on previous studies on social media and the banking industry. The chapter gives a theoretical foundation of the study as well as the conceptual framework and knowledge gap.

2.2 Demographic Factors of Social Media and Service Delivery

The use of social media for service delivery can be affected by demographic characteristics of the end users. Demography as a factor influences the use of social media in service delivery on attributes of age, gender, education and body disability. Members of any population constitute of different ages, education level, economic level as well as different lifestyles.

The use of social media has been greatly been based on age brackets. In a study by Brenner (2012), 86% of 18-29 year olds used social media sites, 72% of 30-49 year olds used social media sites, 50% of 50-64 years old used social media sites while only 34% of 65+ year's olds used social media sites. This indicates that the young aged between 18 and 29 years are active users of social media and in order for the banks to ensure that their services are well accessed through social media; they should consider which age bracket utilizes their services most (Jayasingh and Eze, 2010).

The usage of social media sites is significantly and increasingly. Research confirms gender differences exist for already adopted technologies (Selwyn, 2007) and among genders aged 16 to 25 year olds (Goh, 2011). Females were found to have lower levels of satisfaction with and desire more training with enterprise planning software compared to males (Bradley and Lee, 2007). Sohn and Lee (2007) found females more likely than males to adopt text messaging. Of Internet users in the U.S. in 2012, 71% of women used social media sites while 61% of men used social media sites. This indicates that majority of social media users are women. In developed countries, this may be attributed to the nature of jobs the two genders do and the available time for the different genders to access social media.

A study by Hartel (2003) found out that males had a higher level of beliefs about using software packages successfully compared to females. In addition, First year

college female students were found to be less confident using computer technology than males (Madigan, Goodfellow and Stone, 2007). Accessibility of social media by gender may not be gauged for service delivery since both genders form equal ration of clients within the banking industry.

Education level determines the adoption and use of social media. Low literacy level especially in developing countries is a setback to social media. Unfortunately, the banking industry has clients ranging from illiterate tea pickers to corporate executives meaning that the bank should deliver its services to all clients in equal measures. Training customers on the use of the social media is a challenge is this is partially contributed by the low literacy level of majority of the customers (Yen 2005). Customers are sometimes unable to change and memorize their social media log in passwords and there is a need to teach them on the same to avoid numerous pin resets witnessed every day.

Social media is used by a majority of traditional age college students in the U.S. with a range of 86% (Pew, 2011) to 95% (Sago, 2010). American college students have a high comfort level participating in online social communities (Yoo and Huang, 2011).The physically challenged clients such as those with impaired vision may have a change to access social media. Today, the advent of technology has seen the development of software's for handsets and computers that guide those with impaired vision. The software includes a voice guide which gives guidelines to the user once he or she presses a button. This invention has gone an extra mile in the absorption and utilization of social media (Jayasingh and Eze, 2010).

2.3 Access to Social Media and Service Delivery

The banking industry has yet to identify the effectiveness of customer service through the use of social media. Despite social Media becoming part of everybody's everyday life, its adoption for service delivery has been met with a number of challenges. Access to social media as a factor that influences the use of social media is attributed to infrastructure and system instability.

Network configuration is not available in most parts of the world. In Kenya, some parts are yet to have the 3G network which supports most gadgets that are user friendly and can be used to access social media. In addition, the terrains of most

countries are alloyed with hills and rifts which impact internet signals and the erection of network masts. This makes it difficult for people residing such areas to access internet related services (Carragher, Buchanan, and Puia, 2010). Most banks are yet to install social media infrastructures and this denies customers the opportunity to access the service. Not all customers own mobile phones that are internet enabled and this limits such customers from accessing such service. A study by Laker (2010) found out that out of ten people with handsets, only four of them had internet enabled handsets though the trend may have changed with the looming market of smart phones.

Systems stability is a big challenge facing the adoption of social media by banks. When systems are down, customers tend to develop a negative attitude towards the service and in the long run lose trust (Saloner and Shepard 1995). When the ATM system or mobile banking is down, customer complain through calls, text messages and emails to the contact centre's as well as posting the same to the bank social media sites such as face book and twitter. The same happens when systems are down and customers cannot access the organizations social media interfaces. According to a mobile service subscriber in Kenya, system instability is unpredictable and once it happens has a big impact on the business (Safaricom, 2013).

2.4 Utility Factors of Social Media and Service Delivery

Another factor that influences the use of social media on service deliver is social media utility and it's attributed to awareness, involvement, beliefs, user friendliness and effective promotion. The banking industry has not fully exploited the power of social media and integrated it with corporate objectives. Burson-Marsteller (2010) notes that with consumers becoming more immune to conventional advertising and communication channels, the financial services industry should turn to social media as a means of reaching out to their audience and collecting valuable feedback.

The level of awareness of social media plays a key factor in its usage. Top-of-mind awareness was highly correlated with higher usage (Nedungadi and Hutchison, 1985) while the lack of awareness was the main reason for lack of usage of e-books among college students (Abdullah and Gibb, 2006). Many organizations are yet to go public on their social media sites. Laker (2010) advises that organizations should know their

audience and tailor messages accordingly by making it clear what's in it for them and focusing on quality of follower engagement as compared to volume.

User involvement has been shown to be a key determinant of social usage. Research by Laker (2010) indicated that high user involvement ultimately increases frequency of use. User involvement has been found to be the most prominent predictor of intention to use Twitter (Shu and Chuang, 2011). Business experts advise that social media be aligned with the business and stop treating social media as initiatives as standalone projects. The organization should ensure that efforts reinforce one another, rather than diluting attention or creating confusion. This will in the end increase social media utilization (Jayasingh and Eze, 2010). Other utility factors that influence an organizations decision to incorporate social media in service delivery are individual beliefs, feelings of anxiety, fears, preferences and perceptions and feelings of competence. Kane, through her assessment of available research, asserts that management beliefs, perceptions, attitudes, and orientations are correlated with their service deliver practices (Kane, 2012). In other words, the decision to incorporate new pedagogy into service delivery is attributed to the manager's feelings about themselves and what they have previously learned. Given this, one can extrapolate that if a manager has a positive attitude or orientation towards technology they will be more inclined to incorporate it into their service delivery (Carraher, Buchanan, and Puia, 2010).

User friendliness of social media can greatly impact its adoption and eventual use by the end users. Most end users may find it difficult using majority of social media interfaces and this affects utilization of the same. In addition, the ability of the social media interface being supported by several gadgets increases its utilization. For instance, Facebook, twitter and linked in works in handsets, smart phones, tablets, laptops and desk top personal computers. This has seen face book and twitter become the mostly utilized since the advent of social media. The implication is that when using new technology that is highly complex, it may be especially important to allow individuals the opportunity to try-out the technology before implementing it (Jayasingh and Eze, 2010).

Promotion is a major factor to product marketing success that's controlled by the marketing function. This includes paid advertising, public relations or free media

exposure and sales efforts. Choosing the right media to connect with target customers and creating impacting messages that appeal to customers in the right way are critical steps to promotion success. Even with a great product, poor promotion can lead to marketing failure. Advertising research is useful in the development of impacting messages that promote desired benefits and reach the market. Similarly, by considering your niche and your goals, and then letting a service like Google do the finding for you, you'll be able to take advantage of both the well-lit areas and the dark and dusty corners of the web that have something to offer you, giving your organization its best chance at early success in its digital debut. (Carragher, Buchanan, and Puia, 2010).

2.5 Security of Social Media and Service Delivery

Security is the third factor that influences the use of social media on service delivery and is attributed to fraud, trust and confidentiality. The customer attitude towards social media initiatives is usually based on the risks and dangers of involvement. To ensure that the customers develop positive attitude, education on how to manage and control the risks that come with the adoption of social media is essential. The employer can initiate a change management program geared towards changing the attitudes of the employees and educating them on the importance of social media in their daily life and that of the entire organization to influence its adoption by the customers.

Fraud, forgeries and money laundering have been major challenges to the banking industry and the advent of social media has raised issues on how the same can be combated. There have been several instances where by personal and corporate social media accounts have been hacked and this increases the risk of information going to the wrong hence paving way to fraud. This has seen many clients become reluctant in adopting the use of social media in fear of losing the money (Hsieth and Liao, 2011).

Utmost trust is key in the banking industry. How much the target (customer) trusts the influencer (service provider) with respect to his information needs. Even if the influencer is credible, the target must have confidence in him. Without trust, any information from the influencer will be downgraded by the target. Many clients have doubts with social media and prefer physical contact with the bank. This may be a major setback to the bank especially when a lot has been invested in social media for

service delivery (Jayasingh and Eze, 2010). Privacy issue is one of the most important issues for the digital service users. For instance, a user's profile might contain information that is interesting for cyber criminals. Therefore, those in charge of social media must try to employ different policies to avoid the user's concern about the privacy issue. Moreover, the privacy issue is more complicated in social media than in offline social interactions. Boyd (2007) argues that the social network sites are a type of network public. According to Boyd (2007), properties such as persistence, search ability, reliability, and invisibility differentiate the network public and the normal offline situation.

On the one hand, the social media sites mostly try to have a basic minimum privacy setting with additional options that users can manage. For example, Facebook provides its users with the minimum privacy setting and let them set their own privacy policy. Facebook shows minimal information such as a profile picture and name on search engines. However, people among the same network can see one another's profile information. Users can decide themselves which part can be seen by public. Users can even manage the visibility of their postings. On the other hand, it seems Twitter's users are not as concerned about their privacy issue as the Facebook's users are. Tweets are searchable by many search engines and even Twitter states in its privacy policy that their services are primarily designed to help users share information with the world. It is interesting to discover whether Twitter's users are not concerned about privacy (Carragher, Buchanan, and Puia, 2010).

2.6 Cost of Social Media and Service Delivery

Concerns over industry regulations, employee training costs, availability of internet gadgets to the customers, high internet charges, and high costs of systems are raised every day when a new technology rises. Cost factors that affect the use of social media on service delivery are attributed to the changing nature of technology, high costs of systems as well as high subscription rates. The dynamic nature of technology is another challenge facing banks. What is technology today becomes ancient tomorrow. This has forced the banks to spend a lot of money purchasing new applications or upgrading the existing ones. Such new systems require fresh training to the employees which in turn increases the running costs of the bank (Economides and Salop 1992).

Ontunya (2006) cites that one of the main challenges facing implementation of social media by banks is the high cost of the systems. According to him, majority of the systems used by banks to monitor social media are costly and this impacts the bank profits. McGuckin et al (1998) cite that systems, applications, softwares and machines are imported from developed countries by banks in third world countries. Some of the systems that banks are finding it costly to install are Customer Interaction Client (CIC) and speech log both used in the contact centre's (Milne 2006). A high internet charge is a challenge that bars majority of customers from embracing social. This means that customers may not adopt some of the services that are offered by banks. Many customers are unable to access internet banking due to the high cost on data charges (Turban 2002). Customers may also fail to afford the systems that go with the technology.

2.7 Effective Use of Social Media in Service Delivery in the Banking Industry

Java and Song (2007) cite that any business initiative has to be measured for effectiveness and success and social media has no exception. Every business initiative has to be measured to ascertain its relevance and whether it's worth being invested on. Social media, being a new concept in the business world need to be measured against the traditional methods of service delivery. Stelzner (2010) provides five metrics for tracking the effectiveness of social media.

Java and Song (2007) cite it is important for the service provider to track the total number of followers as well as the top channels. In addition, the frequency of the interactions needs to be tracked. Hartshorn (2010) notes that this is measured by tracking the total number of fans as well as the followers and the way they all interact with the service provider and each other. In the analysis, the active users are more important than the total number of fans or followers. Grantham (2009) cites that the service provider should always segment all the customer service conversations. He adds that all the conversations should be paid attention to be it negative, positive or neutral. The service provider should observe the volume and sentiments over a period of time. After the observation, the service provider should correlate the sentiments with business actions such as campaigns or promotions (Stelzner 2010). Baer (2009) cites that all customer service conversations that have been identified should be rooted to the concerned department or person (s). Armano (2009) adds that once they have

been forwarded, the conversations should be responded and the following should be taken into account: security, privacy, cost and timeliness. The service provider should have an efficient process in place, audit trails and work flow tools. The entire process has to be professional, expedient and cost effective.

Social media gives the customers a chance to collaborate as well as influence each other. In any social media, there are brand loyalists/ advocates who provide recommendations for the product/service answer common questions and share tips on the product (Berkowitch 2010). The brand loyalists also defend the brand and contribute towards good ratings of the product. However, it should be noted that no matter how the service provider defined the brand loyalists, there will always be characteristics that will set them apart from the others (Grantham 2009). Brand loyalists are important in any organization as they are seen by the public as more credible than the brand itself and their support for the brand helps in scaling up the product to the next level. Since the service provider cannot hire social followers, it is important to measure the size and growth of the brand loyalists (Baer 2009). One of the expected outcomes of social media in customer service is the reduction in cost and increased sales that eventually contribute to a positive impact on returns on investment (ROI). The service provider has to measure the cost of people, process and technology for customer service offered through social media (Grantham 2009). In many cases, the social media becomes a lower cost channel. Social media contributes to high number of sales leads and opportunities and dissatisfied customers get a chance to express their concerns and seek recommendations (Acar and Polonsky 2007).

2.8 Theoretical Framework

This research shall be based on the Technology Acceptance Model. This model was designed by Fred Davis in 1985 in USA. Technology Acceptance Model (TAM) appears to be the most widely accepted theory among information systems research for studying users' system acceptance behavior. The Technology Acceptance Model (TAM) is to provide an explanation of the determinants of computer acceptance that is generally capable of explaining users' behavior across a broad range of end-user computing technologies and user populations, while at the same time being both parsimonious and theoretically justified. TAM has been shown to successfully model

technology acceptance and use across organizational types and technologies (Saade, 2003; Seyal, Rahmin and Rahm, 2002; Martins and Kellermanns, 2004; Landray, Griffeth and Hartman, 2006). Research has also proven TAM to be a predictor of acceptance of technology products (Pagani, 2004; Yang, 2005). Perceived ease of use and perceived usefulness are two key components that have made the Technology Acceptance Model one of the most influential research models related to understanding information technology usage (Chau, 2001). Perceived ease of use (PEOU) and perceived usefulness (PU) impact attitude toward a technology, which in turn impact adoption and use of a new information technology and in this case social media (Davis, 1989)

PEOU and PU were found to be primary factors in adoption in the early days of personal computers in organizational settings (Davis, 1986). Davis, Bagozzi and Warshaw (1989) defined perceived ease of use as the degree to which the prospective user expects the target system to be free of effort and perceived usefulness as the prospective user's subjective probability that using a specific application system will increase his or her job performance within an organization. PEOU and PU have been found to positively influence aspects of mobile marketing. PEOU and PU were shown to have positive impact related to use of mobile coupons (Venkatesh and Davis, 2000; Han, Yoon and Cameron, 2001; Hsu, Wang and Wen, 2006; Jayasingh and Eze, 2010). Amin (2007) found that PEOU and PU were key predictive variables regarding customer adoption of mobile phone credit cards. These two variables have been shown to positively impact the consumer usage intention of mobile advertising (Shen and Chen, 2008). The adoption of e-prescriptions and automated medication management systems were positively impacted by the relationship between PEOU and PU (Escobar-Rodriquez, Monge- Romero-Alonso, 2012).

2.9 Conceptual Framework

The variables in this study are inter-related as shown in the conceptual framework in figure 2.1:

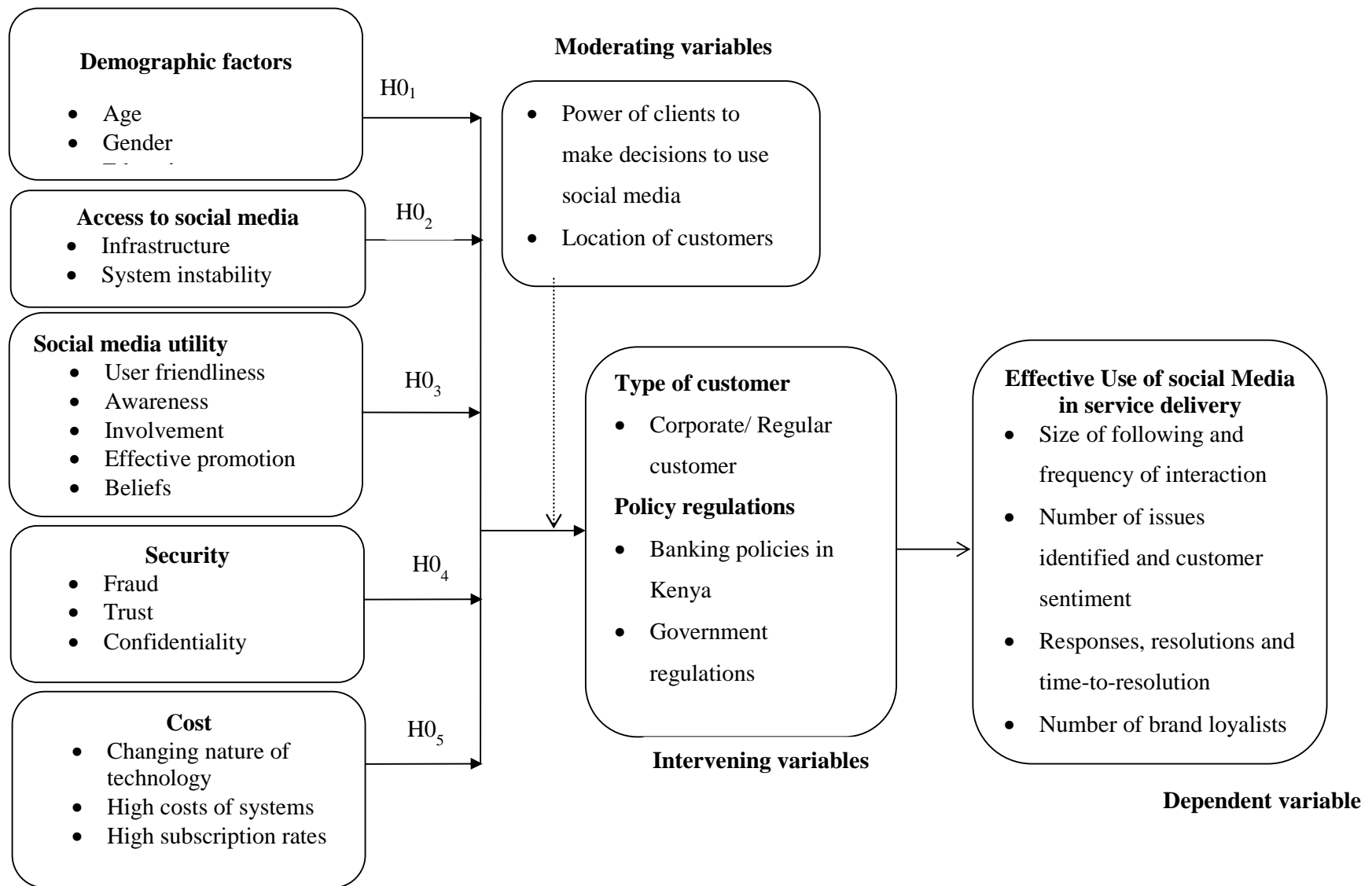


Figure 1: Conceptual Framework

The conceptual framework shows that five factors (variables) that influence the use of social media for customer service. These factors are access to social media, utility of social media, security, demographic factors and cost. Access to social media is attributed to infrastructure and system instability while Social media utility is attributed to user friendliness, awareness, involvement, effective promotion and beliefs. Security is attributed to fraud, trust and confidentiality while demographics are attributed to age, gender, education and body disability. Lastly, cost is attributed to the changing nature of technology, high costs of systems and high subscription rates.

2.10 Knowledge gaps

The following observations were made from the literature. Much of the empirical studies carried out have been done in the developed countries and have been conducted on the general roles of social media. Hence, this study seeks to fill the existing research gap by conducting a study to determine the factors that influence the use of social media in enhancing service delivery in the banking sector in Kenya which is a developing country. In specific, it will address the factors that affect social media in service delivery namely, access to social media, social media utility, security, demography and cost in the banking sector in Kenya.

A gap exists between the use of social media and service. Hence there is a need to examine how the factors that influence the use of social media bridge the gap. Organizations may have social media in place and yet fail to achieve maximum utilization of social media. The study endeavors to examine how the factors affect the use of social media and how the gap can be bridged.

Table 2.3 Knowledge Gap

Variable	Author	Findings	Knowledge gap
Demography	<p>Huang, L. (2010). Social contagion effects in experiential information exchange on bulletin board systems. <i>Journal of Marketing Management</i>,</p> <p>Godwin-Jones, R. (2003). Blogs and Wikis: Environments for On-line Collaboration. <i>Language Learning & Technology</i> 7(2).</p>	<p>The study found out that the use of social media for service delivery can be affected by demographic characteristics of the end users. The study was inclined more to social media and marketing aspects as well as performance improvement in organizations.</p>	<p>Many scholars have inclined their studies to demographic factors that influence use of social media in terms of marketing and performance indexes. No study has been done to check these factors against use of social media and service delivery. Hence this study will seek to emphasize on the influence of demographic factors and how they influence service delivery.</p>
Access to social media	<p>Chau, P.Y.K. (2001). Influence of computer attitude and self-efficacy on IT usage behavior. <i>Journal of End User Computing</i>, 13(1), 26-33.</p> <p>Childers, T.L., Carr, C.L., Peck, J., & Carson, S. (2001). Hedonic and utilitarian motivations for online retail shopping behavior. <i>Journal of Retailing</i>.</p> <p>Edosomwan, S., Prakasan, S. K., Kouame, D., Watson, J., & Seymour, T. (2011). The history of social media and its impact on business.</p>	<p>The study found out that despite social Media becoming part of everybody's everyday life, its adoption for service delivery has been met with a number of challenges.</p>	<p>Researchers have dwelt more on motivating factors that influence people to use social media as well as attitude towards social media. None has focused on how access to social media can influence service delivery. Hence this study seeks to focus more on accessibility to social media and how it influences service delivery in the banking sector in Kenya.</p>
Utility of social media	<p>Java, A., X. Song, (2007). <i>Why We Twitter: Understanding Microblogging Usage and Communities</i>. Proceedings of the 9th WebKDD and 1st SNA-KDD 2007 Workshop on Web Mining and Social Network Analysis, ACM.</p> <p>Johnson, B., & Christensen, L. B. (2005).</p>	<p>The study found out that the use of social media is determined by social media utility and it's attributed to awareness, involvement, beliefs, user friendliness and effective promotion which has been more emphasized in</p>	<p>Notably, utility of social media affects the use of social media. Hence there is a need to emphasize and investigate the utility aspects that influence the use of social media and service delivery in the banking sector .In addition, the banking industry has not fully exploited the power of social media</p>

	<i>Educational research: quantitative, qualitative, and mixed approaches.</i> Los Angeles, Sage Publications	marketing and performance.	and integrated it with corporate objectives. Hence this study will seek to bridge this gap.
Security	<p>Boyd, D. and N. Ellison (2007). "Social Network Sites: Definition, History, and Scholarship. <i>Journal of Computer Mediated Communication - Electronic Edition</i> 13(1).</p> <p>Laker, F. (2010). <i>Future trends in social media - What will social media look like in 2012.</i> Available at http://takemetoyourleader.com/2010/04/07/social-media-2012-11-trends-you-should-watch [Accessed: 14th April 2014].</p> <p>Lanz, L., Fischhof, B. & Lee, R. (2010) <i>How are Hotels Embracing Social Media in 2010? Examples of How to Start Engaging.</i>New York: HVS Sales and Marketing Services.</p>	The study found out that social media sites mostly try to have a basic minimum privacy setting with additional options that users can manage. In addition the customer attitude towards social media initiatives is usually based on the risks and dangers of involvement. To ensure that the customers develop positive attitude, education on how to manage and control the risks that come with the adoption of social media is essential.	Although security affects the use of social media, there is a need to emphasize and investigate the security aspects that influence the use of social media. It's worth noting that majority of social media sites are safe and their security cannot be easily compromised, although these studies didn't focus more on the banking sector. The study seeks to fill the knowledge gap on to what extent can the security of social media affect service delivery in the banking sector in Kenya.
Cost	<p>Wang, Y., Lin, H., & Liao, Y. (2010). Investigating the individual difference antecedents of perceived enjoyment in the acceptance of blogging. <i>World Academy of Science, Engineering and Technology</i>, 67, 1014-1023.</p> <p>Yang, K.C.C. (2005). Exploring factors affecting the adoption of mobile commerce in Singapore.</p> <p>Yang, K.C.C. (2007). Exploring factors affecting the adoption of mobile advertising in Taiwan. <i>Journal of International Consumer Marketing</i>, 20(1), 33-49.</p>	The study found out that concerns over industry regulations, employee training costs, availability of internet gadgets to the customers, high internet charges, and high costs of systems are raised every day when a new technology rises. Cost factors that affect the use of social media on service delivery are attributed to the changing nature of technology, high costs of systems as well as high subscription rates.	Although many studies done have focused more on effects of cost and technology acceptance and adoption none has focused on how cost influences use of social media and service delivery. Hence this study will focus on investigating the cost aspects that influence the use of social media and service delivery in the banking sector in Kenya.

2.11 Summary of the Literature Review

The reviewed literature established that with the increase in the number of internet users the use of social media has grown over the past decade and that its usage has progressively grown from individuals to businesses. Today many organizations proactively use social media as a vehicle to service delivery to millions of prospective and repeat customers. However, the literature has established that access to social media; social media utility, security, demography and cost affect the use of social media in service delivery in the banking sector in Kenya.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methods and instruments that were used to conduct the study. It presents research design, study population, sampling techniques, sources of data, data collection methods and instruments, presentation and interpretation of findings and the limitations faced during the study.

3.2 Research Design

This study employed descriptive survey design. According to Ngechu (2004), descriptive studies are more formalized and typically structured with clearly stated investigative questions. It serves a variety of research objective such as descriptions of phenomenon or characteristics associated with a subject population, estimates of proportions of a population that have these characteristics and discovery of associations among different variables. The design enabled the researcher to summarize the findings in an appropriate way for carrying out a holistic, in depth and comprehensive investigation on factors that influence the use of social media on service delivery in commercial banks in Kenya making sure that there was minimum bias in the research process.

3.3 Target Population

The target population for this study was 1,500 clients who are served at the KCB Moi Avenue branch on average per day and 60 staff who work at the Contact Centre. KCB was picked because it is the oldest bank in the country and operates in all the countries of Eastern Africa. Employees in the contact centre were chosen as the target population since they interacted with the bank social media interfaces. According to KCB Bank Group HR (2014) there is 60 staff working in KCB contact Centre.

3.4 Sampling Procedure

The sampling procedure of this study adopted purposive sampling technique which focused on particular variables of interest to the researcher to help in answering the research questions. The decisive aspect of this sampling procedure helped the researcher in making logical generalizations in explaining the phenomenon of interest.

3.4.1 Sample Size

The sample size was obtained by using Krejcie and Morgan table for the two target populations used in the study. The technique used should ensure that it is the representative of a population and not biased in any way. However, the larger the sample, the smaller the sampling error and thus Gay (1992) recommends that a minimum sample of 20% is adequate for educational research of less than a thousand participants. A sample of 52 staff participated in the study and 306 KCB customers were selected randomly in KCB Moi Avenue Branch contributing to 358 respondents.

Table 3.1: Sampling Frame

Target Group	Total	Sample size
KCB Customers	1500	306
Employees at the contact centre	60	52
Total	1560	358

3.5 Research Instruments

This study utilized a questionnaire as a primary tool for data collection. The questionnaire contained both structured and unstructured questions meaning it had both open-ended and close-ended questions. The questionnaire contained 7 sections. Section A captured information on the demographic characteristics and profiles of the respondents such as gender, age, level of education as well as how many years a staff has worked at the bank. Section B contained questions relating to demographic factors in social media. Section C contained questions relating to access of social media. Section D contained questions on utility of social media. Section E had questions relating to security of social media, Section F had questions relating to the aspects of cost of social media and section G contained questions relating to the use of social media in service delivery.

For the closed-ended questions, a five-point likert scale was used which included: (1) Strongly agree, (2) Agree, (3), Uncertain (4) Disagree and (5) strongly disagree. The strongly agreed responses were scored at 5 for direct positive responses while those of strongly disagree were scored at 1 for direct negative responses. Closed ended

questions were included because they were easier to administer and to analyze. The questionnaires facilitated the evaluation of factors influencing use of social media in service delivery in the banking sector.

3.5.1 Piloting of the Research Instrument

The questionnaires were piloted with a sample of 20 respondents from KCB Tom Mboya branch which were not be part of the final study. This was done a week before actual data collection. This was useful to clean up research instrument, remove ambiguous questions as well as remove typographical errors. According to Orodho (2004) piloting helps to establish whether the questions measure what they are supposed to measure, whether the respondents interpret all questions in the same way, whether the wording is clear and whether there is researcher bias. This ensured internal consistency and final review of the questionnaire.

3.5.2 Validity of the Questionnaire

Content validity was used since it measures the degree to which the sample of the items represents the content that the test is designed to measure. The researcher developed a questionnaire based on the research questions. Validity was ensured by discussing the instrument with an expert in the subject and with my supervisor. From the pilot study, the researcher was able to detect questions that needed editing and those with ambiguities.

3.5.3 Reliability of the Questionnaire

To ensure reliability, the researcher used split-half technique to calculate reliability coefficient (Spearman coefficient) was within the recommended reliability coefficient of 0.7-1 (Nachmias&Nachmias 1996). This process entailed scoring two-halves of the tests separately for each person and then calculating a correlation coefficient for the two sets of scores. The questionnaire items were then split into the odd items and the even items.

The Spearman Brown prophecy was then used. This formula is as shown:

$$P_{xx'} = 2 P_{yy} / 1 + P_{yy},$$

Where $P_{xx'}$ is the reliability projected for the full-length test/scale, and P_{yy} is the correlation between the half-tests. P_{yy} is also an estimate of the reliability of the test/scale if it contains the same number of items as that contained in the half-test. If

the two halves of test/scale are not parallel, the reliability of the full-length test/scale is calculated using the formula for coefficient α for split halves:

$$\alpha = 2 [\sigma^2_x - (\sigma^2_{y1} + \sigma^2_{y2})] / \sigma^2_x$$

Where σ^2_{y1} and σ^2_{y2} are the variances of scores on the two halves of the test, and σ^2_x is the variance of the scores on the whole test, with $X = Y_1 + Y_2$.

3.6 Data Collection Procedure

After securing a permit from the National Council for Science and Technology, the researcher identified two research assistants who were trained on the research instrument. The research assistants and the researcher then administered the questionnaires to the employees and customers of Kenya Commercial Bank. For the KCB employees, the questionnaires were administered through a drop and pick method since the staffs were busy most of the time and this gave them the opportunity to fill the questionnaires at their own free time. The researcher also booked appointments with the staff after work hours for those who were available to fill the questionnaire. The customers were interviewed outside the banking premises and the researcher recorded responses for them. The entire data collection exercise took 2 weeks. After the data collection, clean up, coding and removal of errors and inconsistencies was undertaken.

3.7 Data Analysis Technique

Once the data was collected it was checked for completeness and readiness for analysis. Data from the field was first coded according to the themes of the research study. Qualitative data was analyzed using descriptive statistics such as mean, standard deviation and percentages. Inferential statistics such as correlation were also used. The significance level was set at $p < 0.05$ for every statistical set. Multiple regression analysis was used to help understand how the typical value of the dependent changes when any one of the independent variables is varied, while the other independent variables are held fixed. Content analysis was used to analyze open ended questions. Analyzed data was presented in frequency distribution tables, and percentages. Statistical Package for Social Science (SPSS) version 17.0 was used to analyze the collected data thoroughly.

3.8 Operational definition of Variables

The operationalization of variables is as shown in the table 3.3

Table 3.3 Operationalization of Variables

Objective	Variable	Indicator(s)	Scale	Data collecting method	Data Analysis
Access to social media and service delivery in the banking industry	<u>Independent variable</u> Access to social media Utility of social media	Infrastructure System instability User friendliness Awareness Involvement Effective promotion Beliefs	Ordinal	Questionnaire	Mean, Percentage, mode, Standard deviation Multiple regression
To examine how security influences the use of social media in service delivery in the banking industry	<u>Independent variable</u> Security	Fraud Trust Confidentiality	Ordinal	Questionnaire	Mean, Percentage, mode, Standard deviation, Multiple regression
To determine the influence of demographic on the use of social media in service delivery in the banking industry	<u>Independent variable</u> Demography	Age Gender Education Body disability	Ordinal	Questionnaire	Mean, Percentage, mode, Standard deviation, Multiple regression

To examine how cost influences the use of social media in service delivery in the banking industry	<p><u>Independent variable</u></p> <p>Cost</p>	<p>Changing nature of technology</p> <p>High costs of systems</p> <p>High subscription rates</p>	Ordinal	Questionnaire	Mean, Percentage, mode, Standard deviation, Multiple regression
To examine the indicators for effective use of Social Media on service delivery	<p><u>Dependent variables</u></p> <p>Use of social Media in service delivery</p>	<p>Number of followers</p> <p>Number of issues raised</p> <p>Responses</p> <p>Brand loyalists</p>	Ordinal	Questionnaire	Mean, Percentage, mode, Standard deviation, Multiple regression

3.9 Ethical Considerations

The researcher obtained a research permit from National Council for Science and Technology to conduct research. The researcher also wrote an introductory letter to respondents informing them that the research was purely for academic purposes. Respondents were further assured of data confidentiality and that participation in this process was voluntary. Respondents were also free to withdraw if the nature of questions were perceived as contrary to their value systems. Finally, respondents were informed that findings would be shared to any respondent who wished to know the outcome of the research study.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents the findings and results of the study in the order of the research objectives. It begins by analyzing the demographic characteristics of the sample and then investigates how the sample understands the factors that influence the use of social media in the banking industry. The results are based on a response rate of 86% (n=358).

4.2 Questionnaire Response Rate

The questionnaire response rate for this study was 86% as shown on the 4.1 below

Table 4.1 Questionnaire Response Rate

Category	Frequency	Percentage
KCB Staff	46	16
KCB Customer	280	70
Total	326	86

4.2 Distribution of Respondents by Gender

Table 4.2: Distribution of Respondents by Gender

Category	Frequency	Percentage
Male	200	61
Female	126	39
Total	326	100

The study sought to find out the gender of the respondents. Table 4.2 shows that majority of the respondents were male (61%) while the female respondents constituted 39% of the sample.

4.3 Distribution of Respondents by Levels of Education

Table 4.3: Distribution of Respondents by Levels of Education

Category	Frequency	Percentage
Post graduate	50	15
Graduate	150	46
Diploma	100	31
Certificate	26	8
Total	326	100

The study sought to find out the academic qualifications of the respondents. Table 4.3 shows that majority of the respondents were graduates at 46%. Diploma holders and post graduates were at 31% and 15% respectively. The least number was certificate holders at 8%.

4.4 Distribution of Respondents by Age

Table 4.4: Distribution of Respondents by Age

Category	Frequency	Percentage
Below 25	16	4
Between 26 and 35	200	58
Between 36 and 45	80	23
Between 46 and 55	30	9
Above 55	20	6
Total	326	100

The study sought to find out age distribution of the respondents. Table 4.4 shows that the below 25 age group of respondents consisted of 4% of the respondents, the others were as follows; 36-45 (23%), 46-55 (%), > 55 (6%). The 26-35 age groups formed the largest proportion of the study population, with 68% representation from the age categories in this group.

4.5 Distribution of Respondents by Years of Experience at the Bank

Table 4.5: Years of Experience at the Bank

Category	Frequency	Percentage
Below 1 year	7	15.23
Between 1-2 years	9	19.57
Between 3-5 years	10	21.74
Over 5 years	20	43.46
Total	46	100

The study sought to find out the number of years the staff has worked in the bank. Table 4.5 and figure 4.5 show that 43.46% of the employees had worked for over five years at the bank. This was followed by those who had worked between 3 and 5 years (21.74%), and between 1 and 2 years (19.57%). The least group of workers were those who had worked for less than one year at the bank (15.23%).

4.6 Distribution of Respondents by Current Position in the Bank

Table 4.6: Distribution of Respondents by Current Position

Category	Frequency	Percentage
Manager	6	13
Team Leader	2	4
Clerk	38	83
Total	46	100

The study sought to find out the current position of the KCB Staff respondent within the bank. Table 4.6 shows that clerks constituted 83% of the respondents. Managers and team leaders constituted 13% and 4% of the sample respectively.

4.7 Distribution of Respondents by Number of Years as a KCB Customer

Table 4.7: Years as a KCB Customer

Category	Frequency	Percentage
1 – 5 years	50	18
6 – 10 years	50	18
10 – 15 years	100	36
Above 16 years	80	
Total	46	100

The study sought to find out the number of years the respondents have banked with the bank. Table 4.7 shows that majority of the respondents (36%) have banked with the bank for a period of between 10 – 15 years. This was followed by those who have banked for over 16 years (28%). Equal number of the respondents (18%) has banked with the bank for between 1-5 years and 6-10 years.

4.8 Types of Social Media Used by the Respondents

Table 4.8: Types of social media used by the respondents

Type	Frequency	Total	Percentage
Face book	300	326	83
Twitter	200	326	61
Linked In	100	326	30
WhatsApp	320	326	98
To go	50	326	15

The study sought to find out the types of social media used by the respondents. This was analyzed using content analysis. Table 4.8 shows that majority of the respondents use Whatsapp text messaging application found in android operating system in smart phones. 83% of the respondents use face book followed by 61% using twitter. 30% and 15% of the respondents use Linked In and To Go respectively.

4.9 Demographic Factors in Social Media and Service Delivery

Table 4.9: Respondents Perception on Demographic Factors in Social Media and Service Delivery

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree	Total	Mean	Rank
Age	61.35	30.67	0.00	7.98	0.00	326	4.45	1
Body disability	30.67	38.65	6.13	24.54	0.00	326	3.75	3
Education	24.54	61.35	7.98	6.13	0.00	326	4.04	2
Gender	7.98	15.34	61.35	15.34	0.00	326	3.15	4

Table 4.9 show that 61.35 of the respondents agree that education is a demographic factor that influences the use of social media in service delivery. 61.35% of the respondents strongly agree that age as a demographic factor influences the use of social media in service delivery. 24.54% of the respondents disagree that body disability influences use of social media. None of the respondents strongly disagree with all the demographic factors. 61.35% of the respondents are not certain whether gender as a demographic factor influences the use of social media.

Ranking the perceptions of the respondents on demographic factors influencing the use of social media on the basis of the mean, shows that the factors in order of popularity are age, education, body disability and gender.

4.10 Access to social media and service delivery

Table 4.10: Respondents perception on access to social media factors on service delivery

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree	Total	Mean	Rank
Infrastructure	24.54	61.35	6.13	7.98	0.00	326.00	4.02	2
System instability	24.54	67.48	3.07	4.91	0.00	326.00	4.11	1

Table 4.10 shows that 67.48% and 61.35% of the respondents agree that system instability and infrastructure influence access to use of social media respectively. Equal number of the respondents 24.54% strongly agrees that infrastructure and system instability influence access to social media. 6.13% of the respondents are not certain whether infrastructure influences the use of social media. 7.98% of the respondents disagree that infrastructure influences access to social media.

4.11 Utility of social media and service delivery

Table 4.11 Respondents perception of utility of social media factors and service delivery

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree	Total	Mean	Rank
User friendliness	18.40	61.35	6.13	7.98	6.13	326	3.77	3
Effective promotion	23.31	30.67	30.67	15.34	0.00	326	3.61	4
Beliefs	15.34	30.67	46.01	7.98	0.00	326	3.53	5
Awareness	15.34	76.69	7.98	0.00	0.00	326	4.07	1
Involvement	15.34	76.69	3.07	4.91	0.00	326	4.02	2

Table 4.11 shows that equal number of respondent (76%) of the respondents agree that awareness and involvement are utility of social media factors that influence the use of social media. 61.35% of the respondents agree that user friendliness is a factor that influences utility of social media. 23.31% of the respondents strongly agree that effective promotions affects utility of social media. 46.01% of the respondents are not certain whether beliefs is a utility of social media factor. 15.34% of the respondents disagree that effective promotion is a social media utility factor while 6.13% of the respondents strongly disagree that user friendliness is a social media utility factor.

4.12 Security Factors in Social Media and Service Delivery

Table 4.12 Respondents perception on security factors in social media and service delivery

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree	Total	Mean	Rank
Fraud	55.21	30.67	6.13	7.98	0.00	326	433.13	1
Confidentiality	36.81	55.21	7.98	0.00	0.00	326	428.83	2
Trust	27.61	67.48	4.91	0.00	0.00	326	422.70	3

Table 4.12 shows that 67.48% and 55.21% of the respondents agree that trust and confidentiality respectively are security factors that influence the use of social media. 55.21% of the respondents strongly agree that fraud is a security factor in the use of social media. 7.98% of the respondents are not certain whether confidentiality is a security factor in the use of social media. Only 7.98 of the respondents disagree that fraud is a security factor in the use of social media.

Ranking the perceptions of the respondents on security factors influencing the use of social media on the basis of the mean, shows that the factors in order of popularity are Fraud, Confidentiality and Trust

4.13 Cost Factors in Social Media and Service Delivery

Table 4.13 Respondents Perception on Cost of Social Media and Service Delivery

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree	Total	Mean	Rank
Changing nature of technology	23.31	30.67	30.67	15.34	0.00	326	3.61	3
High subscription rates	15.34	30.67	46.01	7.98	0.00	326	3.53	4
High costs of systems	15.34	76.69	7.98	0.00	0.00	326	4.07	2
Educating the customer on social media use	27.61	67.48	4.91	0.00	0.00	326	4.22	1

Table 4.14 shows that 76.69% of the respondents agree that high costs of systems influence use of social media. This is followed by 67.48% of the respondents who agree that educating the customer on social media use is a cost factor in the use of social media. 15.34% of the respondents strongly agree that the changing nature of technology is a cost factor in the use of social media.

4.14 Factors Influencing Use of Social Media and Service Delivery

Table 4.14 Respondents Perception on Factors Influencing Use of Social Media

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree	Total	Mean	Rank
Access to social media	61.35	30.67	0.00	7.98	0.00	326	4.45	1
Social media utility	30.67	38.65	6.13	24.54	0.00	326	3.75	3
Demography	24.54	61.35	6.13	7.98	0.00	326	4.02	4
Security	24.54	67.48	3.07	4.91	0.00	326	4.11	2
Cost	15.34	30.67	46.01	7.98	0.00	326	3.53	5

Table 4.14 shows that 67.48% and 61.35% of the respondents agree that security and demography respectively influence the use of social media. 61.35% of the respondents strongly agree that access to social media influences the use of social media.

MODEL		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		Constant	3.059	.621		
$Y = a + bx_1 + bx_2 + bx_3 + bx_4$	Cost of social media	-.475	.125	-.365	-3.918	.001
	Access to social media	-.234	.116	-.091	-.917	.0035
	Utility of social media	.117	.114	.130	1.163	.220
	Security of social media	.224	.221	.137	1.000	.451
	Demographic factors	-.023	.051	-.049	-.708	.485

Table 4.16: Multiple Regression Analysis

Dependent Variable: Service delivery in the banking sector in Kenya

From the configured multiple regression model

$$Y = a + bx_1 + bx_2 + bx_3 + bx_4 + bx_5$$

Where:

bx_1 is an independent or explanatory variable cost of social media

bx_2 is an independent or explanatory variable access to social media

bx_3 is an independent or explanatory utility of social media

bx_4 is an independent or explanatory variable security of social media

bx_5 is an independent or explanatory variable demographic factors

Y = is the dependent Variable; Service delivery in the banking sector in Kenya

a = is a constant

Sig = is the significance at the 5% level of significance.

t = is the test statistic value also called t-value

Table 4.16 above indicates that there was a highly significant relationship (with t statistic p value $< 0.001 < 0.05$) between cost of social media and service delivery in the banking sector in Kenya. Again there exists a highly significant relationship (with t statistic p value $< 0.0035 < 0.05$) between access to social media and service delivery in the banking sector in Kenya. However there was no significant relationship between utility of social media ($p = 0.220 > 0.05$), security of social media ($p = 0.451 > 0.05$) and demographic factors ($p = 0.4851 > 0.05$). Meaning we accept the 2nd and 5th hypothesis and reject the 1st, 3rd and 4th hypotheses respectively. Hence only cost and access to social media have a significant impact on service delivery in the banking sector in Kenya. In essence therefore, Demographic factors, utility of social media, security of social media have no any impact on service delivery in Kenyan banking sector. Only access and cost of social media significantly impacts service delivery.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of findings of the research, discusses the results, draws conclusions and makes recommendations for use of social media for service delivery in the banking industry.

5.2 Summary of Findings

Significant findings that arose from the study on factors that affect the use of social media in banking industry were; Ranking the perceptions of the respondents on demographic factors influencing the use of social media on the basis of the mean shows that the factors in order of popularity: age 4.45, education 4.04, body disability 3.75 and gender at 3.15. The questionnaire had a provision for additional factors and the respondents cited income level, race, social class and family background as additional demographic factors that affect the use of social.

Ranking the perceptions of the respondents on access to social media factors influencing the use of social media on the basis of the mean shows that the factors in order of popularity: system instability at 4.11 and infrastructure at 4.02. The questionnaire had a provision for additional factors and the mostly cited factors by the respondents were environment, cultural background and government regulations. The respondents were quick to state that with no good infrastructure put in place, then access becomes a matter of concern hence social media would not suffice to give clients the desired service as ought to be.

Ranking the perceptions of the respondents on utility of social media factors influencing the use of social media on the basis of the mean shows that the factors in order of popularity: awareness 4.07, involvement 4.02, User friendliness 3.77, effective promotion 3.61, and beliefs at 3.53. The questionnaire had a provision for additional utility factors and the mostly cited factors by the respondents were effective customer retention and service recovery strategies.

Ranking the perceptions of the respondents on security factors influencing the use of social media on the basis of the mean show that the factors in order of popularity: Fraud 4.33.13, Confidentiality 428.83 and Trust at 422.7. The questionnaire had a provision for additional security factors and the most cited factors by the respondents were money laundering, lack of physical contact with the bank and password protection policies.

Ranking the perceptions of the respondents on cost factors influencing the use of social media on the basis of the mean, shows that the factors in order of popularity: educating the customer on social media use 4.22, high costs of systems 4.07, changing nature of technology 3.61 and high subscription rates at 3.53. The questionnaire had a provision for additional factors and the mostly cited factors by the respondents were high cost of living standards, bank charges and government policies and regulations. Ranking the perceptions of the respondents on factors influencing the use of social media on the basis of the mean shows that the factors in order of popularity: access to social media, security, social media utility, demography and cost.

5.3 Discussions

Basing on the multiple regression models; Demographic factors in the use of social media, utility of social media and security of social media are of no significance to service delivery in the Kenyan banking sector, hence reject the alternate hypothesis therefore accept the null hypothesis. Access and cost of social media have a strong relationship with service delivery in the Kenyan banking sector. Hence we accept these two alternate hypotheses.

5.3.1 Demographic Factors Influencing the Use of Social Media

The study sought to find out demographic factors influencing the use of social media in service delivery and that age as a demographic factor influences the use of social media. This matches the literature by Brenner (2012) which cites that the use of social media has been greatly been based on age brackets. According to him 86% of 18-29 year olds use social media sites, 72% of 30-49 year olds use social media sites, 50% of 50-64 years old use social media sites while only 34% of 65+ year's olds use social media sites. The same is also echoed in Jayasingh and Eze (2010) literature which

cites that the young aged between 18 and 29 years are active users of social media and in order for the banks to ensure that their services are well accessed through social media, they should consider which age bracket utilizes their services most.

The second demographic factor that came out of the study is education. Education level determines the adoption and use of social media. This matches the literature by Yen (2005) which cites that Low literacy level especially in developing countries is a setback to social media. According to Yen, training customers on the use of the social media is a challenge and is this is partially contributed by the low literacy level of majority of the customers (Yen 2005). The third factor that came out of the study is body disability. This matches the literature by Jayasingh and Eze (2010) which cites that the physically challenged clients such as those with impaired vision may have a change to access social media. The study by Jayasingh and Eze found out that the advent of technology has seen the development of software's for handsets and computers that guide those with impaired vision. The software includes a voice guide which gives guidelines to the user once he or she presses a button. This invention has gone an extra mile in the absorption and utilization of social media (Jayasingh and Eze, 2010). Demographic factors do not seem to influence service delivery in the Kenyan banking sector.

Other additional factors cited by the respondents' income level (20%), race (35%), social class (41%) and family background (43%) as additional demographic factors that affect the use of social

5.3.2 Factors Influencing Access to Social Media

The study sought to find out access to social media factors influencing the use of social media. 67.48% and 61.35% of the respondents agree that system instability and infrastructure influence access to use of social media respectively. Equal number of the respondents 24.54% strongly agrees that infrastructure and system instability influence access to social media. The first factor that came out of the study is system instability. This matches literature by Saloner and Shepard which cites that systems stability is a big challenge facing the adoption of social media by banks. When systems are down, customers tend to develop a negative attitude towards the service and in the long run lose trust (Saloner and Shepard 1995). System instability is echoed

by Kenya leading mobile network service provider, Safaricom, in that system instability is unpredictable and once it happens has a big impact on business (Safaricom, 2013).

The second factor that came out of the study is infrastructure (61.35%). This matches findings from a study by Laker (2010) that found out that out of ten people with handsets; only four of them had internet enabled handsets though the trend may have changed with the looming market of smart phones. In addition, it matches literature by Carraher, Buchanan, and Puia which cites that network configuration is not available in most parts of the world and that terrains of most countries are alloyed with hills and rifts which impact internet signals and the erection of network masts. This makes it difficult for people residing such areas to access internet related services (Carraher, Buchanan, and Puia, 2010). Factors associated with access to social media strongly influences service delivery in the Kenyan banking sector.

Additional factors cited by the respondents were environment (4%), cultural background (24%) and government regulations (45%).

5.3.3 Factors Influencing Utility of Social Media

The study sought to find out utility of social media factors influencing the use of social media. 76% of the respondents agree that awareness and involvement are utility of social media factors that influence the use of social media. 61.35% of the respondents agree that user friendliness is a factor that influences utility of social media. 23.31% of the respondents strongly agree that effective promotions affects utility of social media. The first factor that came out of the study is awareness (76%). This matches literature by Nedungadi and Hutchison (1985) which cites that the level of awareness of social media plays a key factor in its usage. The literature further cites that top-of-mind awareness is highly correlated with higher usage of a bank service or product. The same is echoed in Laker's literature which cites that many organizations are yet to go public on their social media sites and advises that organizations should know their audience and tailor messages accordingly by making it clear what's in it for them and focusing on quality of follower engagement as compared to volume (Laker 2010).

The second factor that came out of the study is user friendliness (61.35%). This matches literature by Jayasingh and Eze which cites that user friendliness of social media can greatly impact its adoption and eventual use by the end users. Most end users may find it difficult using majority of social media interfaces and this affects utilization of the same. In addition, the ability of the social media interface being supported by several gadgets increases its utilization (Jayasingh and Eze, 2010). Factors associated with utility of social media do not seem to influence service delivery in the Kenyan banking sector. Additional utility factors cited by the respondents were effective customer retention (34%) and service recovery strategies (23%).

5.3.4 Factors Influencing Security of Social Media

The study sought to find out security factors influencing the use of social. 67.48% and 55.21% of the respondents agree that trust and confidentiality respectively are security factors that influence the use of social media. 55.21% of the respondents strongly agree that fraud is a security factor in the use of social media. The study found out that fraud affects the use of social media. This matches the literature by Hsieth and Liao which cites that fraud, forgeries and money laundering have been major challenges to the banking industry and the advent of social media has raised issues on how the same can be combated.

There have been several instances where by personal and corporate social media accounts have been hacked and this increases the risk of information going to the wrong hence paving way to fraud. This has seen many clients become reluctant in adopting the use of social media in fear of losing the money (Hsieth and Liao, 2011). The second factor that came out of the study is confidentiality (55.21%). This matches literature by Boyd (2007) which cites that privacy issue is one of the most important issues for the digital service users.

A user's profile might contain information that is interesting for cyber criminals. Therefore, those in charge of social media must try to employ different policies to avoid the user's concern about the privacy issue. Moreover, the privacy issue is more complicated in social media than in offline social interactions. Factors associated with security of social media do not have any influence on service delivery in the

Kenyan banking sector. Additional security factors cited by the respondents were money laundering (34%), lack of physical contact with the bank (23%) and password protection policies (41%).

5.3.5 Factors Influencing Cost of Social Media

The study sought to find out cost factors influencing the use of social media. 76.69% of the respondents agree that high costs of systems influence use of social media. This is followed by 67.48% of the respondents who agree that educating the customer on social media use is a cost factor in the use of social media. The first factor that came out of the study is educating the customer on social media use (76.69%). Another factor that came out of the study is the changing nature of technology (67.48%). This matches literature by Economides and Salop which cites that the dynamic nature of technology is another challenge facing banks and that what is technology today becomes ancient tomorrow. This has forced the banks to spend a lot of money purchasing new applications or upgrading the existing ones. Such new systems require fresh training to the employees which in turn increases the running costs of the bank (Economides and Salop 1992).

Another cost factor that came out of the study is the high cost of systems (15.34%). This matches Ontunya (2006) which cites that one of the main challenges facing implementation of social media by banks is the high cost of the systems. According to him, majority of the systems used by banks to monitor social media are costly and this impacts the bank profits. From the multiple regression analysis, factors associated with cost of social media strongly influences service delivery in the Kenyan banking sector. Additional factors cited factors by the respondents were high cost of living standards (12%), bank charges (14%) and government policies and regulations (23%).

5.4 Conclusions

The use of social media for service delivery has been affected by different factors that may be beyond the bank's intervention. The study has found out that demographic factors, access to social media, utility of social media, security of social media and cost of social media are factors that greatly affect the use of social media. Demography as a factor influences the use of social media in service delivery on attributes of age, gender, education and body disability. Members of any population

constitute of different ages, education level, economic level as well as different lifestyles. The banking industry has yet to identify the effectiveness of customer service through the use of social media. Despite social Media becoming part of everybody's everyday life, its adoption for service delivery has been met with a number of challenges. Access to social media as a factor that influences the use of social media is attributed to infrastructure and system instability.

The customer attitude towards social media initiatives is usually based on the risks and dangers of involvement. To ensure that the customers develop positive attitude, education on how to manage and control the risks that come with the adoption of social media is essential. Concerns over industry regulations, employee training costs, availability of internet gadgets to the customers, high internet charges, and high costs of systems are raised every day when a new technology rises. Cost factors that affect the use of social media on service delivery are attributed to the changing nature of technology, high costs of systems as well as high subscription rates.

In a nutshell, from detailed analysis, cost and access to social media are the only factors that influence service delivery mechanisms in the Kenyan banking industry. Demographic factors, utility of social media and security of social media do not influence service delivery in the Kenyan banking sector whatsoever.

5.5 Recommendations

Social Media has recently changed the way people across the globe communicate with one another. However, it is worth noting that social networking has been there right from the beginning of humanity. Just like any other form of innovation, this concept has evolved and is currently becoming sophisticated with the advancement of technology. The study has revealed that KCB has effectively embraced social media to enhance service delivery to its customers not only in the region but those in the Diaspora. On this basis i, would recommend that;

- i. The bank should adopt several strategies to ensure effective utilization of social media. One of the strategies is to lay a solid foundation in social media and utilize it as one of the customer touch points. This will give the channel an opportunity to serve more customers.

- ii. Customers should be sensitized on social media use to ensure that more customers are able to interact freely on the banks social sites. This can be achieved by providing customers with information templates in the branches, ATM points and KCB Mtaani agents.
- iii. Banks should invest more on cost as it will enable them to acquire newer technologies which will allow them to keep in touch with the changing needs of the clients as well as keep them involved hence better service delivery.

5.6 Suggestions for Further Research

From the findings of this study, i suggested that other researchers should embark on;

- i. Investigating whether there exists any correlation between access and costs of social media to other service based industries, small and medium enterprises and the manufacturing sector. Such findings will help revolutionize the usage of social media in modern development circles. This is because social media does not work on its own to facilitate customer service.

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APPENDIX I

LETTER OF TRANSMITTAL OF DATA COLLECTION INSTRUMENTS

SARAH MURIITHI

P. O. BOX 5437-0020

NAIROBI

Tel: 0720471846

Dear Respondent,

**RE: RESEARCH ON FACTORS INFLUENCING USE OF SOCIAL MEDIA
IN SERVICE DELIVERY IN THE BANKING INDUSTRY: A CASE OF
KENYA COMMERCIAL BANK HEADQUARTERS**

I am a final year Master of Arts student at the University of Nairobi, specializing in Project Planning and Management. As part of my course, I am required to carry out a research on the above topic.

I will be grateful if you could spare sometime from your busy schedule and fill in the questionnaire. All the information provided will be purely used for academic purposes and your identity will be treated with utmost confidentiality.

Thank you for your cooperation.

Kindly do not write your name anywhere on the questionnaire.

Yours faithfully,

Muriithi Sarah Mercy Wanjiru,

6. What is your position in the organisation?

Manager

Team leader

Clerk

7. For how long have you been a KCB customer?

1- 5 Years 6 – 10Years

10 – 15Years Above 16 Years

8. Which one of the following social media do you use?

Face book

Twitter

Linked in

What's app

To go

Any other (specify)

SECTION B: DEMOGRAPHIC FACTORS IN SOCIAL MEDIA

9. To what extent do you agree that the following are demographic aspects that influence the use of social media within in the banking industry? Please rank between 1-5

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
Age					
Body disability					
Education					
Gender					

In your opinion what other demographic aspects would you add to the above?

.....

.....

.....

SECTION C: ACCESS TO SOCIAL MEDIA AND SERVICE DELIVERY

10. To what extent do you think the following are the access to social media factors that influence the use of social media within in the banking industry? Please rank between 1-5 (5 being the highest priority)

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
Infrastructure					
System instability					

In your opinion what other factors would you add to the above?

.....

.....

.....

SECTION D: UTILITY OF SOCIAL MEDIA AND SERVICE DELIVERY

11. To what extent do you agree that the following are the social media utility factors that influence the use of social media within in the banking industry? Please rank between 1-5

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
User friendliness					
Effective promotion					
Beliefs					
Awareness					

Involvement					

In your opinion what other factors would you add to the above?

.....

.....

.....

SECTION E: SECURITY FACTORS IN SOCIAL MEDIA AND SERVICE DELIVERY

12. To what extent do you agree that the following are security aspects that influence the use of social media within in the banking industry? Please rank between 1-5

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
Fraud					
Confidentiality					
Trust					

In your opinion what other security aspects would you add to the above?

.....

.....

.....

.....

SECTION F: COST FACTORS IN SOCIAL MEDIA AND SERVICE DELIVERY

13. To what extent do you agree that the following are cost aspects that influence the use of social media within in the banking industry? Please rank between 1-5

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
Changing nature of technology					
High subscription rates					
High costs of systems					
Educating the customer on social media use					

In your opinion what other cost aspects would you add to the above?

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SECTION G: FACTORS THAT INFLUENCE USE OF SOCIAL MEDIA AND SERVICE DELIVERY

14. To what extent do you understand the factors that influence the use social media in service delivery? Please rank between 1-5 (5 being the highest)

Not at all	Small Extent	Uncertain	Some Extent	Large extent
①	②	③	④	⑤

15. To what extent do you think the following are key factors that influence the use social media in service delivery? Please rank between 1-5 (5 being the highest priority)

	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
Access to social media					
Social media utility					
Demography					
Security					
Cost					

In your opinion what other factors would you add to the above?

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Thank you for participating

APPENDIX III

KREJCIE AND MORGAN TABLE

Table for Determining Sample Size for a Given Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size
 "S" is sample size.

Source: *Krejcie & Morgan, 1970*

**APPENDIX IV
RESEARCH PERMIT**



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

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Date:

16th September, 2014

NACOSTI/P/14/0648/3023

Sarah Mercy Wanjiru Muriithi
University of Nairobi
P.O. Box 30197-00100
NAIROBI

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Factors influencing use of social media in service delivery in the Banking Industry: A case of Kenya Commercial Bank Headquarters,”* I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for a period ending **31st October, 2014**.

You are advised to report to **the Chief Executive Officer, Kenya Commercial Bank, the County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


**DR. S. K LANGAT, OGW
FOR: SECRETARY/CEO**

Copy to:

The Chief Executive Officer
Kenya Commercial Bank.

The County Commissioner
The County Director of Education
Nairobi County.

