

Exploring digital services performance and issues in the developing countries

By Muhammad Naeem

Supervisory Team

Professor Wilson Ozuem

Dr Philippa Ward

A thesis submitted to the University of Gloucestershire, UK, in accordance with the requirements of the degree of PhD in Marketing, Events and Law School

2022

Abstract

PhD by publication is based on published work. As such, this thesis is based on seven published articles, and one article that is accepted at the time of writing. The data for these articles were collected from customers and professionals. The aim of the research was to identify and address issues with digital banking services to improve banking performance. Thus, this reflective critical commentary reflects on 8 journal articles published as part of the PhD process. This reflective project journey encompasses insights, knowledge, information, understandings, and judgements on the overall path to achieving the research aim. Consequently, insight from the reflective report is part of the process of developing a contribution to knowledge. The reflective critical commentary to follow includes a reflection on gaps in knowledge, methodological choices, and contributions to knowledge in terms of each of the articles. The overall focus of the reflective project considers the flow and connectivity of the publications as steppingstones to achieve one common aim through the publication of a series of the articles.

doi:10.46289/EE39M8W3

Abbreviations

AR	augmented reality
DBA	Doctor of Business Administration
DOI	diffusion of innovation
e-WOM	electronic word of mouth
HBL	Habib Bank Limited
IBA	internet banking adoption
MB	mobile banking
SM	social media
SMU	social media user
SNP	social networking platform
SPAOT	Socially practised affordance of technology
SPOTA	Social practice of mobile banking adoption
SPT	social practice theory
TAM	technology acceptance model
TPB	theory of planned behaviour
UGC	user-generated content
UTAUT	unified theory of acceptance and use of technology

CONTENTS

1	Chapter 1: Introduction	9
1.1	Rationale of research.....	9
1.2	Research aim.....	10
1.3	Research objectives.....	10
1.4	Alignment of each paper with final research aim.....	11
1.5	Context of the study	13
1.5.1	Pakistan banking industry	1
1.6	My own journey towards publication	9
1.7	Methodology of reflection as PhD by publication	12
2	Chapter 2: Aim, objectives and theoretical underpinning of the research (articles)	19
2.1	Understanding the role of SNPs in addressing the challenges of banks.....	19
2.2	SM to provide service quality in banking industry	23
2.2.1	Theoretical underpinning.....	27
2.3	Role of SM to help marketers to improve service quality and purchase behaviour of customers.....	28
2.3.1	Theoretical underpinning.....	31
2.4	Role of services quality and banks' performance.....	33
2.4.1	Theoretical underpinning.....	35
2.5	Role of SM in influencing IBA.....	36
2.5.1	Theoretical underpinning.....	42
2.6	The role of SM in internet banking transition during COVID-19 pandemic: using multiple methods and sources in qualitative research.....	42
2.6.1	Theoretical underpinning.....	45
2.7	Developing the social practice of mobile banking adoption (SPOTA) framework....	49
2.7.1	Theoretical underpinning.....	51
2.8	Understanding the accessibility of retail MB during the Covid-19 pandemic.....	53
2.8.1	Theoretical underpinning.....	58
3	Chapter 3: Reflection and commentary on research methodology	61
3.1	Understanding the role of social networking platforms in addressing the challenges of Islamic banks.....	61
3.1.1	Research paradigm	61
3.1.2	Sampling and population	63
3.1.3	Practical implication.....	66
3.1.4	Limitations.....	66

3.2	Role of social networking platforms as tool for enhancing the service quality and purchase intention of customers in AN Islamic country	67
3.2.1	Philosophical underpinning.....	67
3.2.2	Sampling and population	67
3.2.3	Instrument	68
3.2.4	Analyses	69
3.2.5	Practical implications	70
3.2.6	Limitations.....	71
3.3	Do social networking platforms promote service quality and the purchase intentions of customers of service-providing organizations?	72
3.3.1	Philosophical underpinning.....	72
3.3.2	Samples and populations	72
3.3.3	Data collection tools	74
3.3.4	Analyse	74
3.3.5	Practical contribution.....	74
3.3.6	Limitations.....	75
3.4	Developing the antecedents of social influence for Internet banking adoption through social networking platforms: evidence from conventional and Islamic banks	76
3.4.1	Philosophical underpinning.....	76
3.4.2	Sampling and population	78
3.4.3	Analyses	79
3.4.4	Practical implications	81
3.4.5	Limitations.....	83
3.5	The role of social media in internet banking transition during COVID-19 pandemic: Using multiple methods and sources in qualitative research	84
3.5.1	Philosophical underpinning.....	84
3.5.2	Data collection	84
3.5.3	Analysis	91
3.5.4	Practical implications	93
3.5.5	Limitation	94
3.6	Understanding the accessibility of retail mobile banking during the Covid-19 pandemic	95
3.6.1	Philosophical underpinnings of this study	95
3.6.2	Practical implication.....	104
3.6.3	Limitations.....	105
3.7	Developing the social practice of mobile banking adoption framework: Implication for post COVID-19 pandemic. <i>Psychology and Marketing</i>	106

3.7.1	Philosophical underpinning.....	106
3.7.2	Data collection	106
3.7.3	Analyses process to develop the SPOTA model.....	112
3.7.4	Practical implications	117
3.7.5	Limitations.....	119
3.8	Does service quality increase the level of banks performance?.....	120
3.8.1	Instrumentation	121
3.8.2	Practical implications	122
3.8.3	Limitations.....	123
3.9	Reflection on the methodological coherence of all published work.....	123
3.10	Selection of theories	129
3.10.1	Reflection on the impact of selected theories on overall research.....	129
3.10.2	Epistemology and the selection of theory	132
3.10.3	Role of theory in data analyses and in contribution of knowledge	134
3.10.4	Selection of sample size	137
3.10.5	Roel of the theoretical underpinning in analyses coding	139
4	Chapter 4: Contribution to knowledge	147
4.1	Understanding the role of SNPs in addressing the challenges of Islamic banks (Naeem, 2019a).....	147
4.2	Role of SNPs as a tool for enhancing service quality (Naeem, 2019b).....	149
4.3	How networking platforms can promote service quality and purchase intention of customers of service-providing organizations (Naeem, 2019c).....	151
4.4	Developing the antecedents of social influence for IBA through SNPs: Evidence from conventional and Islamic banks (Naeem, 2020)	159
4.5	The role of SM in internet banking transition during COVID-19 pandemic (Naeem & Ozuem, 2021)	164
4.6	Developing the SPOTA framework (Naeem & Ozuem, 2019)	167
4.7	Understanding the accessibility of retail MB during the COVID-19 pandemic (Naeem, 2022b).....	172
4.8	Service quality increases the level of banks' performance.....	177
4.9	Connection of all articles to achieve one common aim	179
4.10	Limitations of the published papers and future directions	180
5	References	182
6	Appendices.....	213
6.1	Appendix -1: Transcript	213
6.2	Appendix 2: Transcript.....	214
6.3	Appendix 3: Transcript.....	217

6.4 Appendix 4: Transcript..... 227
6.5 Appendix 5: Transcript..... 231
6.6 Appendix 6: Transcript..... 235
6.7 Appendix 7: Transcript..... 239

LIST OF FIGURES

Figure 1-1 How each paper aligns to the aim and the objectives presented in the thesis.....	11
Figure 1-2 Banking system elated terms.....	4
Figure 1-3 Framework of critical commentary of published work	18
Figure 2-1 Progress in research journey	24
Figure 2-2 Progress in research journey up to third article	29
Figure 2-3 Progress in research journey up to fourth article.....	33
Figure 2-4 Progress in research journey up to fifth article	37
Figure 2-5 Progress in research journey up to sixth article	43
Figure 2-6 Theoretical framework of affordance and social pratice theory (Naeem & Ozeum, 2021).	48
Figure 2-7 Progress in research journey up to seventh article	49
Figure 3-1 Philosophical underpinning of the first paper (Naeem, 2019a)	63
Figure 3-2 Philosophical impact on the methods of research (Naeem, 2020)	77
Figure 3-3 Research process of research (paper 5) –(Naeem and Ozuem, 2021)	86
Figure 3-4 Thematic analysis process to develop social practiced affordance of technology model (SPAOT)-(Naeem and Ozuem, 2019).....	92
Figure 3-5 Thematic analyses process to understand the social practice to accessibility of mobile banking.....	100
Figure 3-6 Development of the SPOTA model-(Under reiver paper)	109
Figure 3-7 In inductive thematic analyses process to develop the SPOTA model-(Paper 7 under review)	113
Figure 3-8 Differences between the positivist and social constructionist epistemological positions (Naeem & Khan, 2019).....	125
Figure 3-9 Research problem and epistemological impact on the selection of theory, research methods and tools (Naeem et al., 2022a).	134
Figure 3-10 Theoretical framework to address banking services issues (Naeem, 2019a).....	139
Figure 3-11 An example of one of our published papers: Thematic analysis process to develop socially practised affordance of technology model (SPAOT; Naeem & Ozuem, 2021)	141
Figure 3-12 An example of theoretical coding from our published paper Understanding the accessibility of retail mobile banking during the COVID-19 pandemic (Naeem et al., 2021b).....	143
Figure 3-13 Research problem through qualitative research process to contribution to knowledge	145
Figure 4-1 Resolving brand engagement and awareness of banks model (Naeem, 2019a).	147
Figure 4-2 Service quality improvement to improve purchase intention (Naeem, 2019c).....	151
Figure 4-3 Social influence: Internet banking adoption model (Naeem, 2020).....	159
Figure 4-4 Social practice of mobile banking adoption (SPOTA) framework (Naeem et al., 2022a- accepted)	168
Figure 4-5 Affordance of mobile banking adoption model (Naeem et al., 2022b).....	174
Figure 4-6 Connection of all articles to achieve common research aim.....	179

LIST OF TABLES

Table 1-1 Focus of the digital banking related issues in developing countries	0
Table 1-2 Difference between conventional and Islamic banking system (Hassan, & Rashid, 2018; Ernst, 2018)	8
Table 1-3 Difference in topics between my DBA and PhD by publication	10
Table 1-4 List of published articles	12
Table 2-1 Research gap and aim of first research article.....	23
Table 2-2 Research gap and aim of second research article.....	27
Table 2-3 Research gap and aim of third research article	31
Table 2-4 Research gap and aim of fourth research article.....	35
Table 2-5 Research gap and aim of fifth research article	41
Table 2-6 Research gap and aim of sixth research article	44
Table 2-7 Research gap and aim of seventh research article	51
Table 2-8 Research gap and aim of eighth research article.....	58
Table 3-1 Participant details of the study (Naeem, 2019a)	64
Table 3-2 Participant detail (Naeem, 2019b).....	67
Table 3-3 Participants of the study (Naeem, 2019c)	73
Table 3-4 Participant detail of the study (Naeem, 2020).....	79
Table 3-5 Internet banking user's demographic information (Naeem and Ozuem, 2021)	88
Table 3-6 Bankers executives' demographic information (Naeem and Ozeum, 2021)	89
Table 3-7 Demographics of the participants.....	98
Table 3-8 Professional participant demographics	99
Table 3-9 Demographics of participants.....	111
Table 3-10 Bank executives' demographic information	112
Table 4-1 Internet banking adoption studies in developing countries.....	156

CHAPTER 1: INTRODUCTION

1.1 RATIONALE OF RESEARCH

The current literature on banking services focuses on the impact of services quality issues on customer satisfaction; for example, the first stream of research focused on testing the relation between services quality and customer satisfaction (Bankuoru et al., 2021; Li et al., 2020; Zouari & Abdelhedi, 2021; Khatoon et al., 2021) and the second stream of research tested the relation between, and impact of, services quality on customer loyalty (Özkan et al., 2020; Raza et al., 2020). Existing studies found that there is a direct positive impact of customer satisfaction and service quality on the perceived value of a brand (Özkan et al., 2019; Shankar & Jebarajakirthy, 2019). Zouari and Abdelhedi (2021) indicated that most existing studies focused on the impact of the quality of digital banking services on customers' satisfaction and loyalty, while ignoring digital banking services, including the role of social media (SM) in improving the overall digital services of banks. Zhang et al. (2021) stated that issues with the digital services of banks are contextual in nature; therefore, a contextual research approach is required to explore the issues to propose an effective solution to improve banks' performance. Recently, some authors conducted research on issues with the digital environment of banks' services; these studies highlighted that bank failed to address digitalization issues because of management's lack of understanding, which led to a failure to gain advantage from the digitalization of their services during the COVID-19 pandemic (Theiri & Alareeni, 2021; Asare et al., 2021).

Tetteh (2021) stated that customers' perceptions of banking services, especially digital banking, are developed through SM; therefore, Tetteh (2021) suggested that SM should be part of research to address digital environment issues, including digital banking and services quality issues. Zhang et al. (2021) stated that SM, which is based on electronic word of mouth (e-WOM), had a considerable impact on customers' intentions towards banking services. Trevisan et al. (2020) suggested that researchers take a comprehensive account of the overall context of digital services issues in the banking industry, which could lead to the proposal of solutions through an exploration of the role of SM to address banking services issues. Many other authors suggested to conduct the research on the interaction between improvement in digital services

and a bank's brand can improve the performance of banks (Hafez, 2021; Özkan et al., 2019; Shankar & Jebarajakirthy, 2019). The researcher, through the publication of eight articles, made a concise and comprehensive effort to address digital banking services issues. Each article led to the achievement of one specific research objective. The eight research objectives are given in Section 1.3.

1.2 RESEARCH AIM

To identify and address the issues of digital banking services to improve banks' performance.

1.3 RESEARCH OBJECTIVES

1. To critically investigate the role of social networking platforms (SNPs) in addressing the challenges of banks (Naeem, 2019a).
2. To critically evaluate the use of SNPs as a tool for enhancing service quality (Naeem, 2019b).
3. To critically explore the role of SNPs in improving service quality and hence enhancing consumers' purchase intentions towards the service provider (Naeem, 2019c).
4. To articulate the antecedents of social influence through SNPs for internet banking adoption (IBA) (Naeem, 2020).
5. To critically illustrate the role of social media in internet banking transition during the COVID-19 pandemic (Naeem & Ozuem, 2021).
6. To synthesize the role of social practice in the adoption of mobile banking (MB) during the COVID-19 pandemic (Naeem et al., 2022a).
7. To critically investigate the accessibility of retail MB during the COVID-19 pandemic (Naeem et al., 2022b).
8. To contextualize the use of service quality improvement in enhancing bank performance (Ali & Naeem, 2019).

1.4 ALIGNMENT OF EACH PAPER WITH FINAL RESEARCH AIM

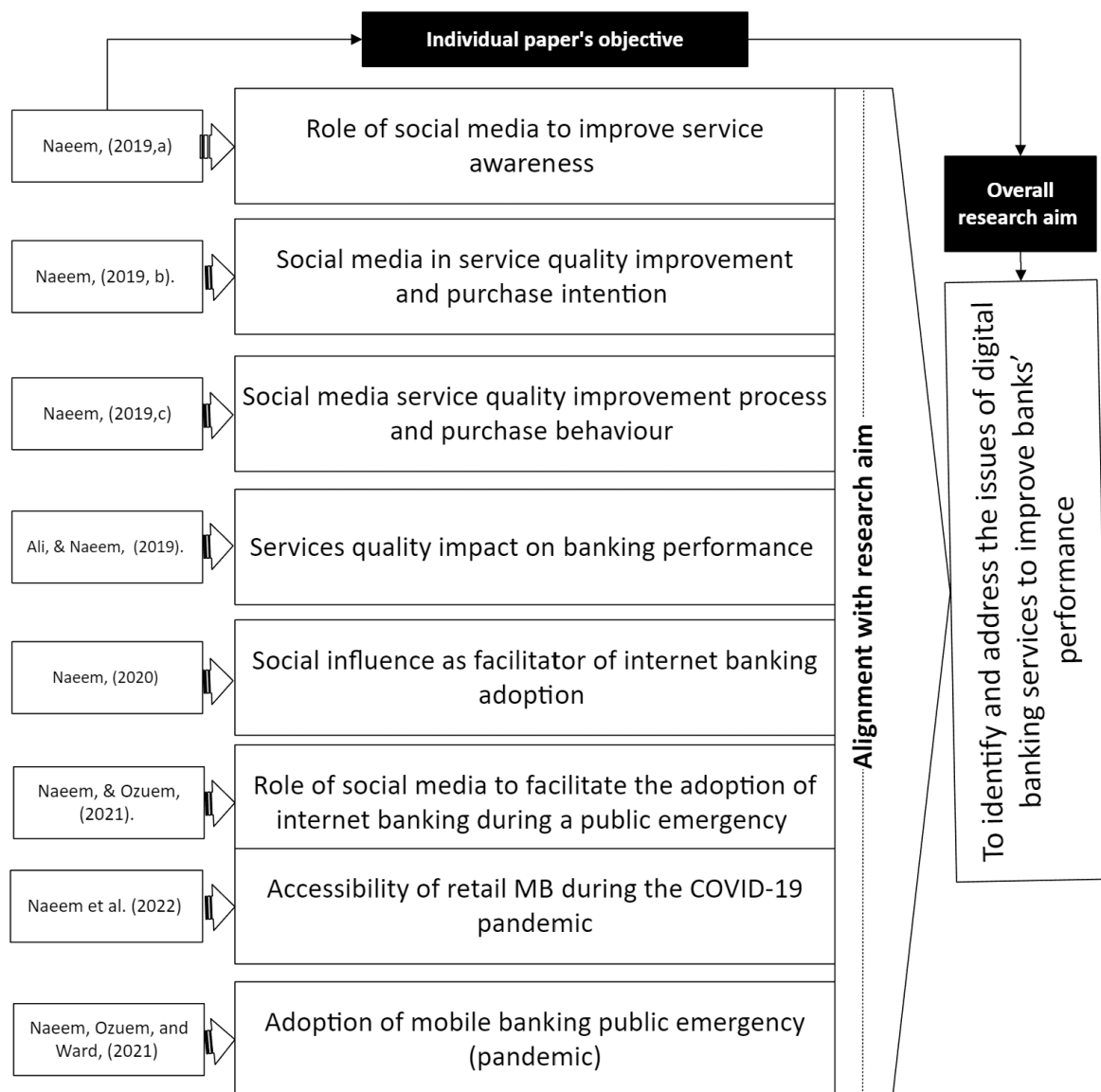


Figure 1-1 How each paper aligns to the aim and the objectives presented in the thesis

As the above figure 1-1 identifies, the objective of first paper was to explore the role of SM in resolving brand awareness and brand engagement related issues amongst Islamic banks in Pakistan. The research journey began with addressing the marketing difficulties of banking in Pakistan. After finishing this article, I wanted to comprehend how SM affects the standard of banking services. Therefore, the objective of the second paper was to understand the impact of SM on service quality with respect to banking services. Consequently, this paper identifies how social media can be used to improve service quality. Additionally, the focus of the third paper was to understand

the impact of service quality on the purchase intentions of customers. Consequently it was established that service quality directly impacts on consumer buying and purchase behaviour, and social media can be used to improve service quality. Therefore, the focus of fourth paper was to identify the impact of service quality on the performance of banks, and the results identify that a direct and profound impact in this regard.

The major objective of the 5th paper was to identify how social media can create social influence on customers to facilitate internet banking adoption. This paper finds that Internet banking can also improve customer satisfaction and the performance of banks. The paper found that social media can be used to create a social influence to facilitate Internet banking adoption. That is why the fifth paper looked at how social media generates social influence to facilitate the adoption of internet banking. Once the 5th article was completed, COVID-19 presented new challenges for digital banking services across the world. My intention was to explore how COVID-19 drove the adoption of internet banking as a social practice. This was the focus of the 6th paper. The paper found that customers almost always depend on customer service representatives for banking services. Nevertheless, the rate of adoption of internet banking has increased sharply following COVID-19, mainly due to lockdowns. Therefore, the objective of the 6th paper was to explore the social practice of adopting internet banking. During the undertaking of this paper a number of accessibility issues were identified that impact on vulnerable people, and their use of Internet banking while staying at their home. As such, the 7th paper set out to explore and understand various accessibility issues in relation to the adoption of Internet banking for vulnerable and old people. The results of the paper point to a need to promote the accessibility of Internet banking to ensure an inclusive approach for all customers. Social practice theory was used to explore issues pertinent to the accessibility of banking services. The 7th paper identified a number of usability issues associated specifically with mobile banking. Therefore, the eighth article more specifically focussed on the adoption of mobile banking in Pakistan. Looking back at the objectives of each individual paper it is clear that all of the papers identify digital services issues, and all of them provide recommendations to deal with these issues to address the final research aim which addresses issues relating to digital banking services to improve the performance of banks.

1.5 CONTEXT OF THE STUDY

As a consequence of technological advancements, companies now use online media, not only to communicate with but also to serve their customers. For example, clients can access mobile banking using web-based apps on their smart devices (Rahi, et al., 2019). This has spawned a plethora of distribution channels through which banks can contact their clients, allowing the banking sector to expand at an unprecedented rate (Wazir, & Khan, 2018). Internet banking, the forerunner to mobile banking, allowed customers to check their balances and use other basic banking tools via the bank's website (Malik, 2020).

It has been noted by Rahi, et al., (2021) that banks are investing heavily in the development of internet and mobile banking in order to increase the quality of their customer service and decrease their operational costs. Arif, et al., (2020) also made this observation suggesting that online banking satisfies the needs of both banks and their consumers. In terms of internet banking, banks save money on operating expenses, and consumers receive personalised care without leaving their homes or offices. As a result of the widespread availability of online banking services, clients can perform a variety of banking transactions from any location at any time (Khattak, et al., 2021). When using internet banking, consumers can complete transactions from the comfort of their own home, without ever having to interact with a bank representative. This has increased the speed of banking, and has simplified the process for the consumer by reducing the need for human involvement (Yaqoob, & Khalid, 2018). While the convenience of online and mobile banking has grown, Hussain, et al., (2018) noted that some clients remain hesitant to switch and wary of new technologies, particularly in Pakistan. Many studies have been conducted that have looked at the adoption of digital banking (see table 1-1) but there is a lack of the focus on digital services issues, and how these issues can be resolved.

Author and year	Research objectives and setting	Theory/framework	Data collection and analysis	Contribution and future direction
Agwu (2012)	Problem and prospects of online banking in Nigeria.	NA	Open-ended interviews and thematic analysis	Security and privacy issues, lack of developed telecommunication infrastructure, lower income, and poverty negatively influencing the adoption of online banking. Future studies can be conducted in different cultures and environment that can highlight further unexplored barriers to online banking adoption.
Choudrie et al. (2018)	Factors associated with smart device banking adoption amongst older populations.	Diffusion of innovation and unified theory of acceptance and use of technology (UTAUT)	Literature review and text-based analysis	The results reveal that the diffusion of innovation, risk, trust, and service quality play an important role in predicting mobile banking adoption. Researchers were advised to use qualitative methods as they can be useful to gain an in-depth understanding of unexplored factors that can play a role in the adoption of mobile banking.
De la Cuesta-González et al. (2021)	Exploring the access, use and perception of digital banking in Spain.	NA	Focus group and nodes analysis	The results reveal that access difficulties (lack of branch, lack of access to internet or mobile phone), use difficulties (lack of information, high cost, discriminatory treatment), and perception difficulties (fear, mistrust, anger, discomfort) can negatively influence digital banking adoption.
Dimitrova and Öhman (2022)	Digital banking adoption among customers in Sweden.	NA	Virtual observation, real-time data, Ethnography	It was found that privacy, security, system breakdown, and the slow speed of transaction processing can negatively influence the adoption of digital banking.
Eriksson et al. (2021)	Consumer resistance and mobile payment in Finland.	Resistance to innovation theory	Qualitative interviews and thematic analysis	Privacy risks, perceived security, other payment options, and a lack of perceived relative advantage are some of the major barriers to the adoption of mobile banking payments. They highlighted that data were collected from a small group of people using one data collection tool. Therefore, the results may vary in other parts of the world.

Eze et al. (2019)	Understanding mobile marketing adoption in Nigeria.	Technology-organization-environment framework	Semi-structured interview (26 participants) and thematic analysis	The results reveal that expandability, safety issues, simplicity, adaptive capability, effectiveness, service delivery and training positive influenced mobile marketing adoption in Nigeria.
Farah et al. (2018)	Investigating the common adoption factor of mobile banking in Pakistan.	Unified theory of acceptance	490 questionnaires and path analysis	Trust, perceived risk, hedonic motivation, expectancy, effort, social influence, habit, performance expectancy, and perceived value are some of the predictors of mobile banking adoption in Pakistan. These studies were conducted when mobile banking was at the preadoption stage in Pakistan. Therefore, the results of this study cannot be used to accurately identify adoption factors in relation to mobile banking.
Gharaibeh et al. (2018)	Exploring factors of MB adoption in Jordan.	Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)	7 participants (focus group) and thematic analysis	They found that social influence, facilitating conditions, expectancy, effort expectancy, trust, and mass media had a positive impact on mobile banking adoption. They collected data from one group of research population in a specific geographic location; and they called for more studies on the adoption of mobile banking.
Geebren et al. (2021)	Exploring customer satisfaction and adoption behavior.	Mathematical theory of communication	Online survey and structural equation modelling	They found that customer satisfaction for mobile banking is still a prominent issue in developing countries. It was found that trust is one of the major predictors of post-adoption behavior amongst customers.
Ha et al. (2012)	Investigating the common drivers of mobile banking adoption.	Technology acceptance model (TAM)	Literature review	Perceived cost, perceived compatibility, perceived risk and perceived usefulness are the most common drivers of mobile banking adoption.

Hassan and Wood (2020)	Investigating the impact of culture on consumer perceptions that can lead to mobile banking adoption in Egypt and the USA.	TAM	Survey and structural equation modelling	The results revealed that trust and perceived usefulness are positively associated with the mobile banking adoption intentions of Egyptian customers. Whereas it was found that trust, social influence, and perceived usefulness can increase the mobile banking adoption intentions of US customers. The sample size was limited to internet users, less educated people and older people who may have different perceptions of mobile banking.
Jadil et al. (2021)	Investigating the relationship between UTAUT dimensions and mobile banking usage intention using meta-analysis.	UTAUT	Meta analysis	The results reveal that performance expectancy is a strong predictor of mobile banking usage intentions. It was also found that effort expectancy and facilitating conditions also positively influence mobile banking use behavior.
Jebarajakirthy and Shankar (2021).	Investigating how different types of convenience can influence intentions to adopt mobile banking.	Conceptual model on online convenience dimensions	Survey, quantitative analysis	The results revealed that post-benefit convenience, benefit convenience, transaction convenience, and access convenience can influence the intention to adopt mobile banking. They suggested that consumer behavior is changing quickly due to technological advancements in the mobile banking sector. Therefore, the results cannot be replicated in different cultures and contexts.
Malar et al. (2019)	Online banking services adoption in India.	Self-determination theory	Semi-structured interview (22 participants)	It was evident that comfortability, flexibility, centralized customer network, and effective information entity can influence online banking adoption and value in-use processes. -
Naeem (2020)	Adoption of banking for conventional and Islamic banks in Pakistan.	Social influence theory	Semi-structured interviews and thematic analysis	The results revealed that social perceptions, social responsibility, consensus, expert support, and social reviews influence intentions to adopt conventional banking. Risks regarding financial and personal information in Islamic banks decreased the intentions of customers to adopt internet banking. The researcher suggested using mixed methods to increase generalizability in future studies.

Tobbin (2012)	Motivation to adopt mobile banking for new customers in Ghana.	Technology acceptance model and innovation diffusion theory	8 participants (focus group)	Perceived usefulness, perceived ease of use, trust, and economic factors played a positive role in mobile banking adoption. It was highlighted that the fact that data were collected in other languages, as well as the limited number of participants increased concerns about the reliability of the results.
Tarhini et al. (2015)	Customer experience of internet banking in Nigeria.	UTAUT	Interviews (30 participants) and thematic analysis	It was evident that culture, religion, and security were important predictors of mobile banking intention for Nigerian customers. They recommended using triangulated methods to collect data from different sources and a relatively large population as compared to a single, qualitative method.
Shankar et al. (2020a)	Mobile banking service quality adoption in India.	NA	Focus group, in-depth interviews, netnography, content analysis	The findings revealed that efficiency, content, interactivity, customer support, security, and privacy are some of the key factors in mobile banking service quality adoption in India. They called for the use of multiple qualitative methods to explore new dimensions of mobile banking service quality adoption. They suggested the rate of adoption varies due to different experiences, education, income, and other factors.
Shankar, & Rishi. (2020)	Investigating how convenience dimensions can play a role in mobile banking adoption intention in India	NA	432 questionnaires	The results reveal that post-benefit convenience, benefit convenience, transaction convenience, and access convenience are positively associated with mobile banking adoption intentions. Their study revealed that there are many unexplored factors associated with mobile banking adoption which vary by customer perceptions and behaviors.
Shankar et al. (2020b)	Investigated how electronic word of mouth can play a role in enhancing mobile banking adoption in India	Elaboration likelihood model	1153 Indian social media users and structural equation modelling	The results reveal that consistency, valence, and argument quality can enhance mobile banking adoption. It was also found that trust played a positive role in mediating between predictors and dependent variables. They highlighted the changing features of advanced mobile banking and consumers' varied perceptions as reasons why the results are not applicable to other contexts.

Table 1-1 Focus of the digital banking related issues in developing countries

As access to internet technology expands, more and more industries, including banks are making the switch to online transactions. E-commerce is being used by many industries, and the banking sector is no exception (Rahi, & Abd.Ghani, 2019). In addition, the financial sector is rapidly embracing digital innovations (Siyal, et al., 2019). Amongst the many advantages of internet banking that Younas, & Alasan, (2021) cited is the fact that it improves the quality of lives, particularly financially by making banking services more effective and convenient without lowering standards. Rahi, et al., (2019) found that the lack of an information technology infrastructure, especially in rural regions, was the most significant challenge to the widespread use of internet and mobile banking. Even despite lockdowns during COVID-19, people were still able to conduct banking transactions from the comfort of their own homes because of a rise in the popularity of online banking during this time. Banks need cutting-edge technology to serve consumers across the country and the world, and customers need internet-connected smart devices to use banking apps (Naeem and Ozuem, 2020).

To keep up with competition, banks are rapidly adopting e-commerce models which mean that clients can conduct transactions and make payments through the internet (Malik, & Islam, 2019). Khan, et al., (2022) argue that in order to stay ahead of the competition, businesses must embrace technological advancements and new ideas. An explosion in information and communications technology (ICT) over recent decades has allowed the widespread adoption of online banking (Ayyub, et al., 2020). Customers now routinely engage in online banking activities via the internet and mobile applications on smart devices. Laptops, tablets, phablets, smartphones, automated teller machines, personal computers, and point-of-sale machines are all examples of smart gadgets. (Ahmed, et al., 2020). Although ICT has greatly aided the expansion of the financial sector, some clients still have reservations about the benefits of online banking do not therefore make use of it (Haider, et al., 2018). As an example, Rahi, & Ghani, (2018) found that the adoption rate of online banking was higher in industrialised countries than in poorer countries, suggesting that such scepticism could be more prevalent in the former. They drew even more attention to the problem by pointing out the technological and socioeconomic gaps between nations, with varying rates of adoption of internet banking in Pakistan (Khan, 2022).

1.5.1 Pakistan banking industry

Consumers in Asia are increasingly turning to online services for a variety of purposes, including banking. Consumers can now complete online tasks quickly, thanks to the proliferation of 3G and 4G networks. The number of people using 3G and 4G internet technology in Pakistan increased by 8 million in 2016, according to a report from the Pakistan Telecommunication Authority that same year. Growth in usage from 29 million in 2015 to 37 million in 2016 represents a significant increase in the number of subscribers in just one year (Saddiquie, 2022). Pakistan is a collectivist society with above-average power distance, high levels of uncertainty avoidance, and moderate levels of long-term orientation and masculinity (Hofstede, 2015). While there have been discussions about technology adoption in Pakistani research on online banking (Raza, et al., 2019), there are still gaps in the literature due to a lack of integrative models (Rahi, et al., 2019).

Due to rising competition, banks are now offering more customer-friendly services in an effort to keep their clients happy, and to reduce the likelihood that they might switch banks (Rahi, et al., 2019). In Pakistan, both online and mobile banking are still in their infancy. There are 38 different types of banks in Pakistan, including public, private, and specialised institutions. Twenty-four of these institutions provide access to banking services via the internet, and particularly mobile devices. While significant, this sector represents only 4% of all banking activity in the country. A mere 3.9 million transactions were completed by 1 million internet banking customers, according to data from the State Bank of Pakistan's Payment Systems Review (Raza, et al., 2020). This is symptomatic of the sluggish pace at which internet and mobile banking are being adopted in Pakistan. In 2015, the State Bank of Pakistan reported that internet banking had grown by only 3%. The popularity of internet banking in Pakistan has grown in recent years, although widespread use of the service is still in its infancy as mentioned above, and client dissatisfaction, as well as lacklustre information technology (IT) infrastructures have compromised efforts at growth (Chhabra, 2018). Furthermore, customers continue to value the convenience and security of traditional banking over internet and mobile banking (Raza, et al., 2020). Relationship building with clients is impossible without loyalty and satisfaction (Rahman, & Shah, 2017). Despite Pakistan's well-established IT infrastructure and the availability of internet services across the vast majority of the country, customers have been slow to adopt

internet banking due to concerns over service quality (Farah, et al., 2018). This has made it all the more important to identify the factors contributing to the slow adoption of internet and mobile banking in Pakistan. This calls for a more detailed understanding of the factors that contribute to the reliability and security of online banking services (Glavee-Geo, et al., 2017).

Pakistan ranks 8th in the world with respect to mobile phone use. There are more than 140 million users of mobile phones in Pakistan (Afshan & Sharif, 2016). This shows that the Pakistani market is a potentially huge market for mobile phone based services. However, the adoption of mobile banking has been slow in Pakistan as the country is ranked 89th in terms of mobile banking. This situation is further exacerbated by the country's ranking of 126th in the world when it comes to the speed of broadband services (Ookla, 2017). These are some of the prominent reasons behind the slow adoption of mobile banking in the Pakistani market. As a result, consumers in Pakistan still prefer telebanking, ATMs and even branch visits for banking purposes. Indeed, this has already been pointed out by Hanafizadeh et al., (2014). This affirms the notion that technological developments alone does not result in its adoption (Wang et al., 2008; Wessels & Drennan, 2010). Moreover, the limited information that is exchanged between banks and consumers about the adoption of mobile banking also prevents its widescale adoption (Tran & Corner, 2016). The literature that is already available with respect to mobile banking in Pakistan places emphasis on customer satisfaction (Saleem & Rashid, 2011), social influence (Kazi & Mannan, 2013), the speed and agility of services (Muhammad et al., 2013), gender inequalities (Glavee-Geo et al., 2017), and security in mobile banking (Mazhar et al., 2014). Accordingly, these studies did not look into barriers to the adoption of mobile banking as a key aim. Indeed, they also failed to take into account the fact that there only 66% of all mobile accounts are active (Afshan & Sharif, 2016). This shows that there is a dearth of research on the subject and hence, the current research is justified given its broader scope.

Khan, (2022) conducted a study to explore how cultural norms affect digital banking practises in China and Pakistan. Both the positive and negative elements of adopting digital banking were taken into account while selecting the unified model (UTAUT-2) and customer assistance as theoretical lenses through which to examine these factors. Customer intentions and usage patterns for adopting digital banking were examined with culture as a moderating element. Some 360 Pakistani and 410 Chinese

internet users were randomly selected to participate in an online survey of bank clients. Smart-PLS was used for data analysis, and structural equation modelling was used to interpret the results. According to Khan, (2022) , the most important elements for customers in Pakistani banks were customer perceptions of obtaining real-time support and the desire of customers to improve performance, hedonic incentive, and habit. In the meantime, social pressure, lower costs, time spent on repetitive tasks, and customer service mechanisms all worked to sway Chinese customers toward digital banking. When deciding how widespread the adoption of online banking might be, cultural factors played a major role (Ahmad, et al., 2017). Based on the insights provided in this essay, banks and regulators in both the Pakistani and Chinese economies will be able to more easily facilitate the digitization of banking services (Khan, 2022). The focus of previous studies was on the adoption of Internet banking, most of these studies sought to identify issues with internet banking adoption in Pakistan. In contrast, the focus of my publication was to understand how these issues might be addressed using social media and other digital environments to facilitate Internet banking and to resolve other digital services issues associated with digital banking in Pakistan. As the focus of the research was digital banking, and since the data were conducted from both conventional and Islamic banks, there was a need to clearly explain the meaning of the terms being used in the research (see figure 1-2).

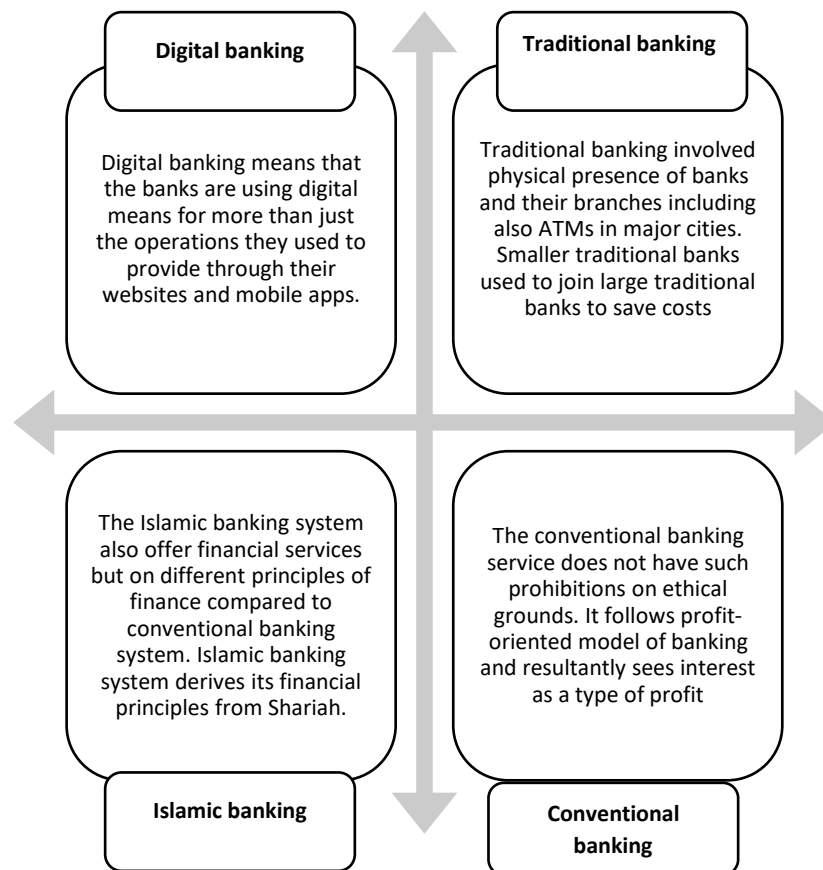


Figure 1-2 Banking system elated terms

1.5.1.1 Taxonomy of digital banking

Digital banking involves using digital services for the delivery of banking operations. Digital banking, despite using the internet to power the delivery of its services, has a broader scope than internet and mobile banking. Digital banking means that the banks involved use digital means for more than just the website operations and mobile apps. Indeed, digital banking spans both online-, and mobile banking. In that sense, the cultural dimension is also important to acknowledge when considering the adoption of digital banking (Mbama, & Ezepue, 2018). However, banks continue to face a huge challenge when it comes to understanding the impact of culture on the adoption of digital banking services. Financial institutions have experienced revolutionary change with the digitization of their services, but customers are concerned about the safety of digital services given the fact that this involves access to their personal and financial information (Kaur, et al., 2021). There have been swift moves to shift to digital channels due to lockdowns during which people could not go out. Banks started to offer their services through digital channels to enable people to carry out their transactions from the convenience (Son, et al., 2020). Digital banking also represents a paradigm shift, whereby banks and customers use internet

technology for the provision and utilization of services. Traditional banking is fast moving towards digital formats due to the automated nature of digital services (Knaack, & Gruin, 2021). Digital banking assumes that customers are tech-literate, and that there is widespread ownership of devices such as Smartphones, laptops, personal computers, or tablets. Despite the fact that the internet is widely available throughout the world, digital banking services remain underutilized (Shaikh, et al., 2017).

Digital banking services also necessitate internet connectivity to conduct banking services, but there are some more valued features of digital banking services. For example, digital banking services enabled cashless transactions, accountancy systems, payment gateways, online payroll, balance checking, and access to international accounts (e.g., PayPal, Skrill, Payoneer, etc.). They enable users to book tickets for (for example) theatres/concerts, and they facilitate online payments on third party apps (Ananda, et al., 2020). Trevisan, et al., (2020) indicated that digital banking is also referred to as online banking, and this includes mobile banking which permits access to online banking services. Digital banking is the process of conducting banking over the internet. It involves activities such as balance checking, bill payments, money transfers, and online bookings. Online banking is a broad term, and it may also include mobile and digital banking (Wewege, et al., 2020). Advancements in internet technology have also positively influenced the banking sector. Now, banking products can be accessed online with a few clicks. Online banking enables customers to create online accounts on websites, and on dedicated mobile banking apps. This is also part of under digital banking since it involves more services than online banking (Meher, et al., 2021). Mobile banking evolved as a result of smartphone technology incorporating internet technology which also supports mobile apps. As a result, banks developed mobile banking apps which run using the internet and which enable users to conduct financial transactions via mobile phones (Moussavou, 2020). Banks have developed eponymous apps which can be downloaded over smartphones. Based on that system, the user creates an account and then conducts financial transactions. These users are thus able to receive and send money, pay bills, track their spending, save money, and conduct other cashless transactions (Bankuoru et al., 2021).

1.5.1.2 Traditional banking services

For a long time, the banking industry operated based on traditional banking patterns. Traditional banking represents banking based on the physical presence of banks. However, now online banking is increasingly becoming popular in developing countries (Harb, et al., 2022). For a long time, traditional banking practices dominated the banking industry. These necessitated the physical presence of banks and branches including ATMs in major cities. Smaller traditional banks used to join larger traditional banks to save costs (Focus, 2012). These banks provided face-to-face customer services. The key characteristics of traditional banks are as follows:

- i. Physical presence.
- ii. Bank owned ATMs
- iii. Regional HQs
- iv. Large workforce
- v. Dedicated account managers
- vi. Face-to-face customer services (Mogaji, 2018).

Although online banking services have also emerged out of traditional banks, these services are usually offered as a by-product of banking services, whereas online banking is also offered as a separate service that is totally remote from the moment an account is opened through to the operation of accounts. The main difference between online banking and traditional banking is that traditional banking has a physical location (Hens, & Bachmann, 2011). Moreover, traditional banks also have regional and national headquarters. They provide services through physical branches in different cities. Previously, traditional banking was preferred due to the face-to-face customer services on offer, and the convenience of walking into a bank and requesting a service (Focus, 2012). As stated previously, there is also need to define the key terms associated with this study (specifically those that relate to conventional and Islamic banking), and these are outlined below.

1.5.1.3 Islamic Banking VS Conventional Banking:

The Islamic banking system also offers financial services, only based on different principles of finance as compared to conventional banking. Islamic banking systems derive their financial principles from *Shariah*. Islamic banking completely prohibits interest. Islamic banking also prohibits the trading of certain elements. For example, one cannot take out a loan to trade wine. The system is quintessentially an asset-

based banking service (Abdul-Rahman, 2014). Compared to Islamic banking services, conventional banking does not enforce such prohibitions on ethical grounds. It follows a profit-oriented model of banking and therefore sees interest as a type of profit (Ernst, 2018) see table 1-1 for detail.

Conventional banking systems operate on the basis of interest rates as a source of profit for its products and services. Conventional banking systems derive authority from man-made laws, and its financial principles support interest rates (Hassan, & Rashid, 2018). Consequently, risk management and other risks associate with financial markets are dealt with differently by conventional banks compared to Islamic banks. Islamic banking systems involve two different types of banking finance and securities called Sukuk. Conventional banking systems call these bonds and loans (El Tiby, 2011).

Conventional Banking System	Islamic Banking System
Money is not just a medium of exchange but a product as well.	Money is only a medium of exchange whereas the real asset is actually the product.
The profits are earned on the basis of time value of returning the capital on the base of fixed rate of return	Profits are earned on the basis of exchange of goods and services.
Any expansion of money in the market without being backed by real assets can create deficit financing.	Money is backed by real assets.
Even when the borrower suffer losses, the interest has to be paid. Thus, there is no concept of loss sharing in conventional banks.	The lender also shares loss just the way he shares profit.
While providing running finance, cash finance, or working capital, no agreement for exchange of goods is made.	Islamic finance is based on the exchange of goods agreement. Thus, whether the funds are given under Murabaha or Salam or Istisna, the agreement for exchange of goods is entered into.
Since money is not backed by goods, therefore, inflation may take place due to expansion of money with backing of real assets.	Inflation is not created because it is not the money which is expanded, it is the real assets which back the lending.

The price of goods and services offered by the entrepreneur may increase due to inflation as the entrepreneur has to involve the inflationary effect into pricing.	Since inflation is not created, no extra price is created.
Long-term loans and bridge financing is not done on the basis of capital goods.	Musharakah and Diminishing Musharakah agreements are reached upon ensuring that the capital goods exist before funds are being distributed for a capital project.
Loans are easily obtained by the government from central banks without capital development expenditure due to money market operations.	The loans cannot be obtained by the government from Monetary Agency without ensuring that the goods are delivered to National Investment fund.
Real growth does not take place because the wealth is accumulated in few hands.	Real growth of wealth takes place as the financial agreements transfer ownership to the borrower and buyer.
When the project fails, the loan may even be written off as non-performing loan.	If the project fails, the management of the organization may be substituted with another organization to ensure better management.
Due to the fact that interest expenses are deductible from taxable earnings, debt financing provides the benefit of leverage for businesses. For those who earn a living, this results in enormous tax burdens. This has a negative impact on peoples' ability to save and their available income. The actual gross domestic product declines as a result.	The Federal Government receives additional revenue from the sharing of earnings in the case of Mudarabah, and the establishment of commercial ventures in the case of Musharakah. As a result, the tax burden on wage earners is reduced. People's savings and disposable income keep growing, which boosts the actual gross domestic product.
Real GDP declines, which results in a negative net exports amount. This encourages further foreign debts and weakens the native currency.	Real GDP growth results in a positive net exports amount, which lowers the burden of foreign debt and strengthens the local currency.

Table 1-2 Difference between conventional and Islamic banking system (Hassan, & Rashid, 2018; Ernst, 2018)

Shariah prohibits dealing on the basis of interest, which is why Islamic banking does not operate on that basis. The reason for prohibiting interest is that Islamic banking operates based on a fair share of profit/loss, and interest creates unbalance in this regard. Interest prevents the lender from having access to a fair share in loss, and therefore means that lending is not profitable in line with Islam (Kettell, 2011). Thus, there are different contract types in the Islamic finance system. For example, *Mudarabah* highlights profit-loss sharing between financial institutions and entrepreneurs. Under *Mudarabah* one party provides the capital, whereas another provides efforts or labour. The financing institution is not only entitled to a share in profits, but is also responsible for a share in loss. Comparatively, conventional

banking systems only allocate a share in profit, but not in loss to the financing institution (Abdul-Rahman, 2014).

Islamic banking works on the basis of profit-loss sharing for both parties. It is also pertinent to mention that Shariah has neither ignored nor abolished the risk factor. It does understand the risky nature of business ventures, and that the risk factor needs to be managed. Moreover, Islamic banks are also against speculative ventures and speculation is prohibited in Islam (El Tiby, 2011). Thus, the Islamic banking system has specialized investigation tools in place to monitor the market and business activities. Islamic banking is based on real activity and thrives on profit-loss sharing. Islamic bonds or Sukuk bonds are distinguishable on the basis of ownership i.e., Sukuk entitles the finance provider to own real property, whereas conventional bonds are in essence a debt instrument which is satisfied on the basis of interest rates (Abdul-Rahman, 2014). Thus, Sukuk related contracts in Islamic banking accord with the Shariah principles of finance i.e., real ownership. The Shariah board of Islamic banks is comprised of Islamic scholars who are experts in financial and contractual matters. The role of the Shariah board in Islamic banks is supervisory, and it sits at the top of the hierarchy of the bank (Ernst, 2018).

1.6 MY OWN JOURNEY TOWARDS PUBLICATION

My publication experience is linked to my professional experience as a marketing consultant at SN solutions, which is based in Manchester. My professional experience led me to complete a Doctor of Business Administration (DBA) from the University of Worcester. To give background to my experience of publishing my DBA thesis and my professional experience, I believe it is important to give a detailed account of my doctorate level journey. When I decided to undertake this programme, I was already a holder of two master's level qualifications (twin MBA degrees). Subsequently, upgrading to DBA required the completion of course work that led me publish on the basis of the experience of completing these modules as part of a DBA. The completion of the three modules took more than one and half years, which gave me an opportunity to submit some articles on the role SM in the banking industry in Pakistan. Consequently, these publications became the foundation of this PhD by publication degree at the University of Gloucestershire. Here, I would like to make it clear that my DBA thesis topic was quite different from the published articles that are related to my

PhD by publication. My DBA thesis topic was ‘User-Generated Content and Brand Engagement in the Fashion Industry’ (see Table 1-1 for the difference between the topics).

DBA topic at University of Worcester	PhD by publication topic at University of Gloucestershire
User-Generated Content and Brand Engagement in the Fashion Industry	Identification and addressing of digital services issues of banks to improve their performance: A case study of the banking industry of Pakistan

Table 1-3 Difference in topics between my DBA and PhD by publication

I was not aware of PhDs by publication at the time of my DBA, but my supervisor, Prof. Wilson Ozuem, gave me valuable support to complete my DBA and the idea of PhD by publication at University of Gloucestershire materialized. The DBA thesis and PhD by publication would not have been possible without an excellent supervisor. I chose this route as I intended to develop an academic career and build my academic profile in my home country, because a DBA is well known academically in Pakistan. Thus, publication was the chief element of my objective and the alternative route (i.e., PhD by publication) aligned with my plan and purposes (i.e., function followed by form). Now, when I determine the suitability of PhD by publication for any candidate who comes to me for advice, I first see whether or not they are eager and want an academic career, because this route is for those who are ambitious and want to develop an academic career.

The process had concrete advantages but, at the same time, it had some disadvantages as well. The main benefit was that I secured feedback from reviewers before exams and thus could make necessary changes. My confidence received a tremendous boost because I had already published six articles by the time, I submitted the DBA dissertation. Additionally, I had the opportunity to publish two more articles under my PhD by publication supervisors. Moreover, I believe that I am also lucky to have a highly supportive supervisor on my side who substantially contributed towards my development as a researcher and scholar and trained me to fly solo. I began with publishing articles at a lower level and then progressed to publication in well-reputed journals like *Journal of Retailing and Consumer Services* and *International Journal of Retail & Distribution Management*. It became possible for me to publish my last two articles in these two journals because of the expert supervision I received during my PhD by publication at the University of Gloucestershire. Another main advantage of

PhD by publication was that it gave me a sense of direction, as I could figure the direction in which I wanted to proceed to develop my expertise to contribute knowledge via publication in well-reputed journals. This helped me build a foundation for my subsequent published work. I keep going back to my foundations to develop more ideas and maintain my sense of direction; so, I took an opportunity to publish two more articles on how SM could expand the use of internet banking during the COVID-19 pandemic; exploring the same context in a public emergency was an amazing experience. This process also helped me to develop a writerly identity through exploring the transition of banking services due to COVID-19.

The prominent disadvantage was the long waiting time between submitting an article and its publication, but I have learnt a lot; so, each publication gave me direction to move towards new issues and to fill new gaps, consequently, all of my publications related to digital services of banks context came together like a bunch of flowers together to present them on a specific occasion. Van et al. (2017) stated that some students may get concerned about such long waiting times if publication is a requirement before they graduate while the PhD by publication is about reflecting back on the published articles to combine them together in the form of one thesis. This was also the case in my situation. The situation was further aggravated by my role as a digital marketing consultant, and the reviews were not always on time due to which I was unable to allocate my time to the reviews efficiently. Nevertheless, I was lucky enough not to receive scathing feedback from reviewers and supervisors helped me to improve my articles. As I have stated above, my publication journey consisted of interconnected articles on the role of SM and the banking industry services of Pakistan; therefore, here, I would like to list the articles in the order they were published (Table 1-4). Consequently, the next section will start to discuss the journey of publication that will also describe the flow of the journey of publications from the first article to the last.

No.	Article detail	Status
Art 1	Naeem, M. (2019a). Understanding the role of social networking platforms in addressing the challenges of Islamic banks. <i>Journal of Management Development</i> , 38(8), 664-680. doi:10.1108/JMD-04-2019-0107	Published
Art 2	Naeem, M. (2019b). Role of social networking platforms as tools for enhancing the service quality and purchase intention of customers in an Islamic country. <i>Journal of Islamic Marketing</i> , 10(3), 811-826. doi:10.1108/JIMA-11-2018-0214	Published
Art 3	Naeem, M. (2019c). Do social networking platforms promote service quality and purchase intention of customers of service-providing organizations? <i>Journal of Management Development</i> , 38(7), 561-581. doi:10.1108/JMD-11-2018-0327	Published
Art 4	Ali, S. F. & Naeem, M. (2019). Does service quality increase the level of banks performance: Comparative analysis between conventional and Islamic banks. <i>The Journal of Management Development</i> , 38(6), 442-454. doi:10.1108/JMD-05-2018-0149	Published
Art 5	Naeem, M. (2020). Developing the antecedents of social influence for internet banking adoption through social networking platforms: Evidence from conventional and Islamic banks. <i>Asia Pacific Journal of Marketing and Logistics</i> , 33(1), 185-204. doi:10.1108/APJML-07-2019-0467	Published
Art 6	Naeem, M. & Ozuem, W. (2021). The role of social media in internet banking transition during COVID-19 pandemic: Using multiple methods and sources in qualitative research. <i>Journal of Retailing and Consumer Services</i> , 60, 102483. https://doi.org/10.1016/j.jretconser.2021.102483	Published
Art 7	Naeem, M., Ozuem, W., Howell, K., Ranfagni, S., (2022a) Developing the social practice of mobile banking adoption framework: Implication for post COVID-19 pandemic. <i>Electronic Markets</i> . (accepted)	Accepted
Art 8	Naeem, M., Ozuem, W., and Ward, P. (2022b) Understanding the accessibility of retail mobile banking during Covid-19 Pandemic. <i>International Journal of Retail & Distribution Management</i> (Under review).	Published

Table 1-4 List of published articles

1.7 METHODOLOGY OF REFLECTION AS PHD BY PUBLICATION

As said above, eight research objectives were achieved through the publication of eight articles that would lead to the completion of PhD by publication. A publication-based PhD is increasingly becoming the most popular method of doctoral production; it requires reflection and a critical commentary at the completion stage to combine the publications (Frick, 2019). The reflection part of the report highlights that researcher should first take into account the purpose and nature of their doctoral programme before determining its form (Frick, 2019). This means that function should be followed by form. The flow and connectivity of the publications should be as steppingstones to achieve one common aim. Once researchers have determined the purpose of their doctoral programmes, then they should ponder over the format of their thesis (Frick, 2019).

The quality of research in terms of improvement in arguments and changes in trends gave rise to two types of doctoral thesis: monograph and compilation. A monograph thesis represents the traditional doctoral approach to conducting research in which the entire thesis is unified and published as a whole. A compilation thesis involves a series of papers written during the doctorate programme particularly PhD by publication, which are compiled into one thesis at the end of the programme and require reflection on the published articles (Kanowski & Robins, 2008). The term 'Doctor of Philosophy' traces its origin back to the Greek words '*philo*' meaning love and '*sophia*' meaning wisdom (Frick, 2019). Therefore, philosophy is in essence the love of wisdom whereas a philosopher is a lover of wisdom (O'Keeffe, 2020). Jackson (2013) observed that a doctorate programme is undertaken by those who have a perpetual desire for wisdom and research. Wisdom represents more than just the acquisition of knowledge and information; it requires continual reflection on the journey of getting knowledge that becomes wisdom at a later stage.

The reflective journey encompasses insights, knowledge, information, understandings and judgements on the overall path to get to the wisdom stage. Therefore, a Doctor of Philosophy is someone who possesses more than just mechanical knowledge as they are independent of research, although research requires explicit information about the researcher's agency as my own research and professional experience that would improve the credibility of their research; consequently, insight from the reflection report is part of the development process of knowledge, which would lead to an explicit contribution to knowledge. So, for a PhD by publication, I have to reflect on the gaps in knowledge and make contributions to knowledge through a series of published articles that would reflect the process of their contribution to a discipline (Lee et al., 2013). Therefore, this reflective report, which is a part of the PhD by publication process, will include a critical commentary on the knowledge contributed through a series of publications.

According to Jackson (2013), the doctoral experience is changing for both students and supervisors due to increased demand to complete the programme in a shorter time period and to be more productive; hence, the pressure is increasing on students and supervisors to publish their research (Asongu & Nwachukwu, 2018). Furthermore, universities are also expected to enhance their accountability for research programmes, and industry and government both expect a return on their investment

in universities and, resultantly, expect them to deliver research results swiftly (Boud & Lee, 2009). As a young researcher, I have done my PhD by publication in collaboration with my doctoral supervisors, who provided an opportunity to learn from their experience how to expedite the process of publication. The publication process enhances the research skills of students, impacting their future research and contributions to knowledge. I gained dual advantages from the publication process in which I received feedback from editors, reviewers and the supervisory team: great opportunities for me to conduct research and investigating the same context through different eyes. Robins and Kanowski (2008) stated that students of a PhD by publication programme also develop further insights and benefit from peer review as part of the reflection process. Moreover, the merit of their research is increased when it is published, which leads to further improvement through reflection at the completion of the PhD by publication process (Robins & Kanowski, 2008).

As a result of publication, researchers are able to increase the reach of their research to a wide audience, including governments and industry players at a local and international level, and at the same time they are also able to reflect back on connecting the steppingstones of their research contributions (Lee et al., 2013). Publication indicates the excellence of research as students have to abide by certain standards of publication to have their research published by the publishing house of a university. This is the reason why publication is regarded as the chief component of PhD by publication, and the quality of the research should be improved by the publication process (Robins & Kanowski, 2008). If we consider the quality of the publication in which research is published, then there is very clear evidence of an improvement in the quality of my research throughout my publication journey, because my first articles were published in a one-star Chartered Association of Business Schools (ABS) journal, but now I have had two articles published in a two-star journal and one in a three-star journal.

Jackson (2013) stated that a doctorate programme transforms students into scholars who can conduct responsible research on their own (i.e., independently) and thus are able to offer wise advice. A person undertaking a doctoral programme becomes part of a huge scholarly community that thrives on research and wisdom. Therefore, the reflection on wisdom provides explicit reflection on the process and journey of contributed knowledge that would be explicitly evidence of the progress of the

research as knowledge contribution to fill the gap of research (Jackson, 2013). Robins and Kanowski (2008) observed that a PhD programme integrates a person into a scholarly community, which is keen on developing research-based knowledge and contributing to a body of knowledge. Thus, reflection or critical comment on PhD publications is becoming an increasingly common way to reflect on developed knowledge (Jackson, 2013). However, it is important to note that the impetus to conduct doctoral studies and publish research is not motivated entirely academically. Therefore, this reflection will also reflect on my own agency as a researcher and a professional, which also has an impact on the philosophical position for my research. Altbach (2013) stated that various international, national and organizational interests also push a person to undertake research-based programmes and publish articles or theses to devise innovative solutions to problems faced at an organizational, national or international level (O'Keeffe, 2020). My publication interest came from my own professional and research experience that encouraged me to contribute knowledge to solve the digital banking services issues. Therefore, here, I would like to start by reflecting on my own experience and personal research experience as a researcher that motivated me to conduct research on the role of SM in the context of the banking sector of Pakistan.

I was working as a digital marketing consultant for a well-reputed organization in the UK; I have more than five years of experience as a digital marketing consultant in the UK. As I am from Pakistan, I am well aware of banking services issues. Additionally, I have published journal articles in well-reputed journals. I have successfully completed my DBA, which also gave me research skills to do research independently. Therefore, on the bases of my research and professional digital marketing experience led for the identification and addressing of digital services issues of banks to improve their performance: A case study of the banking industry of Pakistan'. Organizations these days seek to enhance their customers' experience so that they spread awareness among other customers, which are the target base of customers. Both Islamic and conventional banks face opportunities as well as threats in the twenty-first century due to SM that addresses issues with their online services (Iqbal & Molyneux, 2016; Chikandiwa et al., 2013). Moreover, Fadahunsi and Kargwell (2015) pointed out that although Islamic and conventional banks are two different banking systems in the world, they face similar challenges in fitting themselves into an online environment.

Samad (2004) stated that Islamic banks are struggling to create service awareness through the digital environment. The prominent differences between Islamic and conventional banks are risk-sharing practise and interest (*riba*), although customers are not very aware of the fundamentals of Islamic Banking. Islamic banking builds on the variable nature of profit and the sharing of risk among borrowers and lender (Samad, 2004). However, in conventional banking systems, only the borrowers are responsible for risks, whereas profit is certain for lenders by virtue of interest; customers are well aware of the services and fundamentals of the business model of conventional banks (Samad, 2004; Ali & Naeem, 2019). Ali and Naeem (2019) indicated that both types of banking system are struggling to fit in the digital environment and to provide services through the digital environment in developing countries. Due to the increase in the economy of Muslim countries, the number of banks has increased and the number of depositors and investors in such banks has also increased; however, banks lack understanding about the digital services they can offer to their customers and the banking industry could improve its digital and online services through different digital marketing strategies (Imam & Kpodar, 2016; Iqbal & Molyneux, 2016). These were the initial thoughts in my mind for the identification and addressing of the digital services issues of banks to improve their performance.

Islamic banks possess a distinct identity in the banking system due to their emphasis on social welfare, zero interest rate, distributive justice, social equity and social responsibility, However, these banks face challenges because of their lack of understanding of online services for their customers and the poor quality of these services (Jaiyeoba et al., 2018; Hassan & Mollah, 2018). It has also been observed that service awareness, e-WOM, service recommendations, service reviews, adoption of internet banking, MB and brand engagement are more developed in the banking systems of Western countries compared to developing countries and the Islamic banking system (Ozuem et al., 2016; Wilson, 2012; Roumieh & Garg, 2014). Banks introduced customers services on SM platforms by launching their official pages through which they foster interactive communication with customers and secure brand engagement in the developed as well as the developing world (Ozeum & Lancaster, 2012; Mitic & Kapoulas, 2012). Wilson (2012) stated that SM can also be used to address online or digital services issues of banks (e.g., address the services quality, adoption of internet or MB, and awareness of services), which could improve banks'

performance. Therefore, my eight publications covered this: to identify and investigate the digital services issues of banks to improve their performance. The major purpose behind the reflection of this reflective report is to explicitly reflect on the whole journey of the publication of my articles. The following are eight pedagogical factors, highlighted by different authors, which need to be considered in PhD by publication; therefore, this reflection thesis uses these pedagogical factors to determine the structure of reflection.

1. Researcher should provide a brief summary of their own background information in relation to the published work (Asongu & Nwachukwu, 2018; ven & Grant, 2012; Gullbekk & Byström, 2019).
2. Researcher should provide a common research aim which is achieved by the selected research articles (Kanowski & Robins, 2008; O'Keeffe, 2020).
3. Research objective of each article and the connection between these different articles that could start as a publication journey (Gullbekk & Byström, 2019; Robins & Kanowski, 2008; Lee et al., 2013; Kanowski & Robins, 2008).
4. The role of the selection of different theories in relation to the research design and research philosophy with separate publishable elements (Niven & Grant, 2012; Gullbekk & Byström, 2019; O'Keeffe, 2020; Niven & Grant, 2012).
5. Explicit reflection on overall data analysis process so that it can be used as a grounding to publish results (Van der et al., 2010; Asongu & Nwachukwu, 2018).
6. Reflection on the selected theories of the research and the contributing role of these theories (Gullbekk & Byström, 2019; van et al., 2018; Frick, 2019; O'Keeffe, 2020).
7. Explicitly highlight the conceptual and theoretical learning gained through each article (Frick, 2019; O'Keeffe, 2020; Kanowski & Robins, 2008).
8. Theoretical and practical contribution of each article, which overall jointly contribute to all claimed articles (Jackson, 2013; Niven & Grant, 2012; Lee et al., 2019).

Through consideration of the above recommendations, the following reflection framework (see Figure 1-3) was developed to adopt a structural approach to reflect on the articles published to fulfil the requirement of PhD by publication at the University of Gloucestershire.

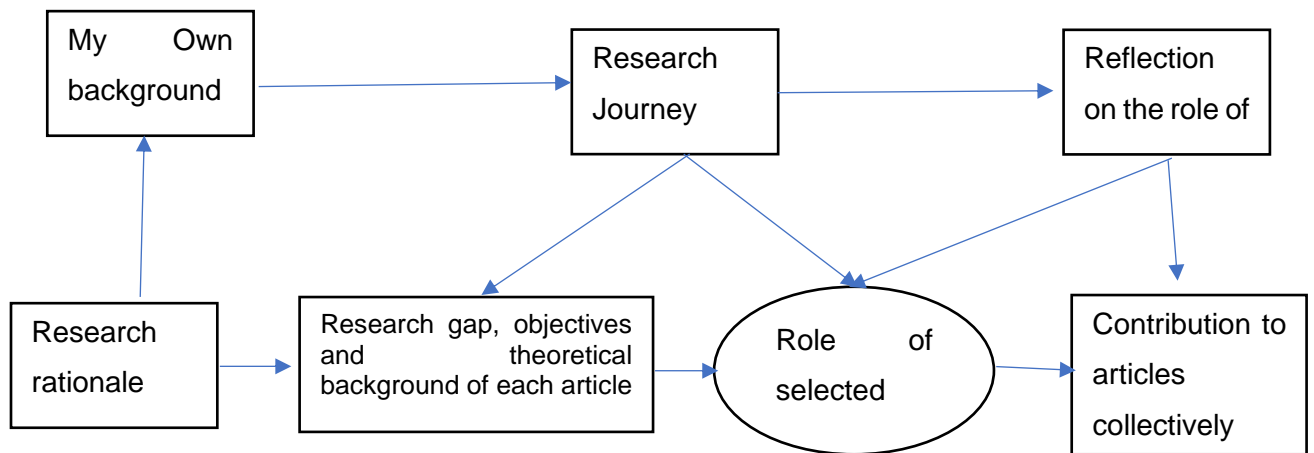


Figure 1-3 Framework of critical commentary of published work

A PhD by publication involves two major stages: selecting publications and developing a critical commentary on the contribution in the form of the published work (O’Keeffe, 2020; Jackson, 2013; Asongu & Nwachukwu, 2018). I have published a series of eight articles that lead to the achievement of one common research aim; therefore, the reflection, as a critical commentary, will specifically focus on the rationale, research objectives, theoretical underpinning, philosophical underpinning and contributions these eight published articles make to the selected discipline, which would also lead to a distinct approach in itself. Consequently, this reflection on the contribution of the published articles leads to an understanding of the issues facing digital banking services and the solutions proposed in the articles. This reflective report critically evaluates the contribution of my published work by addressing the once common aim that has been achieved by the publication of a series of articles. It will include the appropriate elements for discussion that are required in a reflective report as the core aspect of a PhD by publication. The overall report will also review the current literature on the reflection requirements for a PhD by publication, which lead to a well-structured approach to reflection. Consequently, the discussion underscores the importance of the published work in theoretical and philosophical context.

CHAPTER 2: AIM, OBJECTIVES AND THEORETICAL UNDERPINNING OF THE RESEARCH (ARTICLES)

2.1 UNDERSTANDING THE ROLE OF SNPs IN ADDRESSING THE CHALLENGES OF BANKS

The major thrust behind this research was to explore the role of SM to improve awareness of the services of Islamic banks in Pakistan. I have had some business experience in Pakistan and during this business experience I used to interact with telephone banking services; it was my observation that there was a lack of awareness of Islamic banking products among customers in Pakistan. Therefore, on the basis of my own observations, which is an initial stage of inductive research, I started to explore the role of SM to improve banking services awareness among customers in Pakistan. If we consider the literature review gap in this context, then it would be right to say that organizations these days are looking to enhance customer experience so that they can spread awareness among other customers, which are organizations' intended target base of customers. Both Islamic and conventional banks face opportunities as well as threats in the twenty-first century due to SM (Iqbal & Molyneux, 2016; Chikandiwa et al., 2013).

The Islamic banking system, which was initially introduced in various Asian countries during the twenty-first century, brought a wide range of different threats and opportunities for the global banking sector. Since a great proportion of the population (80%) in Asian nations is Muslim, an Islamic banking system has great opportunities in Asian countries. In 2000, an Islamic banking system was initially launched in Pakistan. Meezan Bank was the first registered Islamic bank in Pakistan that executed its business practices in accordance with Sharia'h (Ahmad et al., 2010). The Islamic banking system is not completely free from interest which is based on the Islamic principle while conventional banks has their own fixed interest bases system which is why there is different perception of both banks among customers (Chong & Liu, 2009). The presence of 25% of Islamic banking outlets in Western countries clearly depicts those Islamic banks are successfully operating not only in Islamic countries but have also achieved considerable growth in Western countries in which Muslims are a minority group (Abdul-Rehman, 2012; Pollard & Samers, 2007). On comparing the said banking systems in a cross-cultural context, a shift among customers from conventional to Islamic banks can be observed due to their strong bond with the Islamic religion. To attract customers with less interest in an interest-based banking

system, conventional banks focused to improve the digital banking services to improve the services quality through using the digital infrastructure (Amat-Taap et al., 2011).

Islamic banks possess a distinct identity in the banking system due to their emphasis on social welfare, zero interest rate, distributive justice, social equity and social responsibility (Jaiyeoba et al., 2018; Hassan & Mollah, 2018). Therefore, the marketing strategies of Islamic banks also differ from those of conventional banks due to the difference in the nature of their operations. It has also been observed that service awareness, e-WOM, service recommendations, service reviews, e-marketing strategies and brand engagement are more developed in Western countries and in the conventional banking system compared to the Muslim world and the Islamic banking system (Ozuem et al., 2016; Wilson, 2012; Roumieh & Garg, 2014). Conventional banks have introduced themselves on SM platforms by launching their official pages through which they foster interactive communication with customers and secure brand engagement in the developed as well as developing world (Ozeum & Lancaster, 2012; Mitic & Kapoulas, 2012).

There is research on the role of user-generated content (UGC) to improve customer awareness and brand engagement. UGC represents the content which SM users (SMUs) create online on SM and exchange with other SMUs. The online environment includes SM platforms, virtual communities, Web 2.0, social computing, social web, computer-mediated communities and socio-technical systems (Akar & Topcu, 2011; Imran et al., 2019; Aslam et al., 2018). It has become important for the banking sector to devise a specific policy framework to foster the creation of UGC and its exchange among consumers as it influences other consumers with respect to their brand engagement and buying intention (Fadahunsi & Kargwell, 2015; Roumieh & Garg, 2014; Wilson, 2012; Ozuem & Lancaster, 2012). Despite the size, growth, importance and complexity of the Islamic banking system, only a few studies have been conducted on the impact of UGC on enhancing buying behaviour and brand engagement among consumers in favour of Islamic banking (Fadahunsi & Kargwell, 2015; Roumieh & Garg, 2014; Wilson, 2012; Ozuem & Lancaster, 2012).

The concept of UGC has become popular in the current era due to the increase in Web 2.0 technology. By exploring different aspects of UGC on SM, companies can

increase brand engagement, interactive communication, word of mouth (WOM) and brand reviews among consumers (Ozuem et al., 2016). The importance of UGC for banks has increased as customers create content online to suggest products and services of different banks. Due to this reason, policy makers, banking institutions as well as researchers are conducting research to understand the impact of UGC on the banking sector. Such consumer behaviour also shows that UGC is directly related to brand engagement and the buying intention of consumers (Filip et al., 2016; Kenya, 2017).

Banking institutions are able to enhance their products and services by taking into account the reviews of customers (Filip et al., 2016; Kenya, 2017; Rehman et al., 2016). Valos et al. (2016) indicated the strong commitment of some organizations to promoting interactive communication with their customers as they use 30% of their marketing budget in this regard. Forbes highlighted those businesses these days use their official Facebook pages to provide updates about their marketing campaigns, offerings, and descriptions about their products and services; this also helps them secure feedback from consumers (Ha & Lee, 2018; Chaykowski, 2015). According to a survey by DEI Worldwide (2008): 70% of consumers collected brand-related information from SM websites, 45% of customers engaged in WOM about brands on SM websites, 49% of consumers bought products on the basis of the information they got about brands on SM websites and 60% of consumers indicated that they would continue to use SM websites to share brand-related information in Muslims countries. There are various public and private groups on Facebook in which consumers can provide recommendations about products and services. Kassim and Abdullah (2010) observed that 78% of customers indicated trusting SM platforms for getting recommendations about products and services of banks. Therefore, the focus of this research was to explore the role of SM in creating awareness of Islamic banking services in Pakistan.

However, there is dearth of research with respect to the Islamic banking system to use the social media to create awareness of banking services among customers. Moreover, some research highlighted that Islamic banking is more popular in Asian countries compared to Western countries due to the larger population of Muslims in Asian countries than in Western countries (Farook et al., 2012). There is increasing research into the significance of UGC as it creates brand awareness and brand

engagement among consumers. Fadahunsi and Kargwell (2015) observed that the operations of Islamic social marketing are based on the concept that the earning should be 'halal' (permissible). This means that inappropriate products cannot be created and advertised on SM or elsewhere, because they render the income 'haram' (forbidden). For example, an e-commerce store in Pakistan, Daraz.pk, launched a Black Friday sale but it failed; it failed because Friday is a holy day for Muslims and they did not welcome calling a holy day a name as they believed that it was not halal to do so. Therefore, it was my objective to explore the role of SM to improve banking services awareness among customers in Pakistan; this was the first step of my research and the first article to be published.

There is evidence that there is a lack of awareness of Islamic banking services all over the world. For example, Rammal and Zurbruegg (2016) conducted research in Australia and reported that a majority of Muslim respondents in their research indicated their willingness to buy products and services of Islamic banks but they were not aware of such products and services. Existing studies showed that current awareness about products and services, education level, IT usage level, consumer buying level, number of service reviews and spending on advertisements differ between non-Islamic and Islamic countries (Fadahunsi & Kargwell, 2015; Roumieh & Garg, 2014; Wilson, 2012; Ozuem & Lancaster, 2012). For example, Cheteni (2014) found, as a result of their research, that there is low awareness among Muslims of South Africa of the products and services of Islamic banks: 52% of the respondents in their research indicated a low level of awareness; Nimsith et al. (2016) found this percentage to be 65% in the context of Sri Lankan Muslims. Shaikh et al. (2017) found, in the context of the Pakistani banking system, that 50% of respondents in their research were unaware of the steps taken by the State Bank of Pakistan to increase awareness concerning the Islamic banking system. Therefore, on the basis of these evidences I intended to publish my first article that explored the role of SM in the context of banking customer awareness in Pakistan.

The aim of the this article research was to understand the way Islamic banks can increase awareness, understanding or brand engagement by utilizing UGC of SM. UGC is helpful in enhancing reviews of products and services, increasing e-WOM about Islamic banks, creating brand stories and increasing the buying behaviour of customers in favour of Islamic banks. The first article of my research was exploratory

in nature as it aimed at uncovering the barriers and challenges related to usage of SM as a means of increasing brand engagement among consumers with respect to Islamic banks. The findings of this first article are helpful for researchers, policy makers, marketing managers and the overall management of both banking systems. Therefore, on the basis of the above gap, Table 2-1 shows the focus and aim of this first article (Art 1 see Table 1-4).

Article number	Article	Focus/gap	Aim
Art 1	Naeem, M. (2019). Understanding the role of social networking platforms in addressing the challenges of Islamic banks. <i>Journal of Management Development</i> , 38(8), 664-680. doi:10.1108/JMD-04-2019-0107	Role of social media to improve service awareness	To explore the role of social media to improve customers' awareness of Islamic banking services in Pakistan

Table 2-1 Research gap and aim of first research article

2.2 SM TO PROVIDE SERVICE QUALITY IN BANKING INDUSTRY

The major focus of the first article was to explore the role of SM to improve awareness of Islamic banking services among customers. But during the data collection and analyses of first article I have found another research gap about role of SM about the issues of services quality so intended to conduct research on the exploration of the role of social media to improve the services quality (see figure 2-1). Therefore, in the second article I included conventional banking in addition to Islamic banking to understand the role of SM to improve the services quality of banks in Pakistan. Figure 2-1 shows the process of the publication journey from first article to second on different issues in the same context of the role of SM to improve banking services in Pakistan.

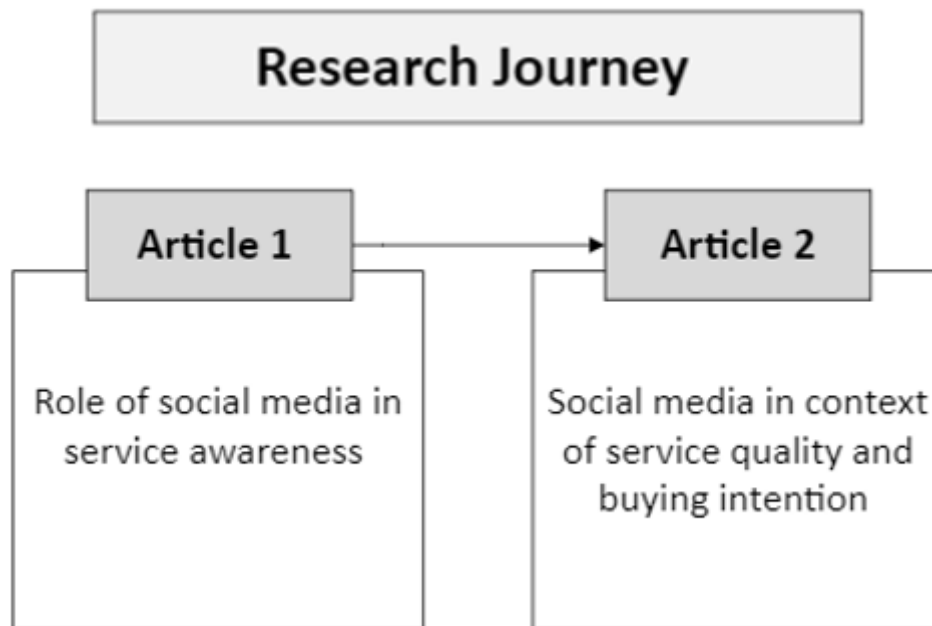


Figure 2-1 Progress in research journey

If we consider the gap in research on the role of SM to improve services quality in the banking industry, there is still a lack of research on how SM can play a role in improving services quality in the banking industry in developing countries. According to DEI Worldwide (2008) survey: 70% of customers visited SNPs to collect information; 45% read such information, which can be termed as WOM and recommendations from other customers; 49% of customers bought products following such recommendations and WOM; and 60% of the customers indicated their intention to use SNPs to spread the word with other customers. Both Facebook and WhatsApp enable their users to form dedicated groups. I have identified in this second article that people use these groups to interact with each other about quality of products and services. Therefore, social reviews given by people can actually influence the buying intention of other customers. These reviews can be used by organizations in their favour as these reviews serve as a means of enhancing the quality of products and services.

Although researchers studied the utility of social networking to increase the volume of sales, there is still a dearth of literature on the subject from the aspect of social reviews enhancing the quality of service for internet and banking service providers in Asian countries in particular. The literature provides understanding of the role of social networking as a provider of social reviews but it is also limited; thus, it is imperative to explore this role with respect to its impact on service quality and buying intention of consumers. The researcher explored the impact of discussions and feedback on

different social networking channels on service quality and buying intention of consumers as well as on the marketing strategies of the organization. Different values and beliefs about the same service could create different types of perception among the customers (Ha & Lee, 2018; Khang et al., 2012). The predictors or antecedents of buying intention and service quality are based on the value attached to the reviews given by consumers, training of employees, usability of technology, availability of information, security and privacy, which vary between developing and developed nations. Leidner and Kayworth (2006) observed that there are different paradigms or approaches taken by the managers of service providing organizations in Asian countries versus the USA. Beck et al. (2006) observed that banking services are of high quality in developed countries due to easy deposit and account opening schemes, widespread geographical presence of banks, and the safety and security of transactions. The existing literature on the subject also looked into the impact of culture on service quality and customer interaction with the service provider (Khang et al., 2012; Kim & Ko, 2012; Wang, 2016; Ha & Lee, 2018). However, there is a lack of understanding of how SM can be used to improve banking services quality in a specific culture like in Pakistan.

The buying intention and service quality are influenced by experience, background, information availability, education and behaviour (Wang, 2016; Ha & Lee, 2018). However, the intensity of each of these elements varies between developing and developed countries due to poor IT infrastructure, low education level, lack of awareness, limited usage of technology, poor customer services and privacy issues in developing countries compared to developed countries (Constantinides & Zinck-Stagno, 2011). It has also been observed that work complexities, personal initiatives, measures for increasing the quality of service, and performance and workplace environment are lower in Asian countries than in Western countries (Leidner & Kayworth, 2006; Aslam et al. (2018). This is the reason that, in this second article, I selected respondents from a developing country to understand the usage of SNPs by service providers to enhance buying intention and service quality. The results of the research would be highly useful to promote SM marketing in the context of a developing country to improve service quality through the use of SM.

The areas explored in the existing literature with respect to SM marketing include frameworks of marketing communication (Valos et al., 2016), customer equity (Kim & Ko, 2012), promotional strategies (Thackeray et al., 2008), customer relationship and buying intention (Kim & Ko, 2010), public relations and advertisements (Khang et al., 2012), performance of sports companies (Williams & Chinn, 2010) and higher education marketing (Constantinides & Zinck-Stagno, 2011). Wang (2016) observed that there is dearth of literature on SM as a means of enhancing interactive communication for service reviews. Ha and Lee (2018) also pointed out the dearth of literature on social reviews collected through SNPs to improve services quality. It has also not been well researched how SNPs can improve service quality and influence the buying intention of consumers in favour of an organization. Due to this reason, the I selected the internet service provider Zong and the banking organization Habib Bank Limited (HBL) to collect primary data from their marketing team and customers. The HBL offers Islamic and conventional banking in Pakistan.

The organizations selected for this research possess a high market share in their respective sectors. They also enjoy a huge number of customers. The research is helpful for determining how service reviews, feedback and discussions taking place on different SNPs are helpful for drawing suitable marketing strategies to enhance buying intention and service quality. An improvement in service quality necessitates: the development of informal relationships with customers, including customers in the development of services, developing interactive communication with consumers, social networking and intention to share reviews about quality (Aslam et al., 2018; Ahmed et al., 2018; Ha & Lee, 2018). The existing literature showed that not much has been researched on the relationship between service quality and SNPs (Ha & Lee, 2018; Connolly et al., 2016).

The service sector faces numerous challenges, one of which is getting reviews about quality of service. This is due to a lack of interactive communication with customers because there are no informal channels of communication between the service provider and the customer (Connolly et al., 2016; Kaplan & Haenlein, 2012; Ha & Lee, 2018). Moreover, there is dearth of research about how service quality can be enhanced by using SNPs, particularly with respect to an Asian country like Pakistan. The existing literature also did not look into the effectiveness of cross-platform applications, such as WhatsApp, Skype, Viber and Tango, with respect to marketing

of a service provider. It has also not explored how SNPs enhance service quality in the Pakistani service providing sector. Therefore, the focus and aim of this second article were as mentioned in Table 2-2.

Article number	Article	Focus/gap	Aim
Art 2	Naeem, M. (2019). Role of social networking platforms as tool for enhancing the service quality and purchase intention of customers in Islamic country. <i>Journal of Islamic Marketing</i> , 10(3), 811-826. doi:10.1108/JIMA-11-2018-0214	Social media in service quality improvement and purchase intention	To explore the role of social media to improve services quality in banking industry in Pakistan

Table 2-2 Research gap and aim of second research article

2.2.1 Theoretical underpinning

The research as second article also gave account of the steps which need be taken by the top management of Islamic banks to increase online reviews of their products, online awareness of the Islamic banking system, foster e-WOM and enhance buying intention of the target market. The study also provided insight into the relationship between investment in SM marketing and the profitability of the banking system. The challenges faced by the Islamic banking system can be overcome by investing in SM marketing, hiring skilled IT professionals, and developing a safe and secure banking system. Moreover, such factors also lead to the creation of positive UGC which, in turn, creates brand engagement and enhances the purchase intention of customers with respect to the Islamic banking system. Islamic banks should take into account three chief elements in order to successfully compete against the conventional banking system. Diffusion of innovation (DOI) theory proposes five steps; the innovation itself, adopters, communication channels, time, and a social system which an individual usually takes for undertaking any purchase decision. Therefore, DOI theory is being employed in this article which was imperative to create sufficient awareness level and information about products and services in target market. There are different technologies and methods on SNPs whereby consumers are motivated by organizations to share what they want and need. In order to create an awareness level among a large number of people, the most effective and cost-efficient way is through UGC to create brand stories so that brand engagement and buying intention can be developed among consumers (Imran et al., 2019).

It was important that the banks attracts SM groups as such groups exchange views about products and services. Despite the wealth of research highlighting the significance of UGC for other industries, there is dearth of research concerning the role played by UGC in creating brand engagement and buying intention with respect to Islamic banks. Therefore, the article was an effort to highlight the elements which increase UGC regarding products and services of Islamic banks in Pakistan by using different SM platforms.

2.3 ROLE OF SM TO HELP MARKETERS TO IMPROVE SERVICE QUALITY AND PURCHASE BEHAVIOUR OF CUSTOMERS

The previous article #2 identified that SM plays a vital role in improving service quality and purchase intention in services industry, including banking industry in Pakistan. Additionally, I intended to explore the process to understand that whole services quality can be improved through using SM and this article also focused on the how the services quality can be improve and what types of the quality factors could be improved to trigger the purchase intention of the customers. The previous article also looked into the impact of culture on customers' intention to buy because reviews and feedback of products or services are culturally embedded, even though product attributes are a dictating element in determining the development of any product besides customer satisfaction (Chan & Ip, 2011; Ladhari et al., 2011). Thus, it is entirely relevant and important to understand the context of culture to understand the feedback and reviews as influencing service quality and intention to buy. Additionally, such reviews and feedback are also important because businesses now recognize the relevance and significance of such content to improve their products and services (Naeem, 2019a, 2019b; Elwalda & Lu, 2016). Furthermore, the communication taking place on SNPs is in real time and two-way, which could lead to the co-creation of services quality in the banking industry; so, the objective of the third article was as mentioned in Figure 2-2.



Figure 2-2 Progress in research journey up to third article

Businesses are now able to tap into large market segments simultaneously due to the limitless reach of SNPs (Hamouda, 2018; Lee & Hong, 2016). This means that businesses can develop and improve their products and services following interactive communication with their customers on SM platforms. Therefore, this research looks into the role played by SNPs to improve service quality and enhance the buying intention of customers. Researchers also pointed out that customers' perception of the quality of web-based products and services differs from that of traditional provision of products and services (Ranaweera & Sigala, 2015; Kaura et al., 2015). The dimensions between the two also vary (e.g., dimensions in case of internet-based service quality comprise security, website design, trust, reliability, responsiveness and privacy). Furthermore, the recovery of service is regarded as a chief dimension of service quality (Radu et al., 2018; Xu et al., 2019; Matos et al., 2013). Once the customer has lodged a complaint regarding the disruption of a service, it is imperative that it is restored promptly. Liao (2007) highlighted this as a dimension of 'service recovery performance'. This influences the perception of the customer of the quality of service and maintains the relationship between the customer and the service provider. Gayatri et al. (2011) pointed out that complaint behaviour and fairness are culturally and socially embedded and that such cultural and social embeddedness influences buying intention and service quality.

Pinar et al. (2017) pointed out that when service providers are unable to align the service recovery with the perception of the customers then it gives rise to failure of service and adds to the dissatisfaction of the customer. Gayatri et al. (2011) conducted a study in China and found that both religion and culture influence the evaluation of service quality. This means that the reviews by customers and their interactions with each other and with the service provider are also influenced by culture. The buying behaviour of customers is influenced in two ways on SNPs. Firstly, the customer interaction on social media spreads e-WOM which influences other consumers in favour of or against the brand (Cheng & Krumwiede, 2018; Rehman et al., 2016). Secondly, an organization can use the communication over SNPs as a guiding light to improve the quality of its services (Hamouda, 2018). Cross-cultural differences may take place that can significantly influence the way SNPs are used by people (Pookulangara & Koesler, 2011). Furthermore, a number of researchers also observed that SNPs are a medium to spread WOM among people online which influences the decisions of other customers (Kuan et al., 2014; Ye et al., 2010).

Eskrine (2017) indicated that a survey in their research found that 67.7% of people found online reviews to be influential over their decision to buy items, whereas 84% of the people indicated that they believed online reviews by other customers because they sounded like personal recommendations. Therefore, it was also the objective of this paper to explore the impact of SNPs on the buying intention of customers with respect to service providers. Consumers are able to send messages to each other, post information before a wide audience, upload stories to share with other SMUs, and share their experiences in textual, pictorial or video form with others on SNPs. They are also able to share their experiences concerning different services and products using different features of SNPs (Pookulangara & Koesler, 2011). Resultantly, service providers increasingly look to enhance their presence on SNPs and incorporate them in their marketing strategy to catch the attention of customers. The aim of this article was to identify the most suitable SNP to exchange service reviews which can influence buying intention and service quality. Research has attempted to look into the relationship between SNPs and the buying behaviour of consumers (Carr et al., 2015; Peltola & Makinen, 2014; Roberts & Piller, 2016; Rathore & Ilavarasan, 2018), but there is a dearth of research looking into the relationship between SNPs and the buying behaviour of consumers that takes into account multiple constructs to

understand the process of services quality improvement that could further trigger the purchase behaviour of customers in a services industry like the banking industry.

Moreover, the focus of many existing studies is on the views of customers, they did not take into account the views of marketing professionals in a similar vein to determine how SNPs can be used to improve service quality to trigger buying behaviour in the banking industry. This gap is filled by the current research. Therefore, marketing professionals can take into account the results of this research to improve the quality of their service by using SNPs accordingly. Article 3 is also helpful in determining the way feedback, service reviews and discussions taking place on SNPs are useful to influence the buying intention of consumers and enhance the quality of service; the research focus, and aim have been given in Table 2-3.

Article number	Article	Focus/gap	Aim
Art 3	Naeem, M. (2019). Do social networking platforms promote service quality and purchase intention of customers of service-providing organizations? <i>Journal of Management Development</i> , 38(7), 561-581. doi:10.1108/JMD-11-2018-0327	Social media service quality improvement process and purchase behaviour	To understand the role of social media as process of services quality to trigger purchase intention

Table 2-3 Research gap and aim of third research article

2.3.1 Theoretical underpinning

The use of online technologies has increased in the aftermath of the pandemic because of lockdowns and because of the necessity to avoid physical contact among people. This has also tremendously changed consumer behaviour and compelled marketers to devise new strategies to retain customer satisfaction and loyalty (Mason et al., 2020). The life of consumers has undergone a significant change due to the pandemic (Kirk & Rifkin, 2020). These changes need to be taken into account by marketers so that they can design interactive communication strategies. Consumers prefer remote shopping over physical shopping to avoid human contact. However, at the same time, the pandemic has given rise to new opportunities for marketers to develop interactive technologies to enhance consumers' awareness and to address the needs and wants of consumers (Nabity-Grover et al., 2020). Hassounah et al. (2020) observed that the use of digital banking apps and augmented reality (AR) apps

as well as SM has increased in the aftermath of the pandemic. This has also been reiterated by Willems et al. (2021).

Consumers seem to have developed the habit of online shopping following the long duration of lockdowns in which they had to shop online (Willems et al., 2021). These technologies may be regarded as affordance, whereby marketers are increasingly looking to enhance the comfort of consumers by enabling them to perform routine operations from the convenience of their home for which they previously otherwise had to be involved in physical contact (Chen & Wu, 2021). Thus, new social practices have emerged among consumers, and marketers have to take cognizance of such social practices (Naeem, 2021). This is of particularly high relevance to the vulnerable population whose access and mobility has been limited due to the pandemic, particularly in the context of retail banking and personal funds management.

The elements employed by this article are inspired by the research of Shove and Pantzar (2012) and Ropke (2009); thus, they comprise material, meaning and competence. These three elements underpin a social practice. The material element represents the physical attributes of the practice, such as bodily activities, human body and material items (Reckwitz, 2002). The meaning element represents the emotions, understandings and beliefs corresponding to the material element (e.g., perceptions concerning MB, such as privacy and confidentiality). Therefore, the meaning the vulnerable population attaches to MB is explored. Competence represents the skills and knowledge required for performing a practice (e.g., skills required to operate MB app). Article 3 also applied the technology affordance model (Gibson, 1978) to understand the expectations and experiences of people concerning MB, which is helpful for improving the IBA rate in developing nations. The technology affordance model discusses the possibility of using a technology (Gibson, 2014; e.g., the value a user can derive by using a technology). It may also be argued that affordance represents the compatibility between the needs of the customers and the purpose of the technology.

Social practice theory (SPT) proposed that the social practices of people are neither constant nor fixed. There are different reasons for people to be involved in certain social practices (Dreier, 2008). SPT highlights the complexity and diversity of social practices which are performed by people as part of their routine life. Different activities

are pursued by people and they may evolve over time (e.g., MB is preferred during the pandemic compared to physical banking). Thus, the current research employed SPT to understand the practice of MB by vulnerable population to gain insight into MB practices. The underlying assumption in this regard is that these practices are found on diverse structures which provide both opportunities and hurdles to people regarding the adoption of such practices. This research applied the SPT to investigate the conditions specific to the situation and life of those in vulnerable positions and thus provide context to the current research with respect to mobile phone banking usage. The current research (article 3) explores what MB means to vulnerable people. Therefore, this research investigated different conditions pertinent to the social practice of MB in the wake of the pandemic which is a social situation. The research looked into the importance and meaning of such practices to those who are involved in such practices.

2.4 ROLE OF SERVICES QUALITY AND BANKS' PERFORMANCE

It has been explored in the previous three articles that SM can play its role to improve customer awareness about banking services, services improvement, services quality improvement and it could also influence the purchase intention of customer in services industry. Therefore, the next question that came into my mind was that if service quality is improved, then how would it impact the performance of banks in Pakistan. Therefore, the objective of my next article was to identify the impact of services quality on the banking performance in Pakistan. I again selected conventional and Islamic banking to identify the impact of services quality improvement on the performance of banks in Pakistan. The fourth article of my research journey is shown in Figure 2-3.

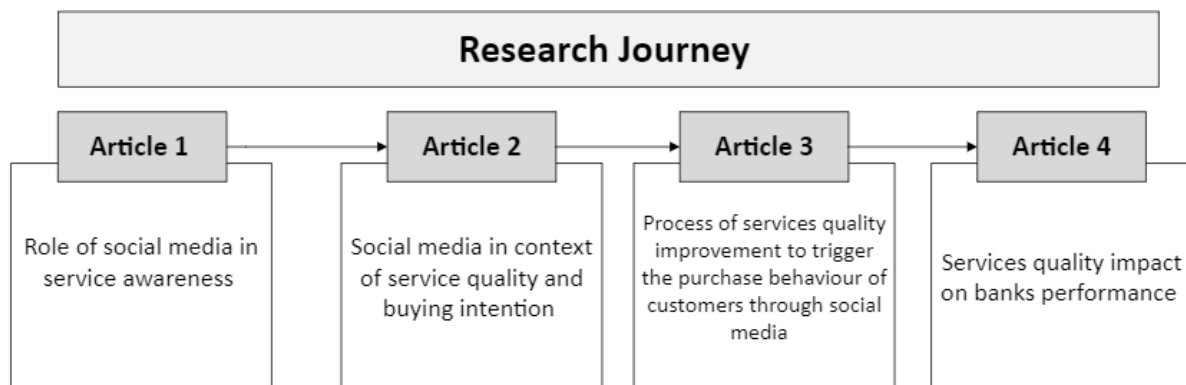


Figure 2-3 Progress in research journey up to fourth article

In the extant literature, many studies explored different dimensions of service quality while examining its association with customer satisfaction (Cameran et al., 2010), customer loyalty (Asiah Omar & Musa, 2011), segmentation (Okumuş & Yasin, 2007), repurchase intention (Olaru et al., 2008), customers' perceived value (Zameer et al., 2015), buying behaviour (Sánchez Pérez, 2007), commercial banks' level of performance (Suvittawat, 2015), business performance (Melo et al., 2017) and its practical implications for different industries. But none of them comparatively studied service quality in relation to performance level of Islamic and conventional banks. Through this study, the I aimed at adding something new to the existing body of knowledge on service quality by exploring some of its new emerging dimensions (such as compliance). In this study, a service quality features-based banking performance model was tested in the context of conventional and Islamic banking practices. The second largest number of followers of Muslim religious practices are in developing countries, but only limited data is available for conducting a comparative study on service quality in conventional and Islamic banking in the context of developing countries. In contrast to Western countries, measures to improve performance level, work complexities, personal initiative and control at the workplace are lower in countries located in Asia mainly because high political influence, control, authority, power distance and collectivism are key features of Asian culture (Rehman et al., 2016; Aslam et al., 2015). Significant variation has been observed in antecedents of performance level and service quality across countries, cultures and organizations. Some organizations of the banking sector may successfully attract the attention of customers through their tangible products and some others may frustrate their customers with the same product. Customers who are satisfied with service quality are willing to pay higher interest than expected. Through findings, this research facilitated the banking sector in determining the most appropriate combination of various combined features in accordance with customer needs and associated risk to their corresponding industry.

In a study on customer satisfaction, Suvittawat, (2015) drew unequal and small sample sizes of participants from Islamic and conventional banks within Malaysia. Their study was based on four service quality dimensions: reliability, competence, convenience and tangibility so they tested the customer satisfaction with these services quality elements. Similarly, Mohd-shariff and Aniza (2013) conducted a study to compare

Islamic and conventional banks in relation to customer satisfaction and found that both types of banks in Malaysia provide poor service quality to their customers. Ahmad et al. (2010) conducted such a type of comparison study on service quality in relation to customer satisfaction within Pakistan, but used regression and correlation data analysis techniques for comparison, which is questionable. To study service quality and customer satisfaction level, Abdul-Rehman (2012) selected only the Meezan Bank in Pakistan for comparison purposes. Article 4 aimed at conducting a comparison study on service quality and performance level of Islamic and conventional banks by utilizing a considerable sample size. On the basis of above discussion this fourth article had the research objectives shown in Table 2-4.

Article number	Article	Focus/gap	Aim
Art 4	Ali, S. F. & Naeem, M. (2019). Does service quality increase the level of banks performance: Comparative analysis between conventional and Islamic banks. <i>The Journal of Management Development</i> , 38(6), 442-454. doi:10.1108/JMD-05-2018-0149	Services quality impact on banking performance	To identify the impact of services quality on the performance of banks in Pakistan

Table 2-4 Research gap and aim of fourth research article

2.4.1 Theoretical underpinning

In addition to acquiring new knowledge, service management research focused on determining through what strategies performance level can be increased and existing customers can be retained with help of increasing service quality (Rehman et al., 2016; Fisk et al., 2012). Focusing on customers' experiences, perceptions, service management and service reviews is very important for increasing service quality level because the provision of high quality and defect-free services leads to an increase in positive WOM, service reviews, social influence and viral marketing as well as to retaining existing customers (Melo et al., 2017; Krishna et al., 2011). Successful service quality parameters enable organizations to improve performance level, and increase customer engagement, trust, retention ratio and positive WOM; therefore, leading organizations, practitioners and strategic managers nowadays take great interest in utilizing the best emerging service quality parameters to improve their performance level (Zameer et al., 2015; Morrisson & Huppertz, 2010; Rehman et al.,

2016). By creating positive social impact, satisfied customers facilitate organizations to attract new customers. On experiencing service failure, some customers may register a complaint about poor service quality level, whereas others may switch to other service providers (Tax & Brown, 1998; Krishna et al., 2011; Wieringa & Verhoef, 2007). The increasing number of customer complaints about poor service quality has brought a significant rise in total number of banking customers (56%) who have experienced service failures of different kinds (Maxham & Netemeyer, 2002; Krishna et al., 2011). As a result of the unsatisfactory complaints handling behaviour of many organizations, such as long reply time and rudeness, less than 50% of complaints succeed in getting a satisfactory response (Andreassen, 2001). Due to the inability of a majority of organizations to eliminate service issues at the first attempt, effectively address the complaints within prescribed time duration and increase service quality, they can satisfy only 30% of customers with their complaint handling and customer service efforts (Michel & Meuter, 2008). Therefore, investigating through what dimensions of service quality Islamic and conventional banks can improve their performance is very important.

2.5 ROLE OF SM IN INFLUENCING IBA

As I have explored in my first four articles were about to understand that how SM can play its role to improve services quality, customer awareness and purchase intention of customers in Pakistan. The next question that came into my mind was that SM can play its role to influence the adoption of the IB. So, the research focusses and aim (see Figure 2-4) were developed to conduct research to explore the role of SM to influence customers to improve the adoption of internet banking in Pakistan.

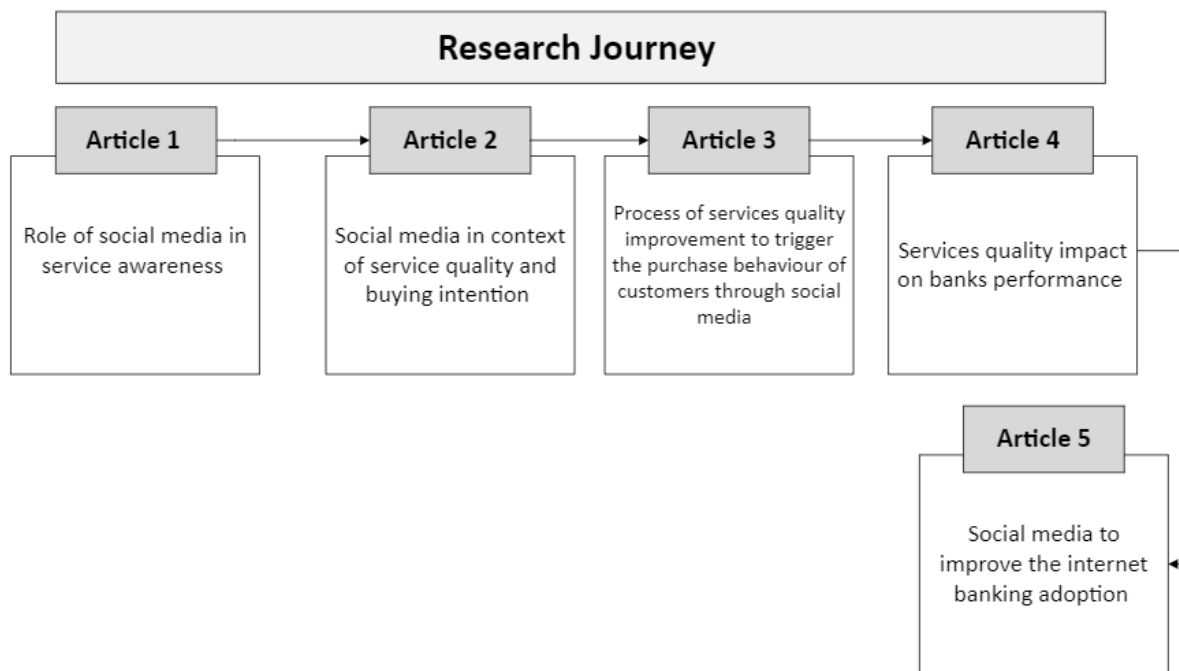


Figure 2-4 Progress in research journey up to fifth article

The banking industry is seeing different challenges in the twenty-first century, the most prominent of which is the challenge related to cybersecurity due to breaches in cybersecurity taking place. At the same time, internet-based services such as internet banking have made life easier as people can carry out transactions from the comfort of their home. However, due to security-related issues, people are concerned about the privacy and security of their transactions and of the information associated with transactions (Shankar & Jebarajakirthy, 2019; Lin, 2011; Safeena & Kammani, 2018). Due to concerns related to privacy and security of transactions and information, people have shied away from adopting internet banking. Therefore, it is imperative that the banks take into account the social resistance elements and devise solutions to promote IBA among their target customers pool in developed and developing countries (Chemingui & Ben-Jallouna, 2013; Karjaluoto et al., 2010). Existing studies highlighted distrust and risk as relevant variables. Some researchers also pointed out low level of education, information, recommendation, usefulness and WOM as the reasons for lack of IBA (Naeem, 2019a; Durkin et al., 2015; Shanmugam et al., 2015). Furthermore, the literature also documented different financial, personal, organizational, security, educational, cultural and motivational elements influencing IBA. However, there is a dearth of literature on the role played by social influence through SNPs causing IBA. The elements of social influence comprise WOM, service recommendations, positive

reviews, customer satisfaction and high trust level. Article 5 identified that social influence through SM also highlights a high awareness level and knowledge regarding IBA following the usage of SNPs.

Some previous research looked into the usage of SNPs by banking institutions to target organizations, communities, individuals and groups (Mitic & Kapoulas, 2012; Durkin et al., 2015; Naeem, 2019a). SNPs are considered to be of paramount importance as organizations are able to target a large number of customers within minimum time and in a cost-efficient manner (Naeem, 2019b). Customers use SNPs to take into account service reviews, ratings, testimonials and WOM about internet banking (Naeem, 2019a; Durking et al., 2015). Such reviews are helpful in addressing the concerns of the customers regarding different elements, such as the extent of risk involved, quality of service, recommendations for other customers, extent of customer satisfaction and quality of pre-purchase information about IBA. The existing literature showed that only 5% of the research assessed IBA using qualitative methods (Shaikh & Karjaluo, 2015). Therefore, this research (article 1-2) was an attempt to identify the antecedents of social influence and explain their influence on IBA through SNPs on target customer's base. The findings would help banking organizations to design marketing strategies for enhancing IBA. There is also a dearth of research on the applicability and relevance of social influence theory on IBA. This represents a research gap which is covered in this research, which is also why the current research devised a conceptual model regarding the applicability and relevance of social influence theory for IBA through SNPs. Other theories were applied with respect to IBA, such as the technology acceptance model (TAM; Marakarkandy et al., 2017; Lee, 2009; Cheng et al., 2006; Safeena & Kammani, 2018; Lai & Li, 2005).

A number of issues have been highlighted by existing studies using the TAM. These include the perceived usefulness, trust, trialability, intention to use internet, perceived risk, actual usage and attitude towards using the internet. Some researchers also looked into the theory of planned behaviour (TPB) with respect to adoption of internet banking (Lee, 2009; Shaikh & Karjaluo, 2015; Shih & Fang, 2004; Chen et al., 2007). These studies that relied on TPB highlighted the role played by perceived behaviour control. They also identified different attitudes and norms related to IBA. Some researchers also employed unified theory of acceptance and use of technology

(UTAUT) and DOI to look into IBA (Kim et al., 2009; Tan et al., 2010; Lin, 2011; Luo et al., 2010).

It is pertinent to mention that the aforementioned studies did not take into account the role played by social influence to bring about IBA through SNPs. Now that SNPs are increasing in their popularity with the increase in their reach, customers are increasingly being influenced towards IBA through SNPs due to elements such as service reviews, recommendations, ratings and WOM. In this research, the antecedents of social influence were identified. It also developed a conceptual model to foster IBA through SNPs among target populations. The focus of Islamic banks has usually been on redistribution of wealth in society to enhance social justice and well-being in society (Kumar et al., 2010; Johnes et al., 2014; Ahmad & Luo, 2010). However, conventional banks are focused on profiting through interest-based banking services without any compelling objective of social welfare (Naeem, 2019b; Iqbal & Molyneux, 2016). Conventional banks are also more popular compared to Islamic banks. They attract more customers and are preferred by businesses. The literature on the subject also found that Islamic banks lag in providing efficient banking services through the latest technology, which is why their engagement level is low. Moreover, Islamic banks are unable to identify the demands and needs of customers (Ali & Naeem, 2019; Mollah, 2018).

Moreover, the UGC in respect of Islamic banks is also low compared to that of conventional banks (Naeem, 2019b; Ali & Naeem, 2019). Existing studies also highlighted that customer of Islamic banks moved to conventional banks due to low quality of services of Islamic banks and limited integrated marketing strategies. Moreover, privacy concerns were one of the chief reasons that customers moved to conventional banks (Naeem, 2019b; Ali & Naeem, 2019). Therefore, the focus of the fifth article was to determine the initiatives that Islamic banks need to take to improve social influence to foster IBA. Existing studies took into account different perspectives of social influence through SNPs, such as buying intention of customers (Vannoy & Palvia, 2010), buying decisions and social interactions (Khang & Ye, 2012), communication frameworks (Valos et al., 2016), integration marketing communication (IMC) strategies (Thackeray et al., 2008), customer equity (Kim & Ko, 2012), public relations (Khang & Ye, 2012) and technology adoption (Vannoy & Palvia, 2010). Moreover, there is also a dearth of research exploring the reasons underlying the

creation, sharing and exchange of UGC on SNPs for IBA. The significance of IBA in developing countries like Pakistan is still undervalued. The management of both banking systems are yet to realize the importance of SNPs in attracting customers to adopt the internet banking system (Naeem, 2019a, 2019b).

Since these banks have not fully capitalized on the potential of SNPs to encourage IBA among customers in Pakistan, they have also been unable to improve service quality, creativity, profitability, buying intention and business growth on the basis of SNPs (Naeem, 2019a). Naeem (2019a, 2019b) found that there is low growth and adoption of internet banking in Asian countries due to lack of awareness, knowledge and trust among customers about banking services. SNPs can be used to exert positive influence on customers by spreading information and knowledge about banking products and services among customers. Further, SNPs can also be used to encourage customer brand engagement and promote trust between customers and the banks. There is also a dearth of literature looking at the antecedents of social influence in the context of conventional and Islamic banks, particularly in the context of Pakistan.

Existing studies indicated that SNPs can be used to enhance buying intention among customers. Gait and Worthington (2008) observed that Islamic banks are based on Islamic principles of finance due to which customers may be drawn towards these banks on the basis of their faith. However, bank selection is not dependent just on the element of faith; there are other elements in play which dictate the choice of banking services. These elements comprise the reputation of banks, service reviews, customer feedback and social perceptions about the banks (Ali & Naeem, 2019). The prominent threats faced by Islamic banks that can translate into customer dissatisfaction are vulnerability to cyberattacks and privacy concerns about the safety and security of financial and personal information (Naeem, 2019b; Ali & Naeem, 2019). Therefore, the focus of this fifth article was to explore the role of SM to influence the use of internet banking through dealing with the safety and security issues of using internet banking.

Existing studies also highlighted the major differences in buying intention, customer brand engagement and social support between conventional and Islamic banks in developed and developing countries (Fadahunsi & Kargwell, 2015; Filip et al., 2017; Ha & Lee, 2018). Similarly, social content, social trust, social knowledge, social

awareness, awareness, trust, personnel, privacy and technology differ from one person to another and from one country to another (Cheteni, 2014; Al-Ajmi et al., 2009; Imran et al., 2019; Imam & Kpodar, 2016; Islam & Rahman, 2017). Therefore, it can be stated that Islamic banks have not utilized SNPs to the fullest of their potential to create social influence among target customer base for IBA. Erskine (2017) observed that 67% of SNP users make up their buying decisions on the basis of social reviews and 84% indicated that they trusted shared and published social reviews.

Malthouse et al. (2016) conducted a survey as part of their research and found that 60% of the respondents of their survey indicated that they arrived at a buying decision following the reviews and feedback on SNPs. Further, 49% of the respondents indicated that their buying decision was based on the reviews, experiences, recommendations and WOM of other customers. The key factors influencing the behaviour and perception of customers towards banks comprise the national culture, the image of the bank and the impact of perceived social influence on IBA. These factors highly significant to explore the social influence of IBA. This research (article 5) was an effort to explore the antecedents of social influence which influence customers' IBA through SNPs. This involved customers of both Islamic and conventional banks of Pakistan. The conceptual model devised in this research would be helpful in spreading awareness about the usage of SNPs by Islamic and conventional banks to enhance social influence to facilitate IBA in Pakistan. Therefore, the research aim given in Table 2-5 was achieved through this article.

Article number	Article	Focus/gap	Aim
Art 5	Naeem, M. (2020) Developing the antecedents of social influence for internet banking adoption through social networking platforms: Evidence from conventional and Islamic banks. <i>Asia Pacific Journal of Marketing and Logistics</i> , 33(1), 185-204. doi:10.1108/APJML-07-2019-0467	Social influence as facilitator of internet banking adoption	To explore the role of social influence to facilitate internet banking adoption in Pakistan

Table 2-5 Research gap and aim of fifth research article

2.5.1 Theoretical underpinning

Most of the previous literature social media and customer buying behaviour explored the impact of social influence through SNPs from various perspectives, such as social interaction and buying decisions (Khan et al., 2018), purchase intention of customers (Anwar et al., 2020), integrated marketing communication IMC strategies (Thackeray et al., 2008), communication frameworks (Valos et al., 2016), public relations (Khang et al., 2012), customer equity (Kim & Ko, 2012) and technology adoption, without considering the use of SNPs (Vannoy & Palvia, 2010). There is little understanding regarding the various reasons behind the creation, sharing and exchanging of UGC on SNPs that creates social influence on SM to adopt IBA. The positive social influence that SNPs can exert to create more awareness, knowledge, trust, acceptability and intentions to adopt Internet banking is clear. Therefore, social influence theoretical lenses have been used to explore the role of SM to create social influence to facilitate IBA in Pakistan.

2.6 THE ROLE OF SM IN INTERNET BANKING TRANSITION DURING COVID-19 PANDEMIC: USING MULTIPLE METHODS AND SOURCES IN QUALITATIVE RESEARCH

Since internet banking was only recently introduced in developing nations, its adoption rate in these countries is quite low, for example, in Pakistan, just 3.1 million out of 200 million people are registered users of the internet (Rahi et al., 2019, 2020; Abbasi et al., 2017). Low trust, high cybercrime, corruption, poverty, poor legal system (Akhlaq & Ahmed, 2013), disheartening experiences, low literacy rate, high resistance towards new technologies adoption, great electricity shortfall, less internet accessibility (Abbasi et al., 2017), high uncertainty and low security (Rahi et al., 2019, 2020) are the various factors due to which IBA is low in Pakistan. Similarly, high privacy risk and poor financial performance has resulted in low technology acceptance and adoption in Pakistan (Khan et al., 2018; Anwar et al., 2020). As it has been explored in article 5 that SM play role to create social influence for the IBA. However, the previous article data was collected before the COVID-19 pandemic. Because of the COVID-19 pandemic, people have had to use banking services from their home, which was an opportunity to explore the adoption of internet banking during COVID-19 pandemic. Therefore, the focus of this research (article 6) was to explore the role of SM to facilitate IBA during COVID-19 in Pakistan (see Figure 2-5).

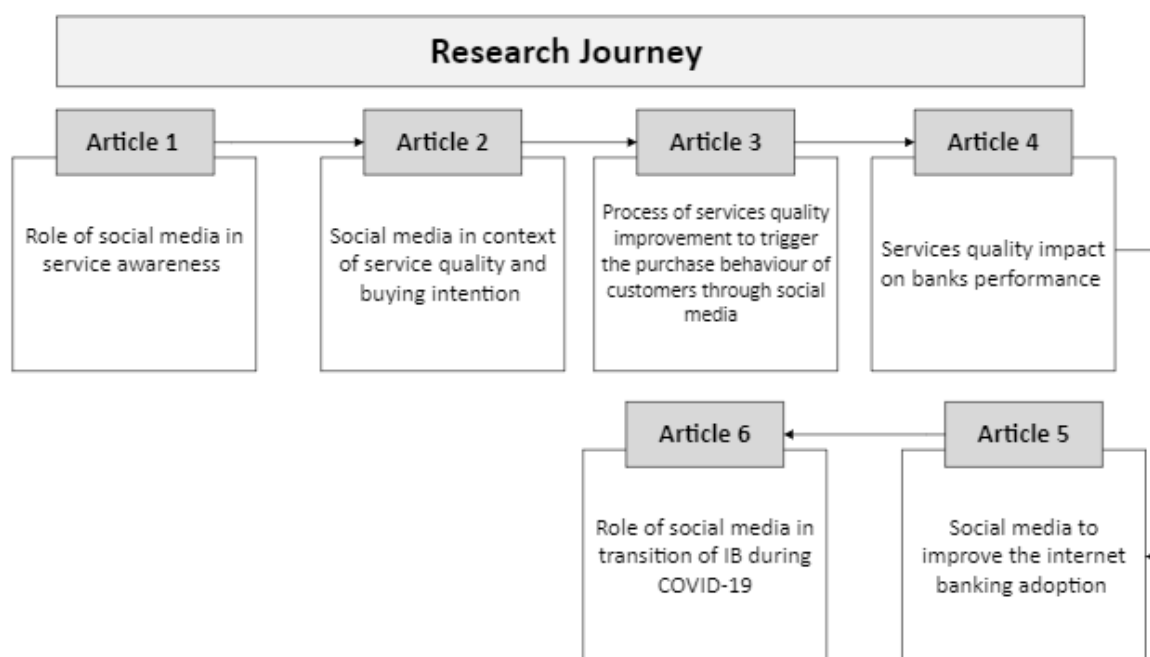


Figure 2-5 Progress in research journey up to sixth article

Many studies have reported the negative impact of inadequate awareness and knowledge of IBA; thus, they called for more training programmes in developing nations (e.g., Jordan) to educate people (Chauhan et al., 2019; Alalwan et al., 2016, 2018). In contrast to the USA and other developed countries, the adoption rate of internet banking is quite low in developing countries because of cultural differences (e.g., power distance, uncertainty avoidance and individualism), for example, the adoption rate of this technology in Malaysia is about 50% (Yuen et al., 2015; Amin, 2016). Moreover, Chaouali et al. (2017) reported the negative impact of economic and political instability, low access to internet and other high vulnerabilities and fallibilities on IBA and customer attitudes in Tunisia. Although extant internet banking research has highlighted many factors that cause low adoption rate of internet banking and reduce its perceived credibility (Rahi et al., 2019, 2020; Khan et al., 2018; Anwar et al., 2020), the key objective of this study was to gain in-depth insights into how the fearful environment created by COVID-19 compelled people to adopt the social practices of internet banking and what challenges they experienced while using internet banking. Though internet banking was introduced in India a decade ago, its utilization is less than expected with 50% of internet banking users and less e-banking users in total (Patel & Patel, 2018; Marakarkandy et al., 2017). The popularity of ATMs and in-person banking as well as negative perceptions of performance risk, financial

risk, information risk, social risk, privacy risk and other external risks created a strong resistance among people towards adopting internet banking (Gupta & Arora, 2017). Researchers who have studied digital banking social practices from service provider and customer perspectives in the context of developing countries have highlighted various issues in adopting and utilizing this technology, such as less accessibility and readability, low literacy rate, poor IT infrastructure and slower internet speed (Sharma et al., 2020; Rahi et al., 2020; Chauhan et al., 2019; Alalwan et al., 2016, 2018). In a study on IBA in Pakistan, Ahmed (2020) observed that the fearful environment created by COVID-19 shifted a majority of the population from traditional in-person banking to modern digital banking. Ahmed (2020) further reported a significant rise of 90% in the number of HBL internet bank users during the period of 2019 to 2020. Keeping challenges in the form of poor IT infrastructure, readability issues and lower literacy rate in mind, this study aimed at gaining in-depth insights into how the fearful environment created by COVID-19 compelled people to adopt the social practices of internet banking and what challenges they experienced while using internet banking within Pakistan. Understanding these challenges would facilitate system developers and retail bankers to determine how they could address the expectations and needs of various customers by improving their internet banking apps. With the help of a theoretical framework of adoption of internet banking as social practices, this study's (article 6) aim was as shown in Table 2-6.

Article No	Article	Gap	Aim
Art 6	Naeem, M. & Ozuem, W. (2021). The role of social media in internet banking transition during COVID-19 pandemic: Using multiple methods and sources in qualitative research. <i>Journal of Retailing and Consumer Services</i> , 60, 102483	Role of social media to facilitate the adoption of internet banking during a public emergency	To understand the role social media plays to improve the social practices of the adoption of internet banking during COVID-19 pandemic in Pakistan

Table 2-6 Research gap and aim of sixth research article

2.6.1 Theoretical underpinning

Kapoulas (2012) stated that SM enables retail bankers to get engaged and connect with their clients and receive their quick feedback so that they can bring significant improvement to the quality of their services (Shaikh & Karjaluoto, 2018; Hansen et al., 2018). The collaborative, interactive and participative nature of different SM platforms enables retail bankers to better educate and motivate their clients (Durkin et al., 2015; Mitic & Kapoulas, 2012). Many studies on IBA revealed that information privacy-related issues, lack of safety regulations and standards, and low control over content are the various factors that make it difficult to increase the adoption rate of internet banking through SM (Durkin et al., 2015; Mitic & Kapoulas, 2012). Drivers of digital banking adoption and SM utilization vary between developing and developed countries due to different levels of risk perception, awareness, trust, education, internet banking and SM utilization in different cultures and countries (Shaikh & Karjaluoto, 2018; Hansen et al., 2018). The low literacy rate and more resistance towards adopting internet banking in developing countries call for the need to use SM in such a manner that knowledge and awareness about adopting internet banking can be enhanced in these countries (Shareef et al., 2018; Abbasi et al., 2017).

A review of the existing literature on digital banking adoption in the context of developing countries revealed that severe acute respiratory syndrome, which raises strong concerns about life risk and public hygiene, brought significant changes to customer behaviour during global pandemics (Wen et al., 2005). Appendix 1 presents a summary of all related studies that have been reviewed for this study. The restrictions during COVID-19 (e.g., stay at home and social distancing) increased technology adoption and usage of SNPs amongst people for the consuming and exchanging of information about how to make timely decisions, avoid infection and safely perform routine activities during global epidemics (Islam et al., 2020a; Apuke & Omar, 2020; Akpan et al., 2020). During the COVID-19 pandemic, the social practices of sharing information and evidence over SM brought about unusual changes in customer behaviour by increasing stress and anxiety amongst people (Kim et al., 2020). For example, panic purchasing of groceries through digital banking was extensively observed during COVID-19 outbreak (Reuters, 2020; Ahmed, 2020). Such behavioural changes have significantly affected restaurants, convenience stores, grocery stores, suppliers, cafeterias and other service providers all over the world

(Laato et al., 2020). Moreover, stress and fear of infection brought other unusual changes to customer behaviour, like additional purchases of hand sanitizer, face masks and soap to avoid all possible health risks (Prentice et al., 2020; Laato et al., 2020).

A majority of previous studies on technology adoption have used TAM to examine digital banking adoption in developing nations with a key focus on customers' perceptions while ignoring the real experiences of customers (Shareef et al., 2018; Patel & Patel, 2018; Marakarkandy et al., 2017; Chauhan et al., 2019; Alalwan et al., 2016; Abbasi et al., 2017; Akhlaq & Ahmed, 2013; Roy et al., 2017; Hanafizadeh et al., 2014). All these studies explored internet banking-related customer experiences under normal conditions, such as less health risks, low fear, low stress (Makanyeza, 2017; Alalwan et al., 2018). In the extant literature, only a limited number of studies have explored how the social practices of evidence and information sharing via SM have increased stress and fear related to health risks among people, which, in turn, increased the adoption rate of digital banking in countries with a low level of internet banking-related awareness, accessibility and digital competencies.

According to Sharma et al. (2020), the behavioural intention of customers to utilize internet banking can be increased through availability of digital devices and internet, literacy and digital skills. The utilization of quantitative methods and a positivistic approach in a majority of studies on adoption of internet banking did not provide in-depth insights into how people's perceptions of the same information shared on SM about COVID-19 and banking services differed (Sharma et al., 2020; Omoregie et al., 2019; Chaouali et al., 2017; Amin, 2016). To overcome this issue and to develop a research framework of digital banking adoption social practices during global pandemics, multiple qualitative research methods were used in this study. Reckwitz's (2002) SPT and Gibson's (1979) affordance of technology theory were used in the study to gain a better understanding of the internet banking-related expectations and experiences of people with the aim to IBA rate in developing nations. SPT is concerned with the workings of social life and holds social practices at its centre; therefore, it provides comprehensive understanding of the social world and ways it transforms their social practices with the passage of time (Nicolini, 2012; Schatzki, 2001). While explaining social practices, Reckwitz (2002) included that material, meanings and competencies play their role to adopt new practices as social activity in everyday life .

The stressful and fearful environment and restrictions (e.g., social distancing, stay at home) during COVID-19 pandemic significantly increased SM utilization as a common social practice amongst people all over the globe, for information and evidence sharing, carrying out online transactions and using internet banking (Tran, 2020; Islam et al., 2020b; Mos, et al., 2020; Apuke & Omar, 2020).

The three key components of SPT are: material, competence and meanings (Shove et al., 2012; Røpke, 2009). Ideas, motivation, beliefs, understandings and emotions, which are related to collective or individual social acts, come under the term meanings (Shove et al., 2012; Røpke, 2009). Hardware, tools, objects and infrastructure come under the term material, for example, SM utilization can lead people to engage in experiences and information sharing regarding how social distancing can be maintained during COVID-19 by adopting digital banking as best social practice. Particular knowledge and skills that can bring improvement to customers' experiences of internet banking come under the term competencies. For example, previous studies highlighted that COVID-19 has forcefully shifted older people (who prefer to utilize in-person banking) towards adopting internet banking, whether or not they hold the skills required to utilize internet banking (Marous, 2020). Gibson's (1979) affordance of technology, on other hand, is concerned with the probability of something, for example, what specific value would a user acquire on using a particular technology. Here, affordance indicates compatibility of any technology in the presence of competencies of users and material. Figure 2-6 displays the theoretical framework that was developed on the basis of the above literature review.

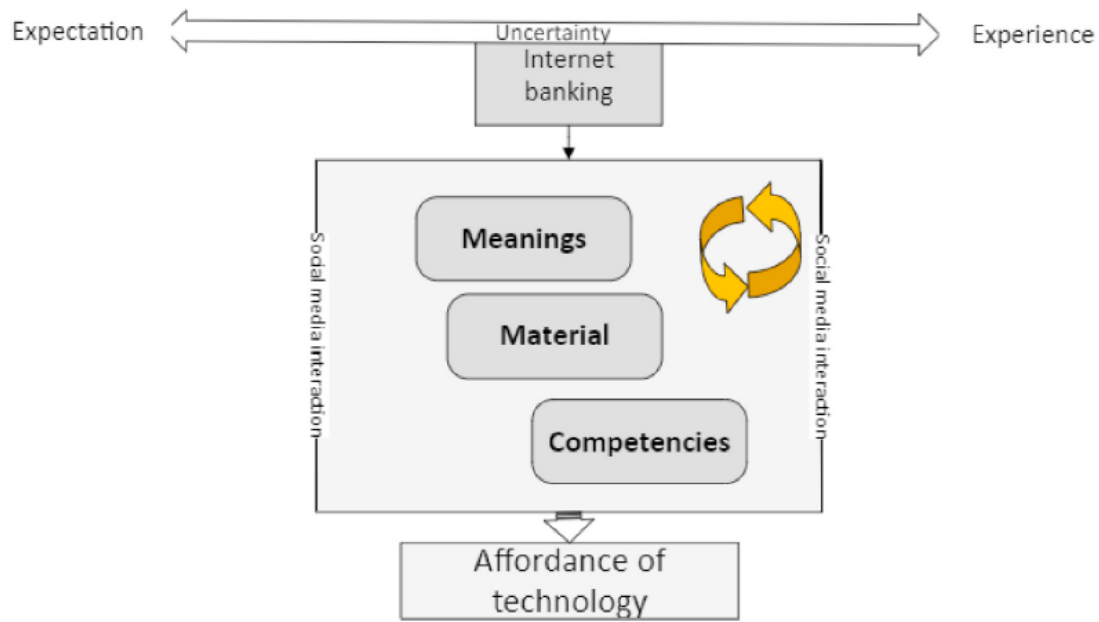


Figure 2-6 Theoretical framework of affordance and social practice theory (Naeem & Ozeum, 2021).

As discussed, SM played a facilitation and transition role to facilitate the adoption of internet banking during the lockdown caused by COVID-19. So, article 7 explored the role of SM played to facilitate transition of adoption of internet banking in Pakistan, but this article 6 was limited to the role of SM. Consequently, the article 7 research was conducted to understand the adoption process of MB as a social practice in Pakistan because it has been identified that there is a lack of infrastructure and customers face many challenges to adopt MB; Therefore, the next article (article 7) was on the exploration of the adoption of MB as a social practice (see Figure 2-7).

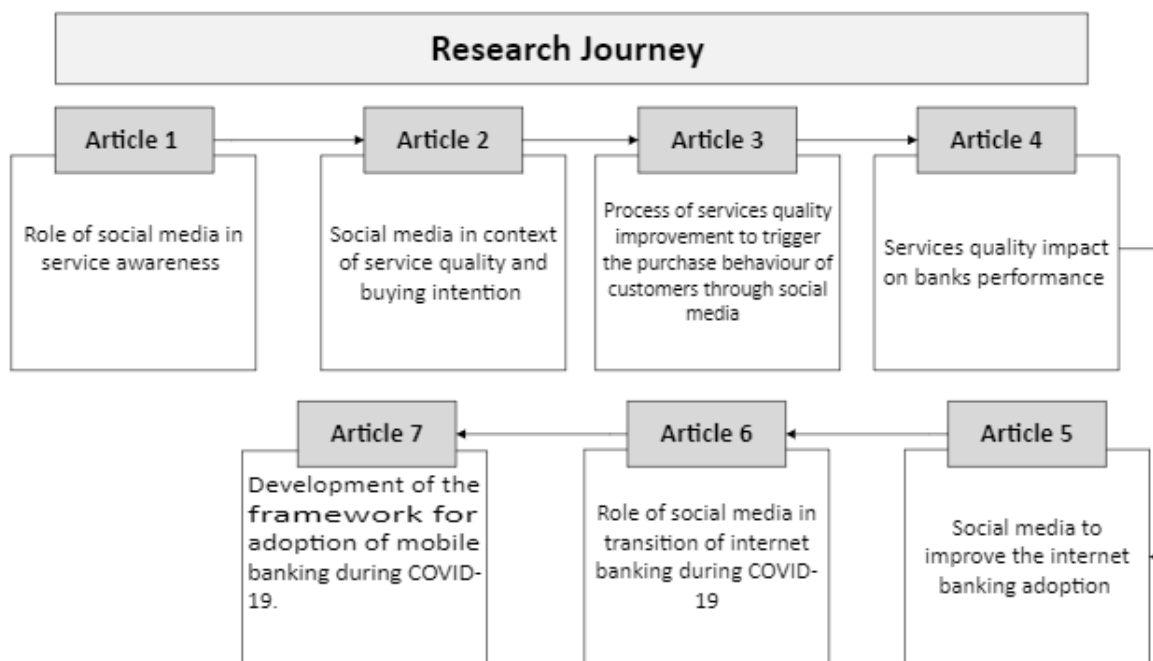


Figure 2-7 Progress in research journey up to seventh article

2.7 DEVELOPING THE SOCIAL PRACTICE OF MOBILE BANKING ADOPTION (SPOTA) FRAMEWORK

The impacts of COVID-19 on business are not easy to understand. The frequency of digital transactions has increased throughout society, business and the economy (Verma & Gustafsson, 2020; Seetharaman, 2020), and COVID-19 prevention measures have led to an increase in social practices conducted online (Papadopoulos et al., 2020; Pär et al., 2020), such as shopping, banking and working from home. The physical threat of COVID-19 has increased social distancing and stay at home practices, which has increased the usage of MB to manage routine transactions. According to a Federal Bureau of Investigation report, digital banking usage was 50% greater in the USA during the first two quarters of 2020 compared to the first two quarters of 2019 (Lake, 2020); in Egypt and the Middle East, digital banking usage increased by 30% and 35% respectively, during the first two quarters of 2020 (Al-Siqilli, 2020). In the UK, it was reported that digital banking transactions increased by 51.5% during March 2020 because there was panic buying in UK supermarkets (Collinson, 2020). Additionally, the use of ATMs for routine transactions decreased globally by approximately 80% during the COVID-19 pandemic (Gueriane, 2020). These statistics highlight that COVID-19 has moved our world towards a cashless society; a cashless

society has many benefits, such as tax transparency, lower street crime, greater convenience and better hygiene (Gueriane, 2020).

Existing literature has discussed the drivers of MB adoption, such as SM and social influence (Naeem, 2020b; Sharma et al., 2020), price value and hedonic motivation (Alalwan et al., 2018; Baabdullah et al., 2019), and perceived usefulness and ease of use (Chauhan et al., 2019; Shaikh & Karjaluo, 2015). The use of MB has benefits for both banks and customers, such as reduced space and time restrictions (Montazemi & Qahri-Saremi, 2015), low physical threats and low crime (Tarhini et al., 2016), cost and timing savings (Amin, 2016), and more personalization and customization services (Hanafizadeh et al., 2014). Although evidence demonstrates the drivers and benefits of using MB, some studies highlighted that the adoption of MB is lower in developing countries and its development in developing countries is a challenge for companies (Alalwan et al., 2018; Thusi & Maduku, 2020). However, COVID-19 seems to have changed this trend, accelerating the adoption of MB in developing countries (Al-Siqilli, 2020; Gueriane, 2020). This paper explored the recent increase in the social practice of MB in developing countries despite low levels of awareness of MB and high concerns about the security and safety of digital banking.

The low rate of MB adoption in developing countries is due to: high levels of resistance (Mohammadi, 2015), perceived risk and uncertainty avoidance (Alalwan et al., 2018; Chauhan et al., 2019), a lack of self-efficacy (Roy et al., 2017), high cybercrime rates and low security (Naeem, 2020b) and poor awareness (Asongu & Nwachukwu, 2018; Rahi et al., 2019). Although the adoption and use of MB can be considered to offer some protection from physical, social and psychological threats during the COVID-19 pandemic, most existing models of technology adoption highlight that MB itself is perceived as risky in developing countries (Alalwan et al., 2018; Chauhan et al., 2019; Sharma et al., 2020). These studies sought to investigate MB adoption from a positivist approach in which MB is seen as a dualistic, objectively measurable and static process. In contrast, this study approached MB adoption as a pluralistic, subjective and dynamic phenomenon: different emerging related realities can clarify our understanding of the social practice of MB. More specifically, in this study, the social practice of MB adoption was explored from a subjective perspective based on a social constructivist epistemological position. Although previous studies have mainly examined social practices from value co-creation, organic food consumption and

consumer perspectives (Dolan et al., 2019; Fifita et al., 2020; Seo et al., 2019), we explored the multiple realities of the social practice of MB adoption during uncertain times that are defined by insecurity and high risk as a result of the global pandemic. This perspective allowed us to understand how various social actors acquire knowledge, skills and information in order to successfully adopt MB during the COVID-19 pandemic. This study was the first to offer empirical evidence about the social practices of technology adoption in the banking industry in Pakistan. So far, there has been little understanding of how the development of the social practice of MB is linked to the language, experience, education, technological know-how, culture and social background of the different explored social actors. Some studies highlighted that there is resistance to the adoption of advanced technologies in developing countries (Tchamyou et al., 2019), whereas other studies (Thusi & Maduku, 2020) pointed out that there is limited research in these countries on how MB adoption varies among people of different cultures (Choi et al., 2020; Picoto & Pinto, 2021). Article 7 filled this research gap by exploring MB adoption as a social practice in a developing country.

The aim was to offer a holistic research framework, based on SPT and the analysis of data collected from multiple sources using multiple research methods, which conceptualizes the social practice of MB adoption (see Table 2-7). The research question the study tried to answer was: In what ways has the COVID-19 outbreak encouraged the social practice of MB adoption in developing countries?

Article No	Article	Gap	Aim
Art 7	Naeem et al. (2022) Developing the social practice of mobile banking adoption framework: insights from multiple online qualitative methods. Electronic Markets. (accepted)	Adoption of mobile banking public emergency (pandemic)	To develop a context-specific framework of the adoption of mobile banking as social practices during COVID-19

Table 2-7 Research gap and aim of seventh research article

2.7.1 Theoretical underpinning

SPT provides comprehensive descriptions about the social world. However, SPT is not a 'single' theory (Schatzki, 2001; Nicolini, 2012), but a sum of accounts about how social life works, with social practice at its centre (Schatzki, 2011). There are different definitions of social practice. As described by Schatzki (1996), social practice is a spatially dispersed and temporally unfolding nexus of both sayings and doings.

Schatzki (1996) described the composition of social practice as something that involves not only practical activity but also representations. Despite identifying three components of social practice (engagements, procedures, and understandings), Shirazi & Keivani, (2017) did not provide comprehensive details about the motivations behind them. Reckwitz (2002) and Shove et al. (2012) more recently proposed three key elements of a social practice: competencies, meanings and materials. They explained materials as tangible physical bodies: things, stuff or objects and technologies. Competencies refer to techniques, individual skills and know-how, whereas meanings encompass aspirations, ideas and symbolic meanings. The current study used these three components with the objective of developing an integrated holistic framework of the social practice of MB adoption during the COVID-19 pandemic.

The study on social practices by Shirazi & Keivani, (2017) is also relevant here as they stated that: materials include communications, physical body, information and technology; competencies identify specific skills and knowledge that are useful for achieving the technology user's goals; and meanings are significances, purposes and beliefs that can develop a user's motivation and understanding to attain specific goals. They highlighted that these three components are interconnected; the availability of mobile technology together with the skills and abilities to use it can stimulate individuals to exercise the social practice of online shopping. Furthermore, Reckwitz (2002) explained, 'a practice is a routinized type of behavior which consists of several interconnected elements: "forms of bodily activities, forms of mental activities, things and their use, a background knowledge in the form of understanding, know-how, states of emotion and motivational knowledge"' (p. 249). Therefore, on the basis of this interconnectedness, in providing an holistic framework for conceptualizing the social practice of MB adoption, we focus on how material is adapted to meaning, how material is adapted to competencies, and how meaning is adapted to accessibility during a global pandemic.

Social practices can emerge from actions stemming from habit rather than conscious deliberation. Consequently, these actions are effortless (Shirazi & Keivani, 2017), efficient and likely to be consistently repeated in similar situations. However, as Binns (2015) indicated, they are only possible when the individual has achieved an

appropriate level of knowledge and skills. In the ensuing social practice, there must therefore be at least an alignment between material and competency. A person who routinely practises digital banking requires alignment between material and competency, whereas those seeking to develop this habit would require alignment between material and meaning to adopt MB. Technology can favourably affect the experience people have with a particular social practice, thereby acting as a determinant of their preference for engaging in that practice (Kallinikos et al., 2013; Killick, 2002). The involvement of an individual in a social practice for a particular time period yields practice traces, such as the social acquisition of skills, knowledge and materials (artefacts). Alignment between the components of materials, competencies and meanings determines the seamlessness of MB adoption behaviour during the COVID-19 pandemic. Therefore, we built on and extended extant studies by examining how the relative coherence of these three elements occurs when materials are scarce and a proportion of people may not have the necessary skills to adopt the required technology during a global pandemic. If there is high coherence in behaviour, then an individual is unlikely to change their practice and will continue to reproduce it as a MB user in future. We additionally extended these studies by examining how the relative importance of streams of SM interactions during the COVID-19 pandemic led to appropriate levels of knowledge and skills that could enhance the social practice of MB during the pandemic. This research identified that the adoption of MB as a social practice was achieved through the adaptation of material and competencies of the social actors, but there were many accessibility issues for MB which impacted the adoption of MB by older people, people with disabilities and vulnerable people. Therefore, the next, eighth, article intended to explore the issues of the accessibility of MB during COVID-19. Figure 2-8 shows the journey towards the eighth article.

2.8 UNDERSTANDING THE ACCESSIBILITY OF RETAIL MB DURING THE COVID-19 PANDEMIC

As awareness among retail banks about cleaning protocols due to COVID-19 increased, they introduced new protocols for physical banking, ATMs and cash dispensing (Blackburn et al., 2020; Adarkar et al., 2020); therefore, banks enhanced their MB services to enable customers to avoid physical banking and conduct a majority of their transactions through MB. Dahl et al. (2020) found that 11.67 million transactions were made online through MB by 3 million customers of Asian banks

within the first two weeks of March 2020 during COVID-19. Collinson (2020) observed that the online spending of British people increased by 51.5% in March 2020 following a lockdown in the country. Adarkar et al. (2020) observed that the top Canadian banks encouraged their customers to opt for MB as they reduced their working hours due to the pandemic (Scotiabank, Toronto-Dominion Bank, National Bank of Canada, Royal Bank of Canada, Bank of Montreal, Canadian Imperial Bank of Commerce). However, there is a lack of accessibility for internet banking in developing countries, which had an impact on the adoption of internet banking during COVID-19. Therefore, this research (article 8) intended to explore issues of the accessibility of internet banking during COVID-19.

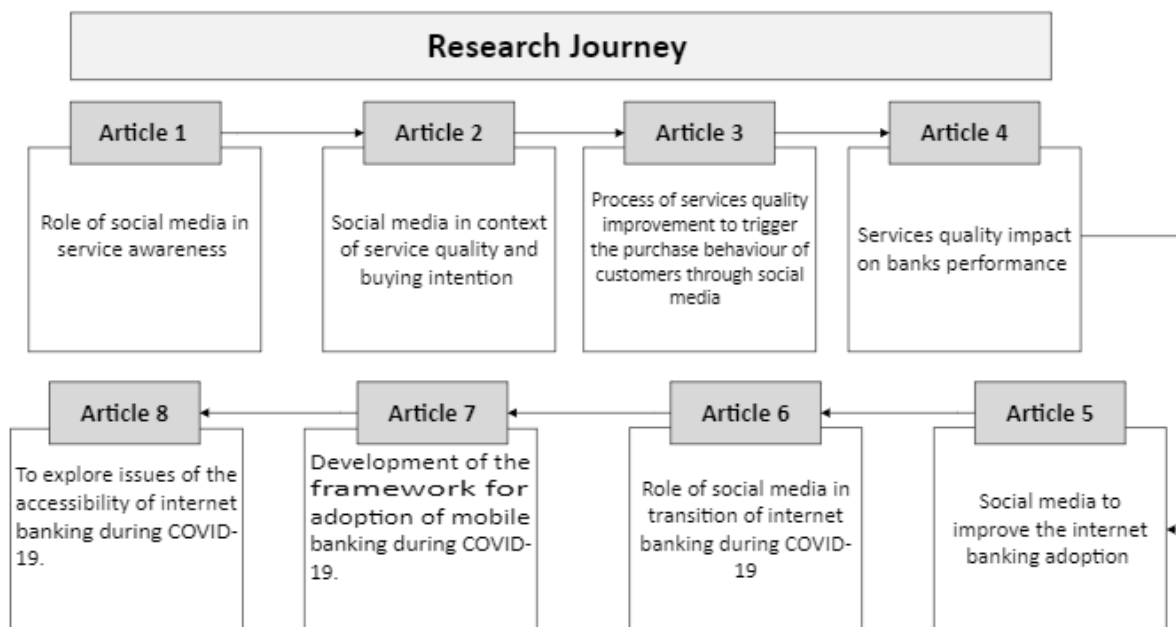


Figure 2-8 Progress in research journey up to eighth article

The outbreak of coronavirus has increased the transition of businesses towards digitalization as organizations intend to maintain their interaction with customers using the latest ICT (Papadopoulos et al., 2020). The pandemic has turned organizations into digitally centric and agile organizations and they use virtual communities to protect their customers and employees (Verma & Gustafsson, 2020; Kamal et al., 2020). Blackburn et al. (2020) conducted a survey with business executives from Austria, Germany and Switzerland and found that the technology adoption rate and digital transformation increased among businesses following the outbreak of the pandemic. Adarkar et al. (2020) found that there was a 20% increase in digital adoption in China and Italy by March 2020 as organizations increased their presence online.

Thusi and Maduku (2020) observed that MB is increasingly becoming encouraged as the preferred channel of retail banking by banks due to restricted working hours of banks in the wake of the pandemic. The pandemic has restricted accessibility to banks in developing countries more than in developed countries due to which MB is increasingly being chosen. But, at the same time, people are still not adopting mobile internet banking. For example, 75% of the 204.6 million population of Pakistan are mobile phone users, but only 3.1 million are registered MB users (Kemp, 2020; Rahi et al., 2019). Nevertheless, Hassan (2020) observed that the use of mobile phone banking has increased in Pakistan due to lockdowns, social distancing, environment of fear due to COVID-19 and government financial help. Additionally, retail banking institutions are also looking to reduce the operational costs of running banks, which is why they are encouraging mobile phone banking (Wiese & Humbani, 2020; Thusi & Maduku, 2020; Mew & Millan, 2021). However, the chief issue for using any technology is access to it; and the technology infrastructure in developing countries is not as widespread or as strongly established as in developed countries, which makes access to technology difficult for the general population (Kameswaran & Muralidhar, 2019; Mathew et al., 2017).

Mathew et al. (2017) observed that 3 billion people face hurdles related to access to digital banking services. The most pressing challenge in this regard is the lack of fast internet service in developing countries due to which a digital divide exists between two different types of customers: those who have access to fast internet and those who do not have access to fast internet service (Raza et al., 2015). Thus, access to technology is a pressing issue for the vulnerable population in developing countries. The WHO proposed that high-risk groups are those who are aged 60 years or above and have health-related issues such as diabetes, heart disease or other health-related conditions that can affect their immune system. Additionally, the UN Convention on the Rights of Persons with Disabilities stated that everyone must be able to easily access web design, particularly those who are differently abled. Therefore, we explored accessibility issues for people who are vulnerable and need to use the internet because they have to stay at home to avoid COVID-19 infection.

Marketers and organizations have introduced social marketing as a means of changing the behaviour of the population particularly in regard to positive health intervention. Moone and Lightfoot (2009) observed that social marketing must also

extend to marginalized groups as well. Makris et al. (2021) pointed out that the expectations of marginalized groups is that their dependence on others for healthcare provision can be minimized using social marketing. Due to this reason, marketers have highlighted different programmes of social marketing to enhance the physical health of older people (Van Esch et al., 2019). However, even though social marketing is robust in regard to education and health, there is a dearth of literature exploring its effectiveness with respect to differently abled people (Markis et al., 2021).

Makris et al. (2021) observed that it is important to look into the possibility of addressing the needs of marginalized people using social marketing. If such ideas are applied to the current situation, then marginalized people may be regarded as those who are at high risk of getting infected during the pandemic and who are the most likely to be asked to place themselves in self-isolation to protect themselves from vulnerability. MB usage would significantly help those who belong to a vulnerable group by enabling them to avoid the physical contact that occurs when using physical banking services, which would reduce their exposure to COVID-19. However, this group of people may also include those who face issues reading text, lack access to the internet and have a low literacy rate. Therefore, it was imperative that the social practices that underpin MB were understood because it would enable marketers to provide better services to this marginalized group of people. There are 27 million people in Pakistan who are differently abled, lack employment opportunities, are poorly educated and live in extreme poverty (British Council Report, 2014). According to a report by Relief Web (2020), the Pakistani government dispensed US\$760 among vulnerable and low-income families. These families were also required to directly or indirectly use mobile phone devices to collect aid from the government.

In Pakistan, digital transaction charges have been waived by the State Bank of Pakistan so that digital banking can be encouraged in the country and minimize physical contact between people conducting banking transactions. This led to a massive increase in digital banking in the country (Hassan, 2020). Although every banking customer is eligible for MB, some people may be prevented from benefitting from this service due to their circumstances, such as lack of IT infrastructure in their area (e.g., rural areas), illiteracy or being a member of a vulnerable segment of the country. Such people are likely to face challenges related to MB in the same way as they would for physical banking. Therefore, banks should survey their customers who

belong to a vulnerable segment of society to identify the challenges they face and then design their MB services accordingly.

There are different theories and models from other sectors of the economy that can be applied to the adoption of internet banking services, such as DOI theory propagated by Mullan et al. (2017), IT fashion theory propagated by Moser (2015), TAM (Malaquias, 2020), TPB propagated by Geo et al. (2017), social cognitive theory propagated by Singh and Srivastava (2018), social exchange theory propagated by Hamidi and Safareeyeh (2019), UTAUT propagated by Thusi and Maduku (2020) and Singh and Srivastava (2018), and elaboration of likelihood model as propagated by Shankar et al. (2020). However, these theories and models are not helpful in devising ways to bring accessibility to MB for those belonging to a vulnerable population in the wake of the pandemic. There is also a dearth of literature on identifying the challenges faced by vulnerable populations with respect to MB and the expectations they have in this regard. Understanding is also limited about increasing the affordance of MB for vulnerable populations, particularly issues related to accessibility, readability and literacy during the pandemic in Pakistan.

This research (article 8) was an attempt to highlight the difference between the expectation of a vulnerable population with respect to internet MB and the actual experience of using internet MB. These insights are helpful for marketers to encourage the use of MB among the vulnerable population in particular and other segments of the population generally. The research also developed a research framework on the basis of data gained from different sources and by utilizing different techniques of analysis to draw rich insights into addressing the needs and expectations of vulnerable populations concerning MB. This holistic framework contributed to the existing literature by offering practical and theoretical underpinnings concerning access to MB for vulnerable populations in the wake of a pandemic. Moreover, the framework can also act as a guide for the developers of MB applications as well as for marketers to enhance the performance of retail banking and its service quality. because the following research has been achieved through this research (article 8)

Article No	Article	Gap	Aim
Art 8	Naeem, M., Ozuem, W., and Ward, P. (2021) Understanding the accessibility of retail mobile banking during Covid-19 Pandemic. <i>International Journal of Retail & Distribution Management</i>	Accessibility of internet banking during the COVID-19 pandemic	To explore the issues of the accessibility of internet banking during COVID-19 pandemic

Table 2-8 Research gap and aim of eighth research article

2.8.1 Theoretical underpinning

The impact of COVID-19 increased the use of online technologies and brought significant changes to consumer behaviour, making it more difficult for marketers to regain consumer loyalty as dissatisfaction levels were very high compared to the past (Mason et al., 2020). Kirk and Rifkin (2020) also argued that COVID-19 and technology use brought many changes to consumer life, and it is important for marketers to understand these to design effective interactive marketing strategies. Consumers are now more inclined to work and shop remotely and these are becoming permanent changes (Kirk & Rifkin, 2020); however, this can also create more opportunities for marketers to use advanced marketing techniques by deploying interactive technologies to increase awareness and address consumer needs and wants (Nabity-Grover et al., 2020). The use of AR apps, SM, and digital banking has significantly increased during the pandemic as people are restricted to their homes (Hassounah et al., 2020; Willems et al., 2021). The use of AR apps, online shopping and digital banking have become habits for many consumers, as the COVID-19 pandemic has compelled them to use technologies to limit their exposure to possible COVID-19 infection (Hassounah et al., 2020; Willems et al., 2021). Here, these technologies can be seen as 'affordances', where the chief concern for marketers is how life can be made easier for consumers and the best conceivable shopping experience can be delivered (Anderson & Robey, 2017; Chen & Wu, 2021). Therefore, marketers are challenged to create social practices that can make people's routine life easier (Naeem, 2021). During the pandemic this is particularly pertinent to those in vulnerable populations who may have even more limited accessibility options; this is particularly the case in retail banking, which is central to many daily activities and facilitates the

management of personal funds. Hence, the provision of quality MB services related to use is foregrounded.

SPT proposes that people's social practice in different social contexts is neither fixed nor constant. People can have different reasons for their practices in different social contexts (Dreier, 2008). SPT highlights that the diversity and complexity of practices in which people indulge is life enriching for them instead of a burden. People pursue different activities and concerns and thereby they become aware of different possibilities about arrangements and actions concerning different practices (Dreier, 2008), such as the social practice of MB during a pandemic. This research utilized SPT in the context of the social practice of MB by those in vulnerable populations to gain insight into the accessibility of MB. The underlying assumption, in line with SPT, was that diverse structures of different practices provide both hurdles and opportunities to people in relation to the adoption of such practices (Morck & Huniche, 2006). Applying a social practice approach, we investigated the conditions peculiar to the life and situation of those in vulnerable populations, who formed the subject of the study in the context of the use of MB during a pandemic. We explored what different MB practices mean to people in vulnerable groups. Thus, we investigated the different conditions related to their social practice of MB in the social situation of a pandemic. We explored the meaning and importance of these practices to those persons and the reasons they undertook such practices.

The factors utilized in the current research – material, meaning, and competence – were influenced by the research conducted by Ropke (2009) and Shove and Pantzar (2012). According to SPT, the three elements of material, meaning, and competence underpin and interlink to form a social practice among society. The material component is related to the physical features of a practice, such as the human body, and represents the bodily activities in which material artefacts are used (Reckwitz, 2002). The meaning component represents the beliefs, understandings and emotions underpinning the usage of the material component (Reckwitz, 2002). For example, this includes the perceptions people have of MB, such as privacy, identity information-related issues and internet-related issues, which may influence their decisions regarding its utility. Therefore, we explored the meanings those in vulnerable populations attach to MB that would encourage, or discourage, them to use MB. Competence represents the knowledge and skills needed to perform the practice

(Reckwitz, 2002). Hence, by using the competence lens of SPT we explored how accessibility to competences helped or how competences helped users access the social practice of MB during the pandemic. This study also applied Gibson's (1978) affordance of technology theory to understand people's experiences and expectations of MB, which may be helpful to improve the adoption rate of internet banking in developing countries. The affordance of technology theory is about the *possibility* of something (Gibson, 2014), for example, the value that can be achieved after using a specific technology. It can be argued that affordance is about the *compatibility* of a technology, such as MB, with the needs of users of that technology, such as those in vulnerable populations, and that such compatibility is attached to the practices that develop (or do not).

CHAPTER 3: REFLECTION AND COMMENTARY ON RESEARCH METHODOLOGY

In writing this section, to position it before the audience, it is assumed that the reader is keen to understand the research paradigms but is not so deeply involved in discussions to justify the philosophical position of the published article. Thus, the introduction provided herewith is in simple terms, but is in line with the aims of the published articles. It is hoped that this section contributes towards stimulating deeper and further discussions on the subject of the selection of research paradigms for published articles. Hammond and Wellington (2020) stated that one of the major challenges faced by researchers when discussing the philosophical underpinnings of social sciences is the lack of consensus among scholars on terminology and categories. The term 'paradigm' is used for describing the worldview, involving underlying assumptions about the social world, the position of people in that social world, and the way knowledge can be generated and understood. Other researchers have used the term 'paradigm' to mean 'perspectives' (Guba & Lincoln, 2005). I use the term research paradigm in the same way as Guba and Lincoln to justify for the research methodology for each article. The discussion in this section reflects on the methodology which includes the practical aspects of the decisions made about fieldwork, and the limitations of the study. It also signposts some appendices of transcribed data. Additionally, greater detail will be provided on the research design, including some discussion of how the semi-structured interviews were put together for each paper.

3.1 UNDERSTANDING THE ROLE OF SOCIAL NETWORKING PLATFORMS IN ADDRESSING THE CHALLENGES OF ISLAMIC BANKS

3.1.1 Research paradigm

Justifications for a study paradigm or methodology can be derived from an awareness of the researcher's ontological leanings, epistemological stance, and methodological approach. Given the researcher's interest in investigating how social influence might be understood in relation to things like meaning, experience, social and cultural values, customer intents, and the application of SNPs, the current study is grounded in the concept of interpretivism. Due to the dearth of prior research on the meanings, experiences, and applications of UGC in the context of Islamic banking, the present

study opted to take a social constructivist approach. Researchers place a greater emphasis on the dissemination of information, the expenditure of advertising funds, the use of social media in marketing, the level of awareness of brands amongst consumers, and a comprehension of conventional banking in contrast to Muslim or Asian nations (Kenya, 2017; Filip et al., 2016, p. 17). The study is qualitative and exploratory since its primary goal is to identify obstacles that clients of Islamic banks in Pakistan have while interacting with the brand prior to making a purchase. When considering Islamic banks in Asian countries, the existing literature on the topic is scant at best. The goal of this inductive research was to increase brand engagement and purchase intent in relation to Islamic banking goods and services. Figure 3-1 illustrates how the interpretivist approach is based on subjective realities about UGC and Islamic banks as well as the different opinions of customers and marketing teams. This approach also addresses the lack of literature and understanding about UGC in Islamic banks. The approach means that qualitative data collection tools were used to gain a rich description, and an inductive approach was used to build a conceptual model using different themes. The foundation for Figure 3-1 has its roots in the widely held epistemological and ontological assumptions about the status of knowledge in the field of business management. The multi-social and cultural realities which are also founded on the tacit nature of knowledge of experts are embraced by the subjectivist and relativist ontological viewpoints, which hold that reality is relative. As a result, nominalism, relativism, and ontological subjectivity are all consistent with a social constructionist point of view, as is a practice-based epistemological approach.

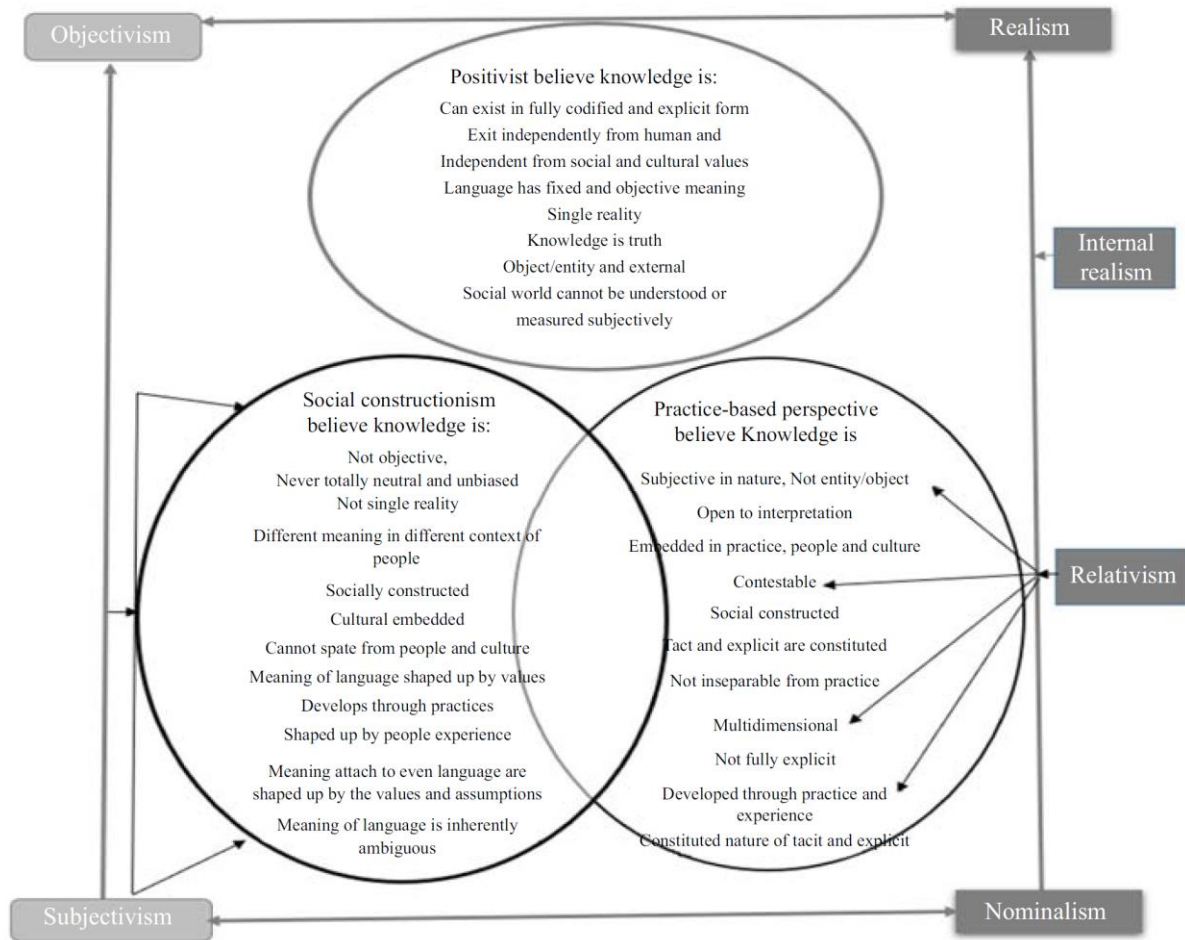


Figure 3-1 Philosophical underpinning of the first paper (Naeem, 2019a)

3.1.2 Sampling and population

An Islamic bank is a financial intermediary that abides by Islamic law and works according to Islamic principles. Meezan Bank Limited (Pakistan's most prestigious Islamic financial institution), BankIslami Pakistan Limited, UBL Islamic Banking, Dubai Islamic Bank Pakistan, Bank Alfalah Islamic, MCB Islamic Baking, HBL Islamic Banking, Bank Al-Habib Islamic Financial Institution, and Allied Bank are just some of the well-known Islamic financial institutions in Pakistan. Specifically, Meezan Bank Limited, UBL Islamic Banking, HBL Islamic Banking, and Habib Islamic Banking were approached to take part on the research for this paper. Since this was an exploratory study, marketing managers and clients from both Islamic and traditional banks in Pakistan were selected using a random sampling technique called purposive sampling. Consumers of traditional banks were surveyed to gauge their familiarity with, and intentions to purchase Islamic banking goods and services. Using purposive

sampling, it is possible to collect information from a population of participants who have agreed to be surveyed and who have substantial expertise in the area of interest.

Categories	Classifications	Frequency	%
Gender	Male	19	63.33
	Female	11	36.67
Designation	Marketing team	15	50
	Customers	15	50
Educational level	MS (Marketing)	7	23.33
	MS (Business administration)	6	20
	MBA	17	56.67
Experience (years)	6–10	24	80
	11–15	4	13.33
	16–20	2	6.67
Age (years)	31–40	20	66.67
	41–50	6	20
	51–60	4	13.33

Table 3-1 Participant details of the study (Naeem, 2019a)

The researcher in this study has extensive professional and personal ties inside the banking industry, and this made the recruitment of well-informed participants easier. Cross-sectional analysis was used for this study due to constraints in time, money, and the accessibility of respondents (Aslam, Muqadas, Imran and Saboor, 2018; Aslam, Muqadas and Imran, 2018). Respondents were chosen after meeting the following stringent criteria: 1) they had to have worked in the marketing department of an Islamic bank for at least five years 2) they had to be actively employed in that department at the time of the study 3) they had to be a member of a marketing team at a public or private Pakistani Islamic bank, whose primary responsibility was to increase brand engagement among the bank's core customer demographic. These were individuals who used conventional banking services on a regular basis and who also had active social media profiles. Thirty participants were interviewed using semi-structured interviews to gather data, as this was deemed a sufficient sample size to yield reliable results (Muqadas et al., 2017).

Research has shown that the terms creditability, dependability, objectivity, and confirmability can be used in place of internal validity, external validity, and transferability, respectively (Guba and Lincoln, 1982; Lavrakas, 2008). The researcher helps the intended user make an informed decision about transferability based on "rich description" and "purposeful sampling," (Bitsch (2005). The researchers in this study

selected a specific sample of marketing directors and clients from both Islamic and traditional financial institutions to answer their research questions. Using this approach, it was possible to develop a thorough description of the difficulties faced by Islamic banks in the context of a developing country. This means that the results of this study can be readily applied to other Islamic banks and underdeveloped nations. The term "confirmability" refers to the extent to which the findings of an investigation can be corroborated by subsequent research (Baxter and Eyles, 1997; Lavrakas, 2008). Reliability is defined as "the stability of findings across time" (Bitsch, 2005, p. 86).

It is widely accepted in the academic literature that employees interaction impact on the services quality in banking sector (Rammal and Zurbruegg, 2016; Cheteni, 2014; Nimsith et al., 2016; Shaikh et al., 2017). However, the reasons behind this phenomenon, and perhaps one of the reasons why Islamic banks can employ data sharing tools to overcome these obstacles have not been revealed in earlier research. The findings of this study corroborate prior research findings (see, for example, Rammal and Zurbruegg 2016; Cheteni 2014; Nimsith et al. 2016; Shaikh et al. 2017) and provide recommendations for resolving these issues. This research reveals the barriers that prevent Islamic banks from producing user-generated content (UGC) to improve brand awareness, customer loyalty, and repeat purchases. The consistency of these results over time lends credence to the conclusions drawn from the present investigation. The consistency of results over time are further verified by data gathered from other categories. Islamic bank clients were interviewed first for this study (see appendix 1), followed by the heads of marketing.

Each bank manager, marketing team member, and targeted client was selected as a unit of analysis (see appendix-1 for a transcript of interview data) to address the overarching theme, primary codes, and secondary phases of the study. In order to make the meaning of the research readily apparent, the operative definitions and key terms were removed. When it came to interpreting the findings, thematic analysis (often regarded as one of the most well-known and widely accepted techniques) was undertaken. This approach was therefore carried out across several consecutive processes, each of which is explained so that the reader can grasp the process by which themes were discovered. To begin with, I developed a deeper comprehension of the meaning of the data by transcribing audio recordings of the interviews. Second,

a number of initial codes were developed to discover the common meaning and comprehension of the social media apps in question, which were used to boost customer purchase intentions and brand engagement with Islamic banking products and services.

3.1.3 Practical implication

This research findings (Naeem, 2019a) revealed a number of issues faced by Islamic banks, which have a chilling effect on the exposure of consumers to the brand, as well as their level of brand engagement and propensity to make a transaction. Individuals, institutions, threats, finances, and technology all pose problems for Islamic financial institutions. To give one concrete example, top talent is often drawn to financially stable and well-known financial institutions like banks (e.g. conventional banks). As a result of this, Islamic financial institutions need to train and employ IT specialists versed in the creation and improvement of brand-related content via SNPs. Information technology experts can help Islamic banks increase user-generated content (UGC), brand engagement, and purchase intent among certain consumer demographics by setting up social media official pages, sponsored adverts, private and public groups, and live chat facilities. While IT experts are needed to design, implement, monitor, and improve the security of the Islamic banking system, privacy and security concerns can be mitigated. Additionally, IT and marketing departments can record and publish content demonstrating how Islamic banks outperform their rivals in terms of safety and security. Consumer trust, word of mouth, brand engagement, and propensity to make a purchase in the banking industry can all benefit from user-generated content that addresses safety concerns. As a result, Islamic banks cannot increase their customer base, volume of business, interest in their brand, likelihood of making a purchase, revenue growth, or profit margin without SNP advertising.

3.1.4 Limitations

The limitations of this paper are important to take into consideration, but the benefits of the findings are also clear. Limitations in generalizability may exist due to the study's reliance on a single data collection method (interviews) carried out at around the same time. One other problem associated with this research is that it relies on data collected from only two organisations within a single province. Therefore, it is

recommended that future researchers should collect data from more than two organizations, and these organization could be selected from different countries.

3.2 ROLE OF SOCIAL NETWORKING PLATFORMS AS TOOL FOR ENHANCING THE SERVICE QUALITY AND PURCHASE INTENTION OF CUSTOMERS IN AN ISLAMIC COUNTRY

3.2.1 Philosophical underpinning

Researchers in the social sciences would do well to be cognizant of the philosophical commitments they are composing through their choice of research procedures, as these have a substantial bearing on both their thinking and their methods of inquiry (Aslam et al., 2016). This research relied on the tenets of the relativist ontology since the authors wanted to learn the extent to which the marketing department and customers have different perspectives on how social media might improve service quality and sales. The purpose of this study was to learn about service sector customers' and marketers' habits, perspectives, experiences, and interpretations. In accordance with their social standing and personal experiences, individuals have varying degrees of exposure to, and familiarity with relevant information and resources, as well as varying perspectives on and openness to receiving assistance (Martin and Bridgmon, 2012). Guidelines for developing research questions appropriate to the context of a given organisation can be gleaned from my prior experiences and network of academic specialists and marketing managers.

3.2.2 Sampling and population

Categories	Classifications	Frequency	(%)
Gender	Male	22	68.75
	Female	10	31.25
Designation	Marketing manager	16	50
	Customers	16	50
Educational Level	MS (Marketing)	5	15.625
	MS (Business administration)	8	25
	MBA	19	59.375
Experience (years)	6-10	11	34.375
	11-15	3	9.375
	16-20	2	6.25
Age (years)	31-40	13	40.625
	41-50	12	37.5
	51-60	7	21.875

Table 3-2 Participant detail (Naeem, 2019b).

The participants in this study were people who had used the services of a service provider in Pakistan, as well as members of that service provider's marketing department. As a result of the specificity of the level of knowledge required, a purposive sampling method was seen as useful. Thus, purposive sampling was used to select participants. Participants were chosen from two service-providing firms (i.e. Zong, an internet service provider, and UBL, a banking company) in Pakistan to maximise the generalizability of the study's findings. Strict criteria were used to select participants. Each participant has to: be a member of a full-time marketing team; be a regular user of social networking technologies for service-related activities; have used the services of the selected organisations for at least a year. Members of the marketing team were handpicked with the aim of discovering how social networking platforms might be useful for creating service reviews to deliver better service quality and increase consumer spending. In addition, a subset of the target population were active on social media and participated in discussions about the services provided by the two companies chosen for this research. Thirty-two people were randomly chosen to take part in the data gathering process, and this number was deemed sufficient to produce reliable results (Boateng and Agyemang, 2016; Hara and Foon Hew, 2007; Muqadas et al., 2017).

3.2.3 Instrument

Choosing the right data collection method requires thinking about the theory, methodology, and time frame of the study. On the basis of in-depth literature readings and quick consultations with marketing managers, professors of marketing, and researchers, open-ended and semi-structured questions were designed for inclusion in the survey. The interview method can help researchers learn more about their subject and get beyond the problem of their own bias (Jarvenpaa and Todd, 1996). The importance of the interview method in achieving the goals of qualitative research has been emphasised in previous studies (Boateng and Agyemang, 2016; Hara and Foon Hew, 2007; Muqadas et al., 2017). In terms of this study, I conducted in-depth interviews to learn more about their experiences using Facebook, personal blogs, YouTube, Second Life, Flickr, WhatsApp, and Viber discussion groups to talk about the services offered by the firms we had chosen. The purpose of these discussions was to learn more about how customers utilise social media to improve their satisfaction with the services they receive, and their propensity to make purchases

from those businesses. How can social media sites help to develop reliability and responsiveness? How can social networking sites aid to increase awareness of services and protect users' privacy? How can we use social media to raise people's self-awareness and compassion for others? "How might online communities influence consumers' propensity to buy and encourage the sharing of service-related knowledge?"

Each participant, both customer and marketing team member, was treated as a separate case in this study. Recording devices were utilised to capture the interviews, which were then uploaded to a database. Transcripts were then generated from these. In order to achieve the goals of the current study, the researchers used thematic analysis. Constructionist and essentialist principles guided this thematic analysis (Boyatzis, 1998; Speziale et al., 2011; Taylor et al., 2015). There are two main categories of data analysis approaches: interpretative phenomenological analysis and traditional analysis. Since this research was not constrained by a single theoretical framework, it was conducted using the principles of interpretive phenomenological analysis (also known as theme analysis) (Javadi and Zarea, 2016). Themes were created via an inductive method (Ryan et al., 2003), whereby theoretical knowledge builds upon existing knowledge, such as professional definitions which are gleaned from a literature review as well as theoretical orientations, and personal experiences. This research adhered to the canonical criteria and assumptions of theme analysis (Ryan et al., 2003; Javadi and Zarea, 2016). Braun and Clarke (2006) offer continual comparative thematic analysis as a way of doing qualitative research.

3.2.4 Analyses

A theme is a form of agreement with the main content, but it is shorter, simpler, and more correct (Boyatzis, 1998; Javadi and Zarea, 2016). As it searches for solutions to the study's key problems, a central theme may appear multiple times (Javadi and Zarea, 2016). Since themes can be discovered using interview data, thematic analysis, according to Rubin and Rubin (2011), is a fascinating and novel method of research. Data can be recorded, focused, and analysed using thematic analysis to glean insights and themes (Boyatzis, 1998; Braun and Clarke, 2006). Thematic analysis utilises information gleaned through the transcription of interviews, documents, field notes, images, and video (Joffe and Yardley, 2004; Guest et al., 2011). The interviews were transcribed first, and then a coding system was created to extract the key phrases

pertaining to the use of SNS to improve service quality and sales. A thematic framework of interconnected concepts was constructed by first identifying overarching themes in terms of the codes, then double-checking their consistency and giving them names. Under each subject, it was possible to compile pertinent participant replies and analyse the resulting patterns. Using NVivo-11 plus software, we extracted overarching ideas on how SNSs might improve service quality and purchases. The results of Matrix coding, and the resulting conceptual model provided an intuitive visual representation of the findings, which were then interpreted as overarching themes.

The results of the interviews revealed a number of interesting facts, including an increase in service quality consciousness (including service consciousness, privacy, reliability, responsiveness, assurance, empathy, and buy intent). Appendix 2 presents an example of interview transcript. Thirty-two active marketing team members and service provider clients provided comments that were analysed thematically. The vast majority of responders held postgraduate degrees such as an MS in Marketing or Business Administration or a Master of Business Administration (Table 3-2).

3.2.5 Practical implications

This research adds to the existing body of knowledge by shedding light on the topic of how businesses can best use social media platforms as a form of marketing. Such platforms can help businesses and service providers raise the bar in terms of the quality of their offerings. This research shows how the banking sector in an Islamic country suffers because of inadequate privacy and security precautions taken by a single bank. Additionally, the present research confirms that Facebook groups are spaces in which reviews and experiences of banking and internet service providers are regularly posted. Some 60 percent of consumers, as reported by Malthouse et al. (2016), determine their purchasing intentions based on reviews and feedback left by other online shoppers via social media platforms. They also claim that 49% of buyers make a purchase after reading reviews on social media (Malthouse et al., 2016). Other banks and internet businesses in Pakistan can use the findings of this study to their advantage by harnessing online Facebook communities, online marketing, and live chat facilities in order to boost word of mouth and purchase intentions amongst their target markets. Akar and Topçu (2011), Balakrishnan et al. (2014), and Connolly et al.

(2016) are just a few examples of the many studies that have shown the financial and non-financial benefits that can be gained from using social media.

The findings from this research show that social media and cross-platform applications can increase knowledge about the services of organisations, as well as levels of satisfaction with those services. They can also increase confidence in brands, and drive their willingness to help others, and their intentions to spend. It was also discovered that there are serious concerns about service quality in the banking sector of Pakistan, and these have been exacerbated by the misuse of personal information. The failure of ATM services, a lack of cash at ATMs during holidays, and poor internet speeds all contribute to a negative impression amongst social media users. Consumers increasingly rely on social media to research brand offerings through reviews, debates, and feedback. The marketing teams at financial institutions and ISPs are always on the lookout for new ways to encourage client engagement and solicit favourable feedback about their products and services. The people who participated in this survey were enthusiastic about participating in online groups and reading consumer reviews. According to marketing experts, live chat features, user participation in promotional ads, and celebrity endorsements are more effective than ever before in influencing consumers to make a purchase through social media. Most respondents felt that the availability of information on social media platforms had improved the quality of services and helped target markets make more informed decisions before making purchases. The results of this research show that using social media sites can improve service quality in a number of ways, including communication, involvement, ideas, and support.

3.2.6 Limitations

The potential of social media platforms to host reviews that improve service quality and drive repeat purchases will be better described in the future thanks to the development of more sophisticated methods for collecting and analysing data. The results are not transferable because of the qualitative nature of the study. In addition, the results may not be applicable to the general population because the data were acquired using a selective sampling strategy. As a result, future research may have more credibility in a variety of contexts if data are collected from a variety of sources utilising a random sampling technique. In order to strengthen the reliability of the findings, it is recommended that the proposed conceptual model be evaluated in

subsequent research. Facebook, Twitter, and individual blogs, for example, have a lot of intrinsic issues in that they do not allow users to clearly define the boundaries between the various stakeholders in the same firm, including competitors (Wankel, 2016). This means that rivals in the same industry may have access to ground breaking ideas. When compared to other platforms, cross-platform apps like WhatsApp, Skype, Tango, and Viber provide a safer environment for discussing products and services.

3.3 DO SOCIAL NETWORKING PLATFORMS PROMOTE SERVICE QUALITY AND THE PURCHASE INTENTIONS OF CUSTOMERS OF SERVICE-PROVIDING ORGANIZATIONS?

3.3.1 Philosophical underpinning

This study (Naeem, 2019c) was interested in assessing how social networks can influence consumer perceptions of service quality and subsequent purchase decisions in a particular cultural setting. A social constructionist epistemological stance was employed as a suitable way of conducting this research. Several authors stress that social constructionism sees society as a whole that creates its own reality from the ground up (Aslam et al., 2015; Aslam et al., 2016; Muqadas et al., 2017). It is not an exaggeration to say that the cultural beliefs of customers affect their evaluations of product quality and their preferences when making purchases. To this end, this paper not only gathered data but also assessed the impact of social media on service quality and purchase behaviours. The social constructionism epistemological position is useful in this regard because it draws attention to the ways in which individuals interpret their online interactions are divergent. Communication between people, both verbal and nonverbal, is a central focus of social constructionism and makes the two theories a natural fit. Social constructionism is the most appropriate epistemological stance from which to investigate the significance of social networks as vehicles to enhance the quality of services and attract new consumers. Feedback on these issues was solicited from banking marketers and ISPs.

3.3.2 Samples and populations

When comparing clients from developed and developing nations, there is a significant disparity in service quality and information utilisation due to differences in education, income, technology use, awareness, pre-purchase knowledge, social networking platform presence, and level of concern. More than \$7 million recently disappeared

from an Islamic bank in Pakistan because of lax security and privacy measures. Therefore, it is essential to understand the concerns of Pakistani consumers with regards to service quality and pre-purchase information. To achieve its goals of investigating the topic at hand, this study adopted a purposive sampling strategy, meaning that the data collected came from people who already knew a lot about the subject.

Categories	Classifications	Frequency	%
Gender	Male	22	68.75
	Female	10	31.25
Designation	Marketing manager	16	50
	Customers	16	50
Educational level	MS (marketing)	5	15.625
	MS (business administration)	8	25
	MBA	19	59.375
Experience	6–10 years	11	34.375
	11–15 years	3	9.375
	16–20 years	2	6.25
Age	31–40 years	13	40.625
	41–50 years	12	37.5
	51–60 years	7	21.875

Table 3-3 Participants of the study (Naeem, 2019c)

Two service providers: a well-known cellular provider and the bank in Pakistan, were selected as participants to increase data credibility. Participants were chosen according to three criteria. First, they had to be full-time members of a marketing team. Second, they had to be actively engaged in using social networking tools for charitable purposes. Third, they had to have worked in the field for at least a year. Members of the marketing team were handpicked to conduct this research because of their expertise in determining how the use of social networking technologies might be of use in generating reviews that improve service quality and drive sales. It is also common knowledge that consumers today frequently engage in service-related discussions on various social media sites. The research team's services are included here as well. A total of 32 people agreed to participate in the study. This sample size of 32 people (see table 3-3).

3.3.3 Data collection tools

The semi-structured, open-ended questionnaire used for conducting interviews was designed after a thorough literature analysis and consultation with marketing experts, academics, and researchers. Existing studies have shown that interviews play a crucial role in facilitating the attainment of the aims of qualitative research, and that this method is most congruent with the social constructionism epistemology (Muqadas et al., 2017). The questions were designed to elicit feedback on the experiences of respondents using social networking platforms (such as Facebook, YouTube, Instagram, Flickr, Whatsapp, WeChat, Personal Blogs, and Viber) for business communication. Appendix 3 presents a transcript of one of the interviews.

The questions respondents were asked were:

- How can social network platforms be used to increase awareness and yet maintain privacy?
- How can social network platforms be helpful for generating reliable responses?
- Which SNP is more frequently used to exchange services reviews related to telecommunication and banking industries?
- What are the concerns of customers regarding service quality and purchase decisions?
- How can social network platforms be utilized to improve service quality?
- How can social network platforms invoke purchase decisions amongst customers?

3.3.4 Analyse

In this study (Naeem, (2019c) thematic analysis was used. This approach meant it was possible to make recommendations about how SNPs can be used to boost service quality and motivate consumer purchases. NVivo-11 Plus software was used to aid the thematic analysis for this study. The results of Matrix coding queries were displayed graphically using a conceptual model, and these were discussed in terms of overarching themes and interrelatedness, along with their respective strengths.

3.3.5 Practical contribution

The practical implication of this research (Naeem, M. (2019c) is that service provider interactions in virtual communities could be increased. Frequent consumer feedback is a powerful tool for influencing others' purchasing decisions for better or worse. This

article reviewed research on how SNPs help to increase consumer confidence as well as their knowledge of available services, their willingness to help others, their openness to new experiences, and their propensity to make purchases. However, customers are becoming increasingly wary of sharing their personal and financial data online, and particularly with financial institutions. Privacy concerns have led to an increase in the spread of critical feedback about products and services amongst social media users. In addition, when customers complain about issues like poor internet speeds, failing ATMs, and a lack of cash during holidays, an unfavourable impression is created in the minds of both current and potential customers. A positive reputation in online communities, especially in the banking industry, takes time to re-establish despite the efforts of new government and financial institutions to develop rules and regulations to address privacy difficulties. It has also been discovered that the use of online advertising, online communities, word of mouth, and reviews of services all help to increase customer engagement, consumer assurance, and effective communication. According to marketing experts who been interviews in this research, live chat options, customer participation in promotional commercials, and celebrity endorsements are more likely to result in a positive consumer response and a subsequent purchase. As a result of online and sponsored advertising, consumers are increasingly more informed about products and services. Due to the wealth of information shared in Facebook user groups, consumers are better able to make informed purchases.

3.3.6 Limitations

Semi-structured interviews were the only method used to collect data, and the interviews were only been conducted with customers and marketing staff in a single Canadian province. Eventually, information from many jurisdictions and fields will be collated (i.e. banks and internet service providers). The results can be viewed with some scepticism due to the use of a nonprobability sampling method and the reliance on qualitative data collection. There may be methodological and causal impact problems typical of cross-sectional studies (Aslam et al., 2015; Aslam et al., 2016; Muqadas et al., 2017). Accordingly, future research could benefit from increased validity in many settings if data were collected from multiple sources using random sampling approaches. On top of that, there are issues with SNPs (like Twitter and personal blogs on Facebook) not being able to define the borders between

stakeholders and rivals. As a result, other businesses can gain access to, and use critiques of services and original ideas.

3.4 DEVELOPING THE ANTECEDENTS OF SOCIAL INFLUENCE FOR INTERNET BANKING ADOPTION THROUGH SOCIAL NETWORKING PLATFORMS: EVIDENCE FROM CONVENTIONAL AND ISLAMIC BANKS

3.4.1 Philosophical underpinning

Knowledge of philosophical commitments that can affect the choice of research methodologies is essential for marketing researchers. These methods have the potential to affect the way in which phenomena are studied. Due to its exploratory nature, this research took an ontological perspective of subjectivism in order to expose a range of social realities, experiences, perceptions, and thoughts in relation to IBA. Since the researcher considers IBA social reality to be built by the social media users, it makes sense that it can be interpreted subjectively for this purpose. Thus, the study's stated goal was to investigate the subjective social significance of customers' ratings, actions, and reactions to conventional and Islamic banking services. As a result of the close linkages between the subjectivist ontological and social constructionist epistemological positions, a qualitative research approach using semi-structured interviews was employed to investigate the subjective meaning of the social realities of IBA (see Figure 3-2). Due to individual differences in upbringing, cultural exposure, and life experience, customers are impacted in different ways while making decisions about which banking goods and services to use. By drawing connections between the various major themes, subthemes, and keywords, this process advances the findings and generates theory (Rehman et al., 2016). My own personal network facilitated access to the study's intended consumers and subject matter experts for in-depth interviews. These links also made it easier to gather feedback on potential interview questions from academic experts, which was invaluable.

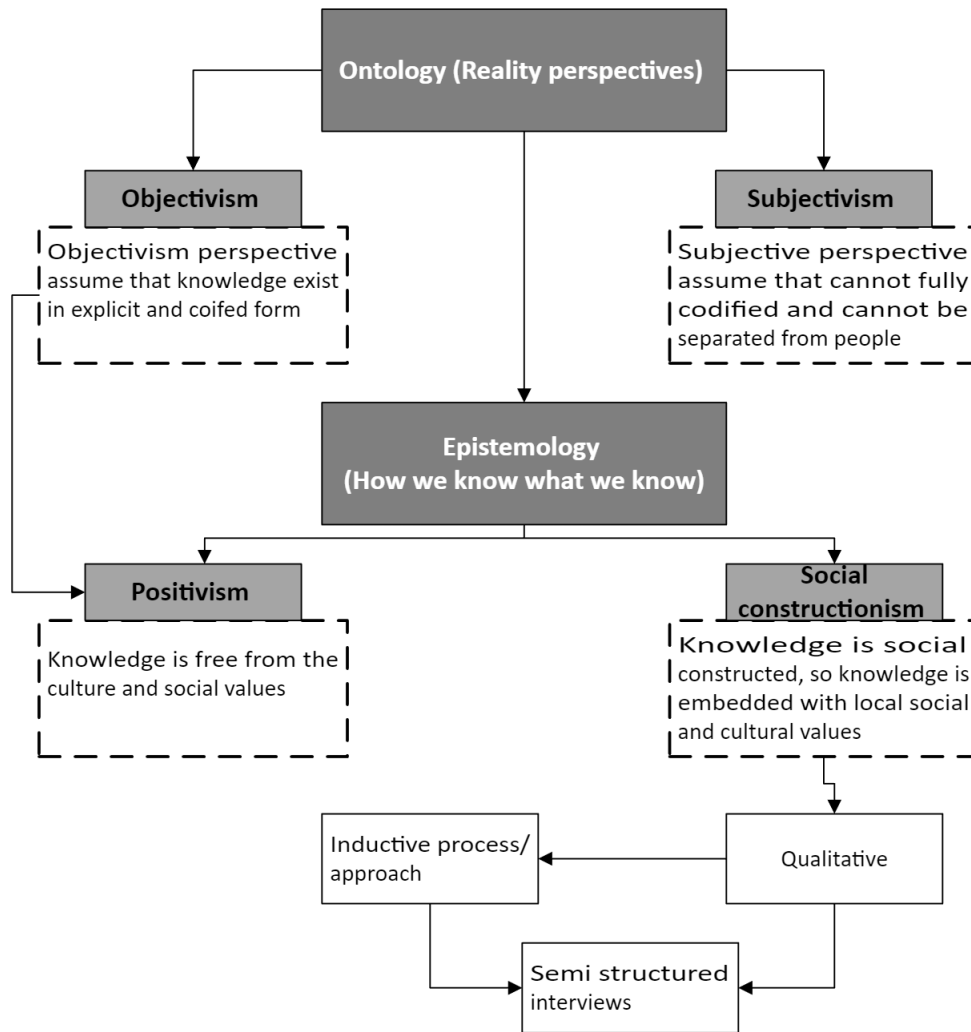


Figure 3-2 Philosophical impact on the methods of research (Naeem, 2020)

The above figure 3-2 shows that subjectivism ontological position directly impact on the selection of the methodological elements as it can be seen in the above figure 3-2 that subjectivism stance is based on the realities are subjective in nature which are embedded with the local context that required interpretation. Because social constructionist believe that the realities are socially constructed and deeply rooted with the local social cultural values which required researcher involvement to directly interact with the social actors to understand their opinion that would leads towards the understanding of deconstructionism of the realities. Consequently, interpretivism or social constructionism position is align with qualitative research method which required inductive research process to synthesize or make conclusion from the research.

3.4.2 Sampling and population

Since it was important to reach out to customers with specialised expertise who would also be open to sharing data, purposive sampling was employed to identify participants. The population of interest was comprised of people in Pakistan who had bank accounts at various institutions. In addition, conventional and Islamic banking customers were interviewed to extrapolate the study's findings to the public at large (see appendix 4 for an interview transcript). In addition, conventional bank clients were questioned about their opinions on Islamic banking services and the factors that led them to choose conventional banks over Islamic ones. United Bank Limited (UBL), Habib Bank Limited, and Allied Bank Limited were among the conventional banks that participants did business with. The three Islamic banks that were chosen were Bank Islami, Bank Alfalah Islamic, and UBL Islamic Banking. Participant selection in this study was based on stringent criteria. Participants had to be customers of one of these banks. They also had to make use of SNPs while making service provider decisions, and they had to have at least one year of banking experience with either a conventional or Islamic financial institution. When utilising thematic analysis, a sample of 30 participants is typically considered a sufficient number (Aslam et al., 2018a; Muqadas, et al., 2017). As such, we set out to collect data from a representative sample of 30 people in this investigation. The ontology, epistemology, and methodology for gathering data for this study are all depicted in Figure 3-2.

No	Age	Gender	Active social media account	Active instant messaging apps	Occupation
1	18–	M	2	3	Professional working women
2	25	F	3	3	Customer
3		M	3	3	Customer
4		F	2	2	Office worker
5		M	3	3	Administrator of groups
6		M	2	2	Business consultant
7		F	2	3	Customer
8		F	3	2	Customer
9		M	1	1	Marketer
10		M	1	1	Private business
11		M	2	2	Customer
12		F	2	3	Customer
13	26–	M	3	3	Customer
14	35	M	3	3	Administrator of groups on SNPs
15		F	3	2	Student
16		M	2	3	Customer
17		M	3	3	Business consultant
18		F	1	2	Customer
19		F	2	3	Customer
20		M	1	1	Marketer
21		M	2	2	Private business
22		M	3	2	Government officer
23		F	2	2	Customer
24	36–	F	2	2	Businessman
25	45	F	3	2	Entrepreneur
26		M	2	3	Business owner
27		M	1	1	Professional accountant
28	45–	M	3	2	Government officer
29	55	F	2	3	Banker
30		M	2	2	Customer

Table 3-4 Participant detail of the study (Naeem, 2020)

3.4.3 Analyses

The purpose of this qualitative research was to better understand the roots and consequences of social influence on consumer IBA. With their permission, we conducted audio recordings of interviews with business owners, professionals, and customers. Meaning could be better gleaned from the interviews if they were recorded. Transcription and analysis of the interviews were conducted to identify themes, subthemes, and keywords. Participants were assured that their privacy and confidentiality would be protected while participating in the survey. Interview data were destroyed following processing to ensure the privacy of all participants. Thematic analysis was utilised to deconstruct interview data. When it comes to qualitative research methods, thematic analysis is among the most widely used and acclaimed approaches. The definition of themes as agreement with primary material provided by Javadi and Zarea (2016) and Boyatzis (1998). Their counterparts, however, are more

precise, straightforward, briefer, and to the point. Essentialist and constructionist ideas underpin the work of Braun et al. (2014) and Braun and Clarke (2006) in the field of thematic analysis.

Themes have been produced through the use of prior theoretical understandings and researcher observations, as well as through the use of available literature and the knowledge of experts who were interviewed. Since Braun and Clarke (2006) advocate for thematic analysis as a method of constant comparison to identify repetition of distinct subthemes, this study employed that particular method. This research used a continual comparative thematic analytical strategy to extract subthemes and isolate recurrent main concepts. In addition, Javadi and Zarea (2016) state that research questions can be answered by the recycling of subthemes and key phrases. The interviews were transcribed, and then a coding scheme was created to extract information regarding the causes and effects of social impact on the implementation of IBA with customers. After categorising responses from relevant participants into subthemes, we were able to understand the resulting patterns. In this study, we focused on a single concept and used it to generate five separate codes, all of which are listed in detail below. To explain the rationale for the development of these scripts, we used a number of terms. In order to make the codes more understandable, we included 34 descriptive terms. Consumers, public servants, career women, corporate leaders, startup founders, financial experts, and bankers all contributed to the data set. Social media profiles are listed in detail in Table 3-4. It also shows the demographics of the respondents, including their ages, how many people were surveyed, and what instant messaging apps they use. Defining phrases and further information about the factors that contribute to a person's ability to influence positive social reviews, expert backing, social agreement, social responsibility, and social perceptions were employed as sources of social influence in this study to encourage IBA.

Customers and their networks were found to be generally unhappy with the Internet banking services provided by Islamic banks due to security concerns and a lacklustre quality of support. As a result of this, Islamic banks are encouraged to develop social media marketing techniques that can attract the largest possible audience in order to boost the standard of financial services provided. Since Islamic financial institutions place less emphasis on social media chat rooms, paid promotions, and official pages,

these institutions are missing out on customer feedback in the form of likes, dislikes, tags, shares, views, tweets, retweets, and personal experiences. To generate favourable word-of-mouth, it is recommended that Islamic banks adopt the same social media tactics as their conventional counterparts. Greater cybercrime threats and less investment in IT specialists and Internet banking security standards have led to more unfavourable word of mouth about SNPs, especially among customers of Islamic banks. It has been suggested that Islamic banks increase their spending on information technology specialists and Internet banking security in order to increase the number of people who are willing to recommend their services to others.

3.4.4 Practical implications

Due to security concerns and a lacklustre level of service, the majority of Islamic bank customers and their social networks are unhappy with the institution's digital banking services. Therefore, Islamic banks should develop social media marketing strategies that can involve the greatest number of individuals with the express aim of enhancing the quality of banking services. Compared to normal banks, Islamic financial institutions place less emphasis on chat rooms, paid promotions, and official social media accounts, making it more difficult for them to collect likes, dislikes, tags, shares, views, tweets, and retweets, and feedback about their services. For positive WOM, it is recommended that Islamic banks adopt the same social media practices as their conventional counterparts. Since Islamic banks tend to invest less in information technology (IT) professionals and Internet banking security standards, they face a greater risk of cybercrime, which in turn has increased the prevalence of damaging word-of-mouth (WOM) about the brand amongst consumers. More people would likely endorse Islamic banks if they invested in IT professionals and made Internet banking secure.

According to the findings, the factors that set the stage for IBA to have an impact on the people around them include peer reviews, social experts, social consensus, social responsibility, and social perception. Intentions toward IBA within the target population were strengthened by these factors. The results show that when clients of Islamic banks talk about negative experiences with digital banking with others, it drives them to switch to mainstream banks. Amongst those who use the internet to conduct financial transactions, there is widespread agreement as to which bank provides the "best" service. The vast majority of survey respondents think that traditional banks

offer the best quality of service when it comes to both in-person and digital banking. Compared to Islamic banks, conventional ones offer greater safety and security to their customers, and boast higher satisfaction ratings overall. Internet banking with traditional banks is more appealing to a specific demographic thanks to favourable reviews and word-of-mouth in online groups. The findings from this research show that consumers put a lot of stock in the advice and experiences of those who have used financial services for longer, or who have worked in the industry. Furthermore, the study found that some Facebook users voluntarily run both public and private groups, where users can discuss various banking-related topics such as service reviews and IBA customer recommendations. Those involved in such groups serve as an inspiration for others to share their own service-related insights into how to save money. Positive attitudes toward IBA among participants make it more likely that SNPs will choose IBA over traditional banking options.

Before committing to a digital banking provider, most research participants prefer to read customer evaluations and testimonials regarding their service. Customers who go above and beyond to help their fellow customers by sharing their banking experiences are considered socially responsible. Participants, for instance, may learn about the unfavourable perceptions of Islamic banks held by clients from reading about them on SNPs. People were concerned about their privacy, data security, and the availability of technical support, and they voiced their displeasure publicly. Many people were concerned about cybercrime targeting Islamic banks. For this reason, many people advocate for their peers to save their money and instead use traditional banking services, which are generally considered to be more reliable, secure, prompt, and affordable. Our collective understanding of SNPs as a result of our feelings, our stories, and our words and actions brings us to our final theme. When searching for information regarding Internet banking prior to making a purchase, customers' impressions of the service are extremely relevant. When it comes to reputation, ratings, trust, and confidence in SNPs, more individuals believe that traditional banks offer high-quality Internet banking services. As a result, conventional banks outnumber Islamic banks and benefit from greater customer satisfaction, word-of-mouth advertising, referrals, profits, and expansion.

3.4.5 Limitations

The major contribution of this research is that it identifies that social media can be used to create a social influence on people towards Internet banking adoption in Pakistan. The limitation of this research is that it is only based on qualitative data which was collected through interviews. Therefore we suggest that, in future, online reviews originating from Internet banking apps could also be useful in qualitative data analysis to understand adoption difficulties. Additionally, another limitation was the singular focus on the role of social media to facilitate Internet banking in Pakistan. The study does not therefore consider Internet banking itself, which has many constraints for customers seeking to adopt Internet banking in Pakistan.

Before committing to a digital banking provider, most research participants preferred to read reviews and testimonials from previous customers. Sharing banking experiences out of a sense of social duty can help other individuals save time, money, and effort. Participants, for instance, may learn about consumers' unfavourable Islamic bank experiences on SNPs. Several people had concerns about the lack of technical support and the inappropriate disclosure of sensitive data. Many people were apprehensive about cybercrime targeting Islamic financial institutions. Some advised others to save their money and use traditional banks instead because they are more reliable, trustworthy, swift, and affordable. The impact of the social perception of SNPs, based on feelings, past encounters, and other forms of communication, was the final topic covered. When seeking information on Internet banking prior to making a purchase, users' perceptions of the reliability and security of services are crucial. In terms of reputation, ratings, trust, and confidence in SNPs, for instance, more individuals believe traditional banks offer high-quality Internet banking services. That is why traditional banks have a larger clientele base, more positive word-of-mouth, more referrals, and more profits and growth. In comparison to Islamic banks, they have more satisfied customers.

3.5 THE ROLE OF SOCIAL MEDIA IN INTERNET BANKING TRANSITION DURING COVID-19 PANDEMIC: USING MULTIPLE METHODS AND SOURCES IN QUALITATIVE RESEARCH

3.5.1 Philosophical underpinning

In this study (Naeem, & Ozuem, 2021), a constructivist methodology was used, which applied both a relativist ontology and a subjectivist epistemology. The ontology rests on human creations that are either true or false in an absolute sense, but these conceptions lack nuance and expertise. People of diverse socioeconomic backgrounds and races, relativists argue, have varied perceptions of the same objective reality (Goertz and Mahoney, 2012; Boghossian, 2006). In order to learn why various people interpret the same piece of information posted on social media concerning banking services and Covid-19 in different ways, the study adopted a relativist ontology as its philosophical stance. "Knowledge is developed by interactions between researcher and respondent," according to constructivist epistemology. As such "...results are created through consensus and individual constructs." Our perceptions of the world are shaped by the contexts in which we live (Howell, 2016, pp. 40–41). Since social constructionists believe that knowledge is shaped by its context, they draw parallels between social constructionism and efforts to decipher the meanings of social strata and language (Griffith, 2018).

By using a qualitative constructivist approach that emphasises participant-researcher communication, these viewpoints on epistemology and ontology were strengthened (Hadwin et al., 2011; Gioia et al., 2012). The "final interpretative theory is multi-voiced and dialogical," as stated by constructivist qualitative researchers. This approach elaborates upon indigenous understandings and expresses underlying assumptions (Guba and Lincoln, 1994, p.120). Understanding the cultural underpinnings and social characterizations of human beings is made possible by the constructivist approach to qualitative research. As a result, the research has taken a social constructionist epistemological stance to learn more about how information spreads and how individuals give varied interpretations to concepts like Covid-19 and digital banking.

3.5.2 Data collection

This study employs three separate kinds of qualitative data gathering techniques to elicit qualitative information: Semi-structured interviews with clients of both public and private financial institutions, using the Gibbs reflection cycle. Seven months of data

were gathered utilising all three strategies. The goal of using these qualitative methods of data collection was to influence customers' attitudes toward digital banking by elucidating their experiences and expectations when using this service. Reflection, as defined by Schon (1983), is the capacity to gain ongoing knowledge from the experiences of others. Specifically, the definition of the reflection cycle offered by Schon (1983) was employed to make sense of and apply it to the investigation. In order to accomplish the goals of the proposed study, only four of the six stages in Gibbs' model were chosen for this investigation. The four steps are as follows: (1) description, (2) emotion, (3) assessment, and (4) strategy (see figure 3-3). First, the "description" phase occurs, wherein the level of digital banking expertise of the target audience is determined. The second phase, "feelings," involves recognising one's true reactions to internet banking in terms of its utility and convenience. Customers' actual experiences, whether positive or poor, mirror their expectations regarding internet banking, which are revealed during the evaluation and analysis phase. The final step, the action plan for the future, takes into account the feedback clients gave after using internet banking to make changes and determine if they would use it again.

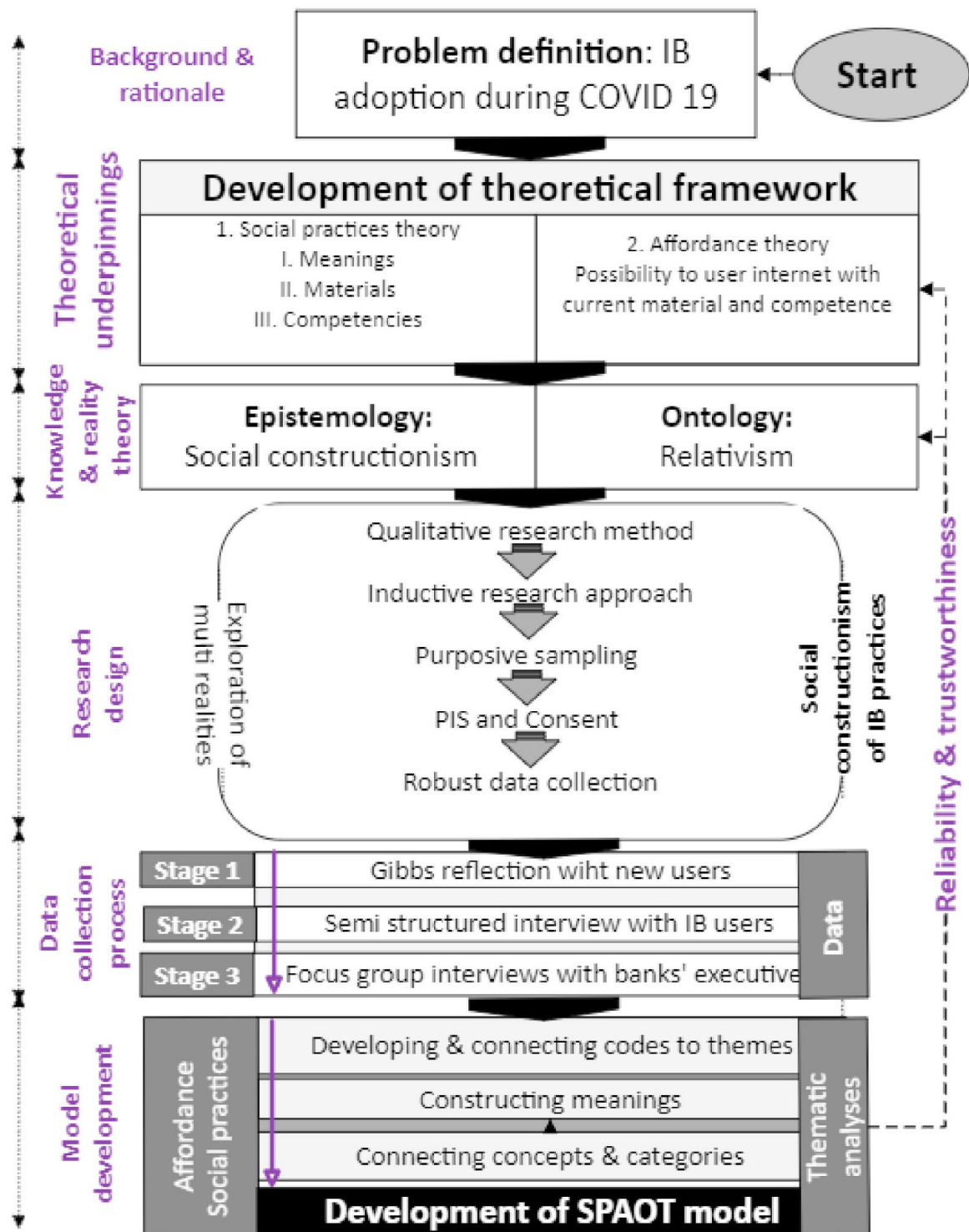


Figure 3-3 Research process of research (paper 5) –(Naeem and Ozuem, 2021)

The four selected banks—Habib Bank Limited, United Bank Limited, National Bank, and Bank of Punjab—have strong reputations in the Pakistani market for digital banking. After deciding to use Gibbs' reflecting model, 15 brand-new clients of selected banks were asked about their expectations and experiences with digital

banking. To better understand customers' perceptions of internet banking and to develop appropriate interview questions for clients and executives of retail banks, I turned to Gibbs' reflective model (details of interview questions are given in Appendices 1 and 2). Using Gibbs's reflecting model requires the researcher to take the role of an objective bystander. In contrast, I acted like an insider when conducting interviews and focus groups with bank customers and managers. With the help of Gibbs' reflective model and semi-structured interviews, it was possible to gain objective, in-depth knowledge on customers' attitudes and intentions when it comes to using digital banking. Two of the most important methods used in qualitative research—individual interviews and participant observation—were incorporated into the focus group discussions (Ravitch and Carl, 2019). Focus group interviews are recommended by Howell and Annasingh (2013) as a means for researchers to gain insight into people's experiences and perspectives during a certain time and at a certain place. As a result of the need to address language in which research participants' images are repeatedly replicated as "Other" (Madriz, 2000), the present study relied on focus group interviews to gather information from top executives in retail banks.

No.	Gender	Age (year)	Income (Pakistani rupee)	Social media active account	Profession	Education
1	M	26	Below fifteen thousand	4	Unemployed	BA
2	M	30	Below fifteen thousand	4	Student	MA
3	M	38	Below hundred thousand	3	Business owner	MCS
4	F	46	Below fifty thousand	2	Business owner	MBA
5	M	49	Below fifty thousand	3	Professional male	ACCA
6	M	55	Below thirty thousand	1	Office worker	BA
7	M	42	Below thirty thousand	2	Office worker	BCS
8	M	38	Below hundred thousand	2	Business owner	MBA and ACCA
9	F	35	Below fifty thousand	2	Entrepreneur	MA HRM
10	F	45	Below fifteen thousand	3	Mom	Intermediate
11	M	41	Below fifty thousand	2	Marketing consultant	MBA
12	M	58	Below fifteen thousand	2	Unemployed	BA
13	M	34	Below fifteen thousand	3	Student	MSCS
14	F	45	Below hundred thousand	2	Lecturer	MSBA
15	F	43	Below fifteen thousand	3	Housewife	MA
16	M	45	Below fifty thousand	2	Business owner	MA
17	M	32	Below fifteen thousand	2	Student	LLB
18	M	46	Below fifty thousand	3	Marketing consultant	MBA
19	M	36	Below fifteen thousand	4	Unemployed	MSIT
20	F	52	Below fifty thousand	2	Business owner	MA HRM
21	F	39	Below fifteen thousand	3	Mom	MSc in leadership
22	M	53	Below fifty thousand	4	Office worker	Intermediate
23	M	40	Below fifteen thousand	2	Unemployed	Master's degree
24	F	46	Below fifteen thousand	3	Mom	Intermediate
25	M	50	Below thirty thousand	3	Office worker	BA
26	M	42	Below fifty thousand	2	Marketing professional	MBA
27	M	45	Below thirty thousand	3	Office worker	MSc in leadership
28	F	56	Above hundred thousand	4	Associate professor	PhD
29	F	44	Below thirty thousand	2	Housewife	MA
30	M	36	Below fifty thousand	2	Professional worker	MSIT
31	M	49	Below hundred thousand	2	IT professional	MCS
32	M	59	Above hundred thousand	3	Associate professor	DBA
33	M	38	Below fifteen thousand	2	Unemployed	BA
34	M	42	Below fifteen thousand	1	Unemployed	BA
35	M	36	Below fifteen thousand	4	Unemployed	Intermediate
36	F	35	Below fifty thousand	3	Mom	Intermediate
37	F	40	Below fifty thousand	2	Housewife	Intermediate
38	M	36	Below fifteen thousand	1	Unemployed	Intermediate
39	F	37	Below fifteen thousand	1	Housewife	Intermediate
40	F	45	Below fifteen thousand	2	Unemployed	Intermediate
41	F	41	Below thirty thousand	3	Mom	Intermediate
42	M	50	Below hundred thousand	2	Marketing consultant	MBA
43	F	30	Below thirty thousand	3	Mom	BS IT
44	F	51	Below thirty thousand	3	Office worker	BA
45	M	45	Below fifteen thousand	2	Unemployed	Intermediate
46	M	29	Below thirty thousand	3	Student	MSCS

Table 3-5 Internet banking user's demographic information (Naeem and Ozuem, 2021)

The third method of collecting data was semi-structured interviews, which promote substantial respondent involvement throughout. "Researchers have known [for] quite some time that researchers are not invisible neutral entities; rather, they are part of the interactions they wish to investigate and impact as well as watch" (Fontana and Frey, 2000, p.663). This finding lends credence to the study's main argument, which maintains that customers' actual interactions with digital banking services are a key reflection of the various realities of internet banking use, while bank executives provide a valuable resource for verifying and conceptualising these realities. The sample size for this study was 46 customers and 20 high-level bank administrators (see Appendices 3 and 4). This is analogous to the findings of previous qualitative investigations, where data saturation was typically reached by the 30th interview (Ringberg et al., 2007; Holloway and Beatty, 2003). Using the researcher's and the bank managers' social networks, we were able to locate potential interviewees who were familiar with social networking technologies and internet banking, allowing us to

conduct interviews at a distance. Using the support of the preselected bank managers, interviews with customers and bank managers from both rural and urban areas were solicited on a voluntary basis. Previous research employed a method very similar to this, called snowball sampling (Azemi et al., 2019; Ringberg et al., 2007).

No.	Gender	Social media active account	Designation	Education
1	F	2	Head of marketing	MBA
2	F	3	Head of IT	MCS
3	M	3	General manager Accounts	CA
4	F	2	Head of Customer services	MBA
5	M	1	Manager of front-line employees	MBA
6	F	2	Manager of customer relationship	MA
7	M	3	Manager of IT	MS IT
8	M	3	Area vice president	MSBA
9	M	2	Operational Manger	MBA
10	M	3	Manager of IT	MBA
11	M	2	Manager of IT	MBA
12	M	4	Head of Customer services	MBA, CA
13	F	2	Manager of Customer services	MBA
14	M	3	Head of marketing	MA
15	M	2	Manager of Marketing	MBA
16	F	3	General manager Accounts	CA
17	F	3	Head of Customer services	MBA
18	F	3	Manager of Marketing	MBA
19	M	3	Manager of IT	MS IT
20	M	3	Area vice president	MSBA

Table 3-6 Bankers executives' demographic information (Naeem and Ozeum, 2021)

Some bank managers were approached via social media (such as Facebook and Twitter), and were later sent email reminders if they had not yet confirmed a telephone or video chat interview time. For the purpose of keeping social distance during the COVID-19 pandemic, phone and Skype interviews proved to be beneficial tools. Participants were selected based on the following criteria: All participants had to be digital banking customers who had used digital banking within the preceding two to three months. All bank executives must have had five or more years of banking experience. Finally, all participants must have agreed to participate in an anonymous online survey. Other research on digital banking has used the same methods (e.g. Azemi et al., 2019; Ringberg et al., 2007; Patten et al., 2020). Consumers who use internet banking and bank management each took part in a 30-minute interview. According to Robson's (2011) recommendations, this time frame is comparable. As the targeted bank managers were all present at their desks at the scheduled interview time, I was able to conduct focus group interviews through Skype video conferencing. This is consistent with the encoding theory proposed by Tulving and Thomson (1973), which states that people are better able to recall their past experiences when they are in familiar environments. Participants' preferences for where the interviews should

take place helped determine the location of the focus groups. These were held in places like the participants' own workplaces. Researchers designed in-depth questions on customers' past and anticipated interactions with technology to tap into episodic memory and elicit contextualised insights (Maxwell, 2013). Tulving and Thomson (1973) described the activation of episodic memory within a person's neurocognitive memory system as occurring in interviews that ask about chronologically ordered and well-defined events (Maxwell, 2013), which is also true of questions about customers' hopes for and past encounters with internet banking. All interview questions were written in the past tense so that the researchers could utilise strategic questions as needed. An effective method of questioning is the use of tactical questions (Diefenbach, 2009). In order to mitigate the aforementioned threat, it is helpful to ask yourself certain tactical questions. As a result of their prior experience and since they shared the same cultural background as the internet banking clients and bank management, the researchers found it simple to rephrase their queries.

Different types of interview questions help customers talk more freely about internal generalizability (data generalizability in a research context) (Howell, 2013). In keeping with social constructivism, this study recognises the internal generalizability of its findings by drawing on a wide range of participant demographics (including but not limited to age, occupation, and gender) (Quach and Thaichon, 2017; Felix et al., 2017). There were a total of 39 participants in this study: 17 women and 29 men, ranging in age from 19 to 50 (see Appendix 5 for an interview transcript). In addition, 15 financial experts were handpicked (see table 3-6). The sample may have been skewed towards males due to the nature of the screening interview question(s), although this was not done on purpose. The study concluded that the views of the bank managers and internet banking customers were representative of internet banking customers' expectations and experiences. To increase data validity and strengthen internal generalizability, participants were given verbatim transcripts for use in cross-examining each other. Only when phenomena are studied in multiple units and when a unit has similar theoretical foundations with respect to various contexts can the results be generalised beyond the research setting (Maxwell, 2013). Those who use the internet to bank in rural areas and those who live in urban centres like Islamabad and Lahore have different socioeconomic backgrounds than those who use the internet to bank in more developed locations. They have limited familiarity with digital

banking, but are trying it out nevertheless because they want to raise their level of living and take advantage of market opportunities despite being in the lower middle class. Islamabad and Lahore owe much of their recent economic success to the burgeoning digital banking industry. It is common knowledge that people's opinions can be influenced by what they read on the internet. Therefore, the two big cities of Punjab were selected for this research.

3.5.3 Analysis

We read authoritative works on the application of social constructionism to online services and utilised thematic analysis to synthesise the resulting data . The data were collected from 191 pages of verbatim transcripts, which were coded, and evaluated across three stages. To begin, we reviewed bank managers' responses to the survey we sent out to customers, who use internet banking, and then we analysed the responses of internet banking consumers. After determining which terms came up most frequently during the interviews, the researchers returned to those terms used most repeatedly to code them. Based on the hidden meanings these codes revealed, we then assigned them corresponding themes. Second, the researchers examined the terms in light of the various replies from customers, which resulted in the development of internet banking social practices. Third, the failure-recovery phenomena as a shared experience between consumer and service provider was shown by integrating the perspectives of customers and bank management.

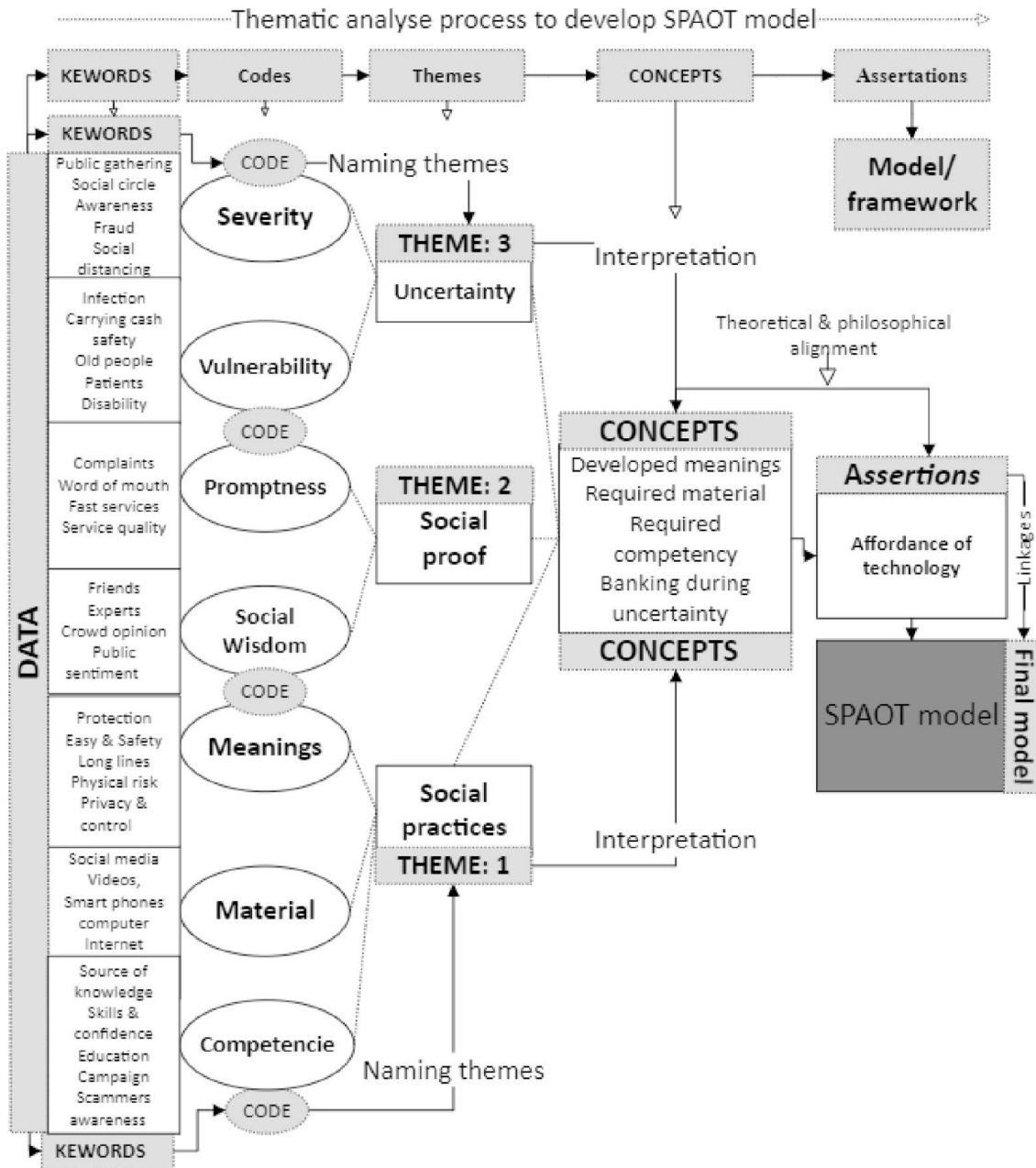


Figure 3-4 Thematic analysis process to develop social practiced affordance of technology model (SPAOT)-(Naeem and Ozuem, 2019)

We recorded participants' words, phrases, and tone of voice. This method shed light on the evolution of the social practice of internet banking across three distinct phases: information exchange, mediation, and coping strategies. With the participants' consent, interviews were recorded on both audio and video, allowing for a rewind/fast-forward analysis of their nonverbal cues. This helped us to delve into the stories people told in response to interview prompts. Our analysis of the answers to the interview questions was similarly bolstered by data gleaned from the researchers' direct

observation of the participants. In contrast to the standard analysis method used by ethnographers, this method ensures that data gathered through interviews and direct observations of phenomena are analysed in the same way. The findings are consistent with those of Malefyt (2015), who found that "language in ethnographic investigations across client documentation defines[s]" the structure of the phenomenon under study (P. 2498). Data from the focus group, interviews, and my own observations are all incorporated into the themes and codes that are ultimately developed. Fig. 3 illustrates the social practice affordance of technology model (SPAOT) as it relates to the research context (Fig. 3-3).

3.5.4 Practical implications

Merging the SPT with the affordance of technology theory is the first theoretical contribution of this study to the field of digital banking. Affordance of technology- and social practise theory are applied to the context of global uncertainty and the role of social media in promoting collective insight and the speedy uptake of digital banking, representing a second theoretical contribution. Based on the facts provided, it became clear that conducting financial transactions from the comfort of one's own home over the internet is the most secure option, while continuing to rely on more conventional methods of banking increases one's risk of contracting Covid-19. The third theoretical contribution was a framework for categorising the factors (vulnerability, severity, interaction, and connectedness) that contributed to the development of efficacy and facilitated the adoption process (i.e. material, meanings, competencies, and promptness). Some people, for instance, have encouraged those in their immediate social network to avoid going out , and to use internet banking instead because of the risk of contracting the virus while waiting in a large bank line. In terms of the study's fourth contribution, the constructionist epistemological and relativist ontological stances meant it was possible to zero in on the various realities of social practices associated with the widespread adoption of digital banking. Examples of such subjective realities that aided the spread of digital banking include susceptibility to attack, severity of attack, engagement with other users, and the effectiveness of banking.

From a practical standpoint, both social practise theory and the affordance of technology theory shed light on the experiences of doubt that consumers can have that can lead to the adoption of internet banking from the perspective of the marketer.

Based on these interactions, marketers can learn how to identify the most vulnerable populations, how to prepare for the unpredictability of global crises, and how to train a group with low levels of education and information in skills that will allow them to use digital banking in the event of a future crisis. In addition, the findings provide valuable insight for marketers into how their target demographics perceive and respond to different social wisdoms, particularly in the context of technologies that necessitate sensitive information such as banking details. A large percentage of respondents said their brother, son, or spouse was their go-to source for learning about and getting started with internet banking.

The SPAOT model emphasises how people's knowledge and confidence in using digital banking have grown as a result of the spread of relevant information and interactions with others. Customers shifted their banking habits from using brick-and-mortar institutions to using online platforms as a result of the COVID-19 pandemic, and social media played a crucial part in helping them make this transition. Previous studies have shed light on the factors that contribute to the rise in internet banking usage (Baptista and Oliveira, 2015; Farah et al., 2018; Oliveira et al., 2016; Shareef et al., 2018), but they have not shed light on how social media can raise awareness of the pandemic's severity and people's vulnerability. This SPAOT model explains how customers' attitudes and behaviours towards the digitalization of financial services have shifted as a result of the proliferation of shared information on social media. Previous research has focused primarily on customers' perceptions of the severity of losses and their assessments of the impact of system failures in internet banking (Chen et al., 2011; Tooranloo and Ayatollah, 2017). Among the elements that have been found to increase the severity of the global pandemic are waiting in line at a bank, touching ATMs or bank entrance doors, and receiving cash from a cashier. People's social contacts and information sharing on social media raised their awareness of the severity of the COVID-19 pandemic, prompting decisions to switch to digital banking to lower their risk of encountering a negative outcome.

3.5.5 Limitation

Since the goal of this research was to learn more about the social practise of adopting internet banking in the uncertain and scary atmosphere of the Covid-19 pandemic (Aslam et al., 2018), a wide variety of qualitative data collection methods and sources were utilised. Future researchers can further evaluate the model's generalizability by

accumulating data from both developed and developing countries, expanding the scope of the social practice adoption of internet banking. The extent to which particular social media are used by customers in exchanging information and influencing customer behaviour towards internet banking might be investigated in future research. Trough the health sector may potentially be studied in the future to see if and how they affect consumer behaviour in relation to the adoption of technology in other markets, including but not limited to retail banking, supermarkets, tourism, and the fashion industry.

3.6 UNDERSTANDING THE ACCESSIBILITY OF RETAIL MOBILE BANKING DURING THE COVID-19 PANDEMIC

3.6.1 Philosophical underpinnings of this study

Based on a social constructionist epistemology, this study investigated the factors that either favour or discourage the use of mobile banking by vulnerable people during the Covid-19 pandemic. The paper was first attempt to investigate how material practices, meanings, and skills in mobile banking use are socially created through an approach informed by social constructionism and the ease of access to mobile banking. An at-risk father might ask his college-educated daughter about mobile banking so he can protect his family from cybercriminals. An interpretation of this as a warning about his health makes him eager to acquire the skills that will allow him to operate a mobile banking app without assistance. Retail bankers can better serve the requirements of marginalised groups by developing mobile banking services, but there are still many undiscovered social realities that could shed light on this process. SPT suggests that we pay special mind to the fact that different people have varied opinions (Holland and Lave, 2009). Vulnerable groups, according to Parida (2015, p. 200), "are differentially exposed and also diversely robust" due to inequalities in gender, social class, and economic status. Therefore, adopting a relativist and social constructionist philosophical stance and applying the lenses of social practise and affordance of technology theory allows us to comprehend the varying motivations for mobile banking among vulnerable populations, and illuminates the necessary steps for retail banks to take in order to create affordances that will promote mobile banking adoption. This allows us to learn about the varying social realities that support a single social

phenomenon (such as the use of mobile banking by vulnerable groups during a pandemic).

According to research by Huber and Froehlich (2020), combining different data collection techniques improves the reliability and credibility of results. As stated by Flick (2018), triangulation is a frequent data generation approach in qualitative research due to the fact that the use of many methodologies and sources can provide thick interpretation and rich knowledge, which in turn can aid the creation of theoretical frameworks. As a result, this research has utilised a wide variety of data generation techniques and sources to arrive at an overarching theoretical framework that can serve as a foundation for the creation of guidelines for retail mobile banking app developers and marketers who wish to enhance the quality and effectiveness of their services.

Data was gathered from a number of different places using three distinct approaches over the course of three distinct time periods. For this study, we sought out customers' perspectives on mobile banking using online reviews and semi-structured interviews, then analysed and contrasted these facts with the perspectives of bank management gleaned from preliminary focus groups. It took about seven months to collect the data. Data saturation occurred when similar ideas and events began to surface (Saunders et al., 2018).

The Bank of Punjab, the National Bank of Pakistan, United Bank Limited, and Habib Bank Limited were among the units of analysis, and the focus was on their mobile banking service evaluations that were gleaned via digital banking app user feedback. When these banks' mobile apps integrated with review aggregator Heedzy, some 207 reviews were downloaded (open-source compiling software). These mobile banking apps were chosen after careful consideration of their user bases and the feedback they received from users regarding the app's accessibility and usefulness. Some 40 of the 207 evaluations found online were disregarded because they were written in a non-English language, and an additional 93 were disregarded because they did not contribute to the stated objectives of the study. The remaining 74 comments discussed features and social interactions that mobile banking users typically seek for (e.g., convenience). Using customer reviews on the internet helped researchers get a more

comprehensive picture of consumers' mobile banking experiences, which in turn aided in the formulation of targeted interview questions for members of marginalised groups.

Public and private banking clients were interviewed using semi-structured interviews (see appendix 3-8), and public and private banking executives were surveyed using focus groups. Both public and private banks were considered, with those considered less likely to be located in urban areas being given preference. Bank managers in developing nations can explore mobile banking to increase public access and maximise market prospects, but customers in these countries, who tend to be in the lower-middle income bracket, have limited exposure and experience with mobile banking. The researchers were able to learn more about customers' expectations for and experiences with mobile banking during the epidemic thanks to semi-structured interviews. Semi-structured interviews not only make it easier to talk to participants, but they also get them involved in every step of the investigation.

No	Gender	Profession	Education
1	M	Unemployed	BA
2	M	Student	BCS
3	M	Unemployed	Grade 10
4	F	Unemployed	Grade 10
5	M	Accountant	ACCA
6	M	Office worker	BA
7	M	Office worker	BCS
8	M	Business owner	MA
9	F	Unemployed	Intermediate
10	F	Homemaker	Grade 10
11	M	Marketing consultant	MBA
12	M	Unemployed	BA
13	M	Unemployed	Grade 10
14	F	Lecturer	MSBA
15	F	Homemaker	Grade 10
16	M	Business owner	MA
17	M	Student	LLB
18	M	Marketing consultant	MBA
19	M	Unemployed	Grade 10
20	F	Unemployed	Grade 10
21	F	Homemaker	MSc in leadership
22	M	Office worker	LLB
23	M	Unemployed	Master's degree
24	F	Homemaker	Grade 10
25	M	Office worker	BA
26	M	Marketing professional	MBA
27	M	Unemployed	Grade 10
28	F	Unemployed	Grade 10
29	F	Homemaker	Grade 10
30	M	Office worker	Intermediate
31	M	IT manager	MCS
32	M	Office worker	BA
33	M	Unemployed	Grade 10
34	M	Unemployed	Grade 10
35	F	Homemaker	Intermediate
36	F	Homemaker	Intermediate
37	F	Homemaker	Grade 10
38	F	Unemployed	Intermediate
39	F	Homemaker	Intermediate
40	F	Homemaker	Grade 10

Table 3-7 Demographics of the participants

Fifteen bank managers, split into three groups of five, took part (see table 3-7 for bank managers' demographic information), as did forty mobile banking users from vulnerable populations (see Appendix 1 for consumers' demographic information). The current study's methodology is similar to previous qualitative investigations, which found that researchers can reach data saturation before the 30th interview (Naeem, 2020). (Naeem and Ozuem, 2021). The researcher in charge of the study was able to enlist the help of bank managers for the focus groups because to his or her extensive

social network. First, they reached out to mobile banking users from marginalised groups using social media. Next, they confirmed their interview times via phone or Skype calls and sent confirmation emails. This method of conducting customer interviews not only kept participants at a safe distance from one another during the Covid-19 pandemic within the focus groups, but also made them feel more at ease overall.

No	Gender	Number of active social media accounts	Designation	Education
1	F	2	Head of marketing	MBA
2	F	3	Head of IT	MCS
3	M	3	General manager accounts	CA
4	F	2	Head of customer services	MBA
5	M	1	Manager of front-line employees	MBA
6	F	2	Manager of customer relationship	MA
7	M	3	Manager of IT	MS IT
8	M	3	Area vice president	MSBA
9	M	2	Operational manager	MBA
10	M	3	Manager of IT	MBA
11	M	2	Manager of IT	MBA
12	M	4	Head of customer services	MBA, CA
13	F	2	Manager of customer services	MBA
14	M	3	Head of marketing	MA
15	M	2	Manager of marketing	MBA

Table 3-8 Professional participant demographics

Customers had to be regular users of mobile banking and had to have signed up for the service no less than three months prior to the interview (see appendix 6), while managers had to have a minimum of five years of experience in the banking industry. These criteria for inclusion are consistent with those used by Ringberg et al. Each focus group comprising of bank managers lasted roughly 45 minutes. With social distance as a primary consideration, the groups were held online using Skype. Approximately one hour was devoted to each of the semi-structured interviews. This was deemed an acceptable window for interviews by Robson (2002). The concerns and strategies mentioned by the bank managers informed the interview questions. My own background from same cultural background facilitated the creation of relevant research questions and it also facilitated the comfortable working relationship with the study's participants.

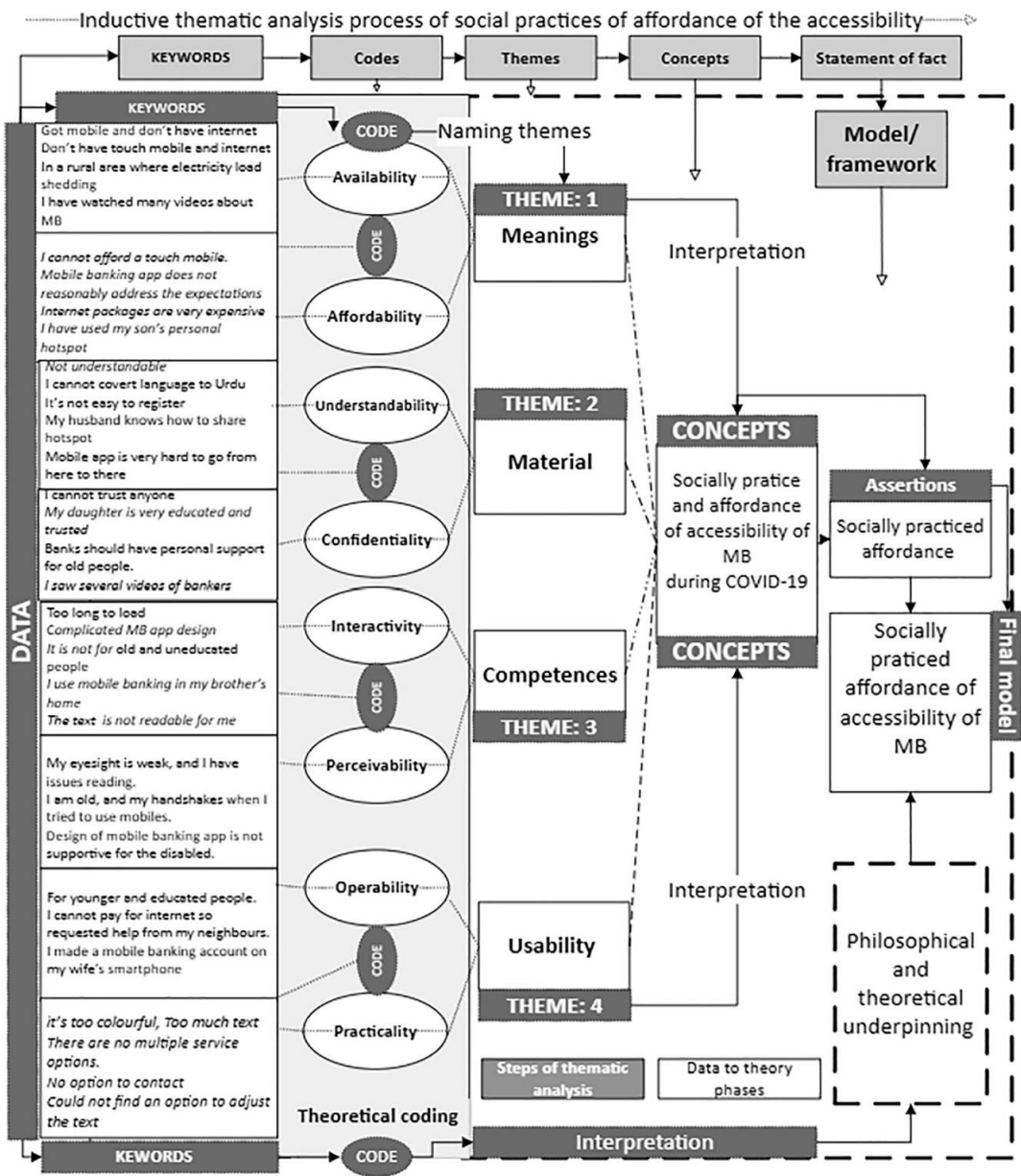


Figure 3-5 Thematic analyses process to understand the social practice to accessibility of mobile banking

In response to Jebarajakirthy and Shankar's (2020) request for a more complete picture of mobile banking's spread, we surveyed people of varying ages, genders, levels of education, and geographic locations (both rural and urban). The findings show that certain at-risk individuals possess the knowledge and skills necessary to use retail mobile banking apps, but they lack the necessary resources to do so. In this context, knowing how components of SPT, such as competences, modify content is crucial. The fearful environment created by the COVID-19 pandemic forced them to avoid using ATMs as they were not seen as risk-free social practices during the outbreak. This was seen to be the case even though they had the skills to use mobile banking but either could not afford a smartphone or thought that smartphones lead to

time wasting. Many therefore borrowed equipment (such as smartphones) from their partners and acquaintances in order to set up a mobile banking account. People with less expertise were more likely to seek out advice and assistance from their social networks, and to assume that only simple technologies were within their grasp (Giovanis et al., 2019).

There is limited understanding of how the fearful environment created by the COVID-19 pandemic can motivate the vulnerable and people with a low level of education to engage in mobile banking as a social practice, despite evidence that young and educated people have a stronger intention to use mobile banking apps (Laukkanen, 2016). We discovered some case studies of content modification in response to competency requirements. For example, in order to ensure the safety of their employees and clients, retail bankers made movies explaining how to use mobile banking. This was carried out so that members of specific groups could learn more about mobile banking and how to utilise it effectively. The findings also emphasised the importance of aligning meanings with competences in order to create the affordance of mobile banking. Some users complained that there was no way to translate the app into Urdu, thus only persons with a high level of education should use it. As such, they sought advice from more financially savvy relatives on how to use mobile banking.

Previous studies have shown that people in underdeveloped nations have widely varying levels of knowledge and awareness. As a result, their perspectives and insights are important when it comes to shaping the culture of mobile banking (Shaikh and Karjaluoto, 2015). This investigation is novel since it explains the process of affordance in mobile banking. Affordability is the extent to which people are able to use mobile banking. Social collaboration and networking involve essential elements of social practices (such as device sharing, internet sharing, cooperation, sharing knowledge via videos with the disabled). However, there are constraints to collaboration, for instance with confidentiality issues, and to collective efforts to keep safe. The research findings offered a canonical definition of affordance of accessibility issues associated with mobile banking based on a thematic analysis of data (see figure 3-5).

The results show that customers who use mobile banking collaborate with one another and form networks by exchanging devices and information, and connecting with others who share their interests. Both the social practices and affordance interpretations lenses suggest that the adoption of mobile banking is a social process that requires the involvement of various actors, the development of relevant skills and knowledge, the dissemination of relevant resources, and the creation of novel meanings for mobile banking in the context of accommodating accessibility concerns. The social bonding among mobile banking users is an example of social affordance through the sharing of material and competences that create new meanings. In this way, the overlapping domains of existing competencies, material, and the meaning of accessibility have evolved. It is helpful to think of the boundary between social collaborations, which is founded on trust and a socially supportive atmosphere, as the physical edge of mobile banking's accessibility. Since each individual customer develops their own interpretation of mobile banking based on their own experiences, this study limits the notion of accessibility to the skills and resources that users already possess. New meanings are created as social practices through social collaboration and networking that go beyond the scope of currently available resources and skills.

Material is adapted to competences, competencies adapted to material, meanings adapted to material, and competencies adapted to meanings. This is the first novel theoretical contribution of this work. Some people, for instance, relied on the expertise of educated and skilled relatives to develop a method of two-factor authentication for use with mobile banking in order to keep their financial data safe. To protect their workplace and customers, retail bankers, for example, distributed videos on social media and in personal networks about the information necessary for mobile banking use. Their goal was to increase awareness and comprehension among the targeted population of how to use mobile banking as the most convenient and secure banking method for at-risk individuals. For example, this video shows vulnerable people how to avoid using an ATM and how to do banking transactions using a mobile device.

Social practices are the affordances that enable vulnerable individuals to use mobile banking, despite the fact that vulnerable populations in developing nations face challenges like poor eyesight, literacy, internet connections, and electrical shortages. This research employed the affordance of technology theory to comprehend this phenomenon. What makes or breaks an object's usefulness is known as its

affordance. The perceived affordance of an artefact depends on the user's prior experience with similar objects, as well as the artifact's technological infrastructure, the user's cultural background, and the social context (Hutchby, 2001; Chen and Wu, 2021). Both limiting and liberating aspects of affordance were identified by Hutchby (2001). For instance, it has been observed that allowing users to put their own spin on MB apps is an effective way to get them to actually utilise them and help them reach their MB targets. Affordability of MB can be improved, particularly for at-risk populations, through measures such as the incorporation of audio speaking functions, translation of English into native local languages, and improved visualisation (e.g., more easily visible text). However, significant barriers exist, including slow connections, load shedding, and a general lack of knowledge and expertise among MB users.

The validity of qualitative research relies on its confirmability, trustworthiness, dependability, and transferability (Schwandt et al., 2007; Guba, 1981), hence researchers must pay special attention to these issues (Anney, 2014). In contrast to realist research, which seeks to draw broad conclusions, qualitative studies operate under the premise that reality is multifaceted (Anney, 2014). However, in terms of qualitative research findings, transferability can be increased by providing detailed explanations of the research procedure (Bitsch, 2005). For instance, by providing a clear justification for each qualitative approach of data gathering, the current study boosts transferability.

In qualitative studies, reliability can be ensured by keeping meticulous records and following a rational, well-documented protocol (Tobin and Begley, 2004). The researchers in this study conducted a systematic literature review to identify gaps in existing knowledge. They went on to provide a rationale for how the affordance of technology theory and SPT may be applied to mobile banking to create a solution to the problems that had been found and to provide a theoretical framework for the research that was being conducted. To improve the validity of the qualitative findings as a whole, Anney (2014) recommended that researchers employ a variety of qualitative methodologies for various individuals. This study included online evaluations, focus groups, and semi-structured interviews with customers, bank managers, and customers from vulnerable populations to establish the validity of the

results. In addition, semi-structured interviews and focus groups played a crucial role in establishing the verifiability of study findings when doing qualitative research.

After dependability, trustworthiness, and transferability have been demonstrated, only then can confirmability be ensured (Anney, 2014). The findings and interpretations of qualitative research, which are often taken from the generated data, can be made more credible if they are presented in an honest and transparent manner. Bitsch (2005) states that researchers can assess the usefulness of the interpretations and suggestions based on the results of qualitative studies. In order to guarantee the reliability of their interpretations and the advice they offer based on their qualitative research findings, the researchers in this study performed various checks on the data they gathered. In addition, the study made it simple for readers to check if the interpretations offered in the findings section are compatible with the data through the use of quotations. Based on the data, the interpretations, and the affordance of technology theory and SPT meant that a mobile banking adoption model could be developed.

Following a three-stage process, we methodically sorted, cleaned, and analysed all of the data. Initially, the social practice of mobile banking was examined by analysing interviews with bank managers and mobile banking clients. These data were analysed again to identify the most commonly used phrases which were then labelled. The topics to which these codes were applied were identified based on their revealed meanings. Next, we looked at how customer replies to our survey regarding their experiences with mobile banking varied. During the final phase, all of the information gathered was combined to form a comprehensive picture of mobile banking adoption from the perspectives of both the banks and their customers. Researchers are encouraged to pay close attention to the tone of voice, body language, and word choice of participants. Video and audio recordings of the interviews should be made so that researchers can pick up on participants' body language.

3.6.2 Practical implication

Banks that cater to their customers' varying wants and needs are more likely to see increased digital banking involvement among their clientele (Devlin and Yeung, 2003; Jamal, 2004; Kosiba et al., 2018). Retail bankers in Pakistan, where mobile banking is still relatively new, might save money by focusing on making their services more adaptable to the needs of the most vulnerable customers. It has been suggested that

retail banks provide more customization choices so that users of a certain age can tailor the app to their specific needs in terms of screen size, font, and colour contrast. It has also been proposed that retail bankers take into account the advice of disability specialists and the experiences of older people in order to enhance the service quality and performance of mobile bank apps. Since many vulnerable people do not speak English as a first language, retail banks should offer translation services. Some users have complained that mobile banking app designs are overly complex and difficult to navigate, thus it is important to establish benchmarks to evaluate the reliability of these services and their accessibility. The availability and accessibility of the internet and energy are significant barriers to mobile banking adoption, and mobile bankers should exert pressure on governments and consult with telecommunications firms to take positive measures to address these issues. Disabled people should have more access to alternate formats, such as voice and touch screens, for mobile banking app features. Banks in Pakistan and the government need to create a database of the country's most vulnerable citizens and those with disabilities so that they can better cater to their customers' individual needs, especially in the midst of the current global health crisis.

3.6.3 Limitations

The lack of generalization is one major limitation of this qualitative research. Therefore, future studies should evaluate the model using data from both developed and developing countries to increase its generalizability and affordance. In the future, researchers can investigate which social networks are most frequently utilised by consumers to share information, as well as which networks have the greatest impact on customers' attitudes and decisions to adopt mobile banking. Combining qualitative and quantitative approaches in future research will allow for richer interpretations and a broader generalisation of findings. To better inform the development of compatibility and mobile banking affordance for vulnerable groups during and after a pandemic, future studies might collect data from specialists in the field of disability and older ages.

3.7 DEVELOPING THE SOCIAL PRACTICE OF MOBILE BANKING ADOPTION FRAMEWORK: IMPLICATION FOR POST COVID-19 PANDEMIC. *PSYCHOLOGY AND MARKETING*.

3.7.1 Philosophical underpinning

Multiple realities are built on mutually agreed-upon interpretations of social and cultural aspects, according to the "relativist realism" that is part of the constructivist approach to knowledge. Constructs "not more or less true in any absolute sense but merely more or less informed or more sophisticated" are what make up reality. Likewise, the realities that are built into such constructions can be changed (Guba & Lincoln, 1994, p. 111). Knowledge is built through "ongoing social interaction and adaptation of produced knowledge" (Howell, 2013, p. 91). Knowledge is generated in a constructivist approach when researchers engage with respondents, leading to results based on subjective accounts and group agreement. The experiences of multiple people contribute to the construction of a single "reality." Knowledge is also seen as something that is socially constructed in particular social circumstances, with a constructivist epistemology placing an emphasis on deciphering the meanings that language and discourse embody in terms of social existence (Griffith, 2018).

The constructivist method, as argued by Guba and Lincoln (1994), places an emphasis on the iterative nature of the development of "final interpretative theory" through the lens of native and local interpretations. What is included in these indigenous perspectives is spelled out (Guba & Lincoln, 1994). The constructivist method not only helps us comprehend different cultural and social settings, but it also sheds light on how society interprets its members. This research sought to explain the social practices of MB, and a social constructivist approach offers a philosophical viewpoint and methodological strategy that are compatible with this goal.

3.7.2 Data collection

Multiple qualitative methods have been shown in recent research to boost the reliability of qualitative study results by allowing the researcher to glean nuanced perspectives from a variety of sources (Boujena et al., 2021; Lim et al., 2021; Naeem & Ozuem, 2021; Naeem et al., 2022). Triangulation is made possible by the employment of three methods of data collection, all of which are grounded in the constructivist approach. Three of these methods are semi-structured interviews, focus groups, and internet reviews from both private and public sector banking clients (with public bank and private bank managers). Within a span of seven months, information was gathered

using all three of these strategies. We employed these techniques to learn more about MB as a social practise and shape public opinion in favour of it.

Since they are among the most reputable financial institutions in Pakistan, I chose to research reviews of banking apps belonging to the Bank of Punjab, National Bank of Pakistan, Habib Bank Limited, and United Bank Limited. Online reviewers' selection processes were deemed crucial. These MB apps were chosen because of their substantial internet user populations and the abundance of reviews highlighting the pros and cons of MB. Heedzy was used to download 247 online reviews from four different MB apps from public and private sector banks. Researchers should stop gathering data, as suggested by Saunders et al. (2018), whenever they see that they are beginning to encounter similar situations or have similar ideas repeatedly. Only 247 reviews were found for this topic on the internet. Some 114 were disregarded because they were irrelevant. A further 40 evaluations from the internet were discarded since they were not written in Urdu or English. The remaining 93 internet evaluations were chosen because they were found to be easily understood, pertinent to the objectives, original, and free from repetition. The comments made on various online platforms are addressed in the following results section. More than half of the reviews that were positive about MB were about social experiences or suggested changes (such as accessibility, competences, material, and meaning) that were proposed by MB users.

Data collection from internet reviews put the researcher in the position of an observer. When a researcher conducts focus groups and interviews with bank managers and customers, they risk being viewed as an insider. This synergy of functions improved our capacity to comprehend the COVID-19 epidemic through the eyes of clients and their hopes and fears regarding MB. In order to ask pertinent questions during interviews, we looked at internet reviews to gain insight into customers' prior experiences with digital banking.

Bank clients were interviewed through semi-structured interviews, since such interviews not only promote open communication, but also get people invested in the study process. This research valued customer encounters with services because they revealed (Mobile banking) MB multifaceted context. The interviews were planned with reference to the vast body of research on the spread of MBs in third-world nations

(Alalwan et al., 2018; Al-Siqilli, 2020; Gueriane, 2020; Geebren et al., 2021; Thusi & Maduku, 2020). Reading up on previous research in undeveloped nations helped us figure out which interview questions would be most useful to reach our goal. Online review data also shed light on MB's social customs and areas that merited greater investigation. Focus group interviews are recommended by Nuttavuthisit (2019) so that researchers can quickly and easily gain access to the thoughts and experiences of people in a certain demographic. Any discourse in which pictures are repeatedly replicated as "Other" calls for the utilisation of focus group interviews (Madriz, 2000). Accordingly, our study used focus groups to talk to executives at both public and private banks. The participation of managers in focus groups was also viewed as an important method for envisioning and confirming these facts.

Forty MB clients and fifteen bank executives made up the sample for this study (see Appendices 2 and 3 for interview questions). In line with findings from other qualitative studies, which have found that 30 interviews are sufficient to reach data saturation, a similar-sized sample was used here (Holloway & Beatty, 2003; Ringberg et al., 2007). The research team was able to conduct in-depth interviews with key decision-makers at the targeted banks thanks in large part to the extensive social network of one of the team members. The managers then assisted clients who volunteered to be interviewed in their banks. This is an example of snowball sampling. After contacting potential interviewees via social media, we used follow-up emails to confirm their availability for a Skype or phone interview. It was important to maintain social distance and make sure respondents were at ease during interviews during the COVID-19 epidemic. As such, Skype and telephone interviews took place. Customers had to have used MB regularly for up to three months prior to the interview, and banking executives had to have a minimum of five years of experience to participate in the study. An earlier study by Ringberg et al. agrees with these criteria (2007). An overview of this study from problem identification to the construction of a framework depicting the adoption of MB during the COVID-19 crisis is depicted below. Figure 3-6 shows the methodological process of the seventh paper to develop the SPOT model. This paper is currently under review.

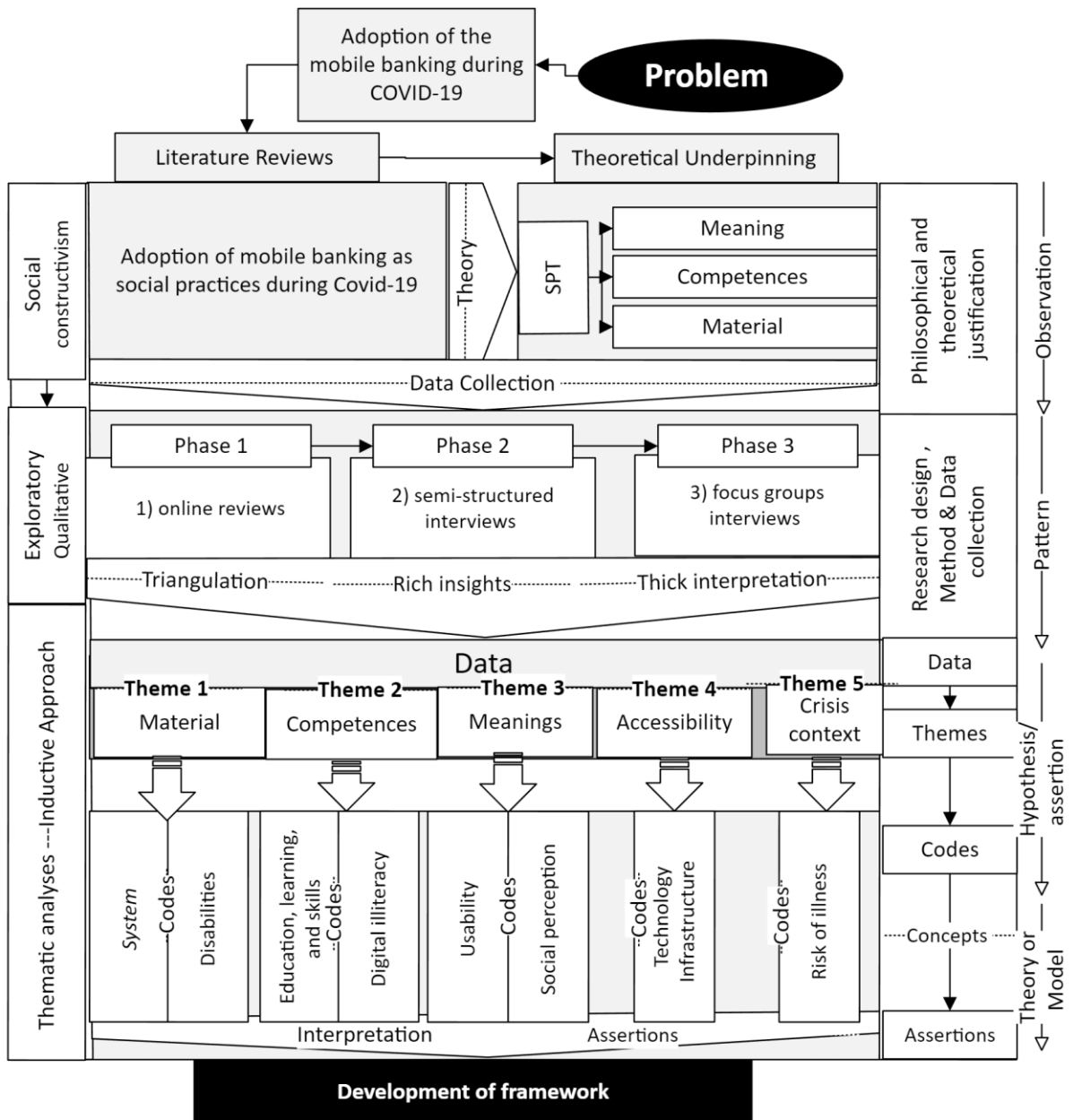


Figure 3-6 Development of the SPOTA model-(Under reiver paper)

Each focus group with bank management lasted 45 minutes, whereas consumer interviews with MB averaged roughly 60 minutes. Such a duration is deemed acceptable for interviews by Robson (2002). In order to reach the managers at the targeted banks, who were located in different cities, interviews were conducted through Skype. The interview questions were designed with the feedback of customers in mind, taking into consideration their comments and suggestions through online evaluations. Maxwell (2012) stressed the importance of this approach in order to elicit further insights and tap into periodic memory. He recommended speaking in the past tense to achieve this. Tulving and Thomson (1973) conducted a study to

detect the activation of periodic memory within neurocognitive memory systems, and they found that questions regarding specific and ordered occasions prompted participants to recall past events from their memories (Maxwell, 2012). Consequently, we used the past tense to frame our inquiries in order to get the most accurate information possible, and we mixed in some tactical questions to keep the participants on point as needed (Diefenbach, 2009). My own cultural background and extensive first-hand experience with bank managers and digital banking clients made it easier to formulate questions (See Tables 3-9 and 3-10 below which contain demographic information about banking customers and bank executives, respectively).

No.	Gender	Number of active social media accounts	Profession	Education
1	M	4	Unemployed	BA
2	M	4	Student	MA
3	M	3	Business owner	MCS
4	F	2	Business owner	MBA
5	M	3	Professional worker	ACCA
6	M	1	Office worker	BA
7	M	2	Office worker	BCS
8	M	2	Business owner	MBA and ACCA
9	F	2	Entrepreneur	MA HRM
10	F	3	Mother	Intermediate
11	M	2	Marketing consultant	MBA
12	M	2	Unemployed	BA
13	M	3	Student	MSCS
14	F	2	Lecturer	MSBA
15	F	3	Homemaker	MA
16	M	2	Business owner	MA
17	M	2	Student	LLB
18	M	3	Marketing consultant	MBA
19	M	4	Unemployed	MSIT
20	F	2	Business owner	MA HRM
21	F	3	Mother	MSc in leadership
22	M	4	Office worker	LLB
23	M	2	Unemployed	Master's degree
24	F	3	Mother	BS IT
25	M	3	Office worker	BA
26	M	2	Marketing professional	MBA
27	M	3	Office worker	MSc in leadership
28	F	4	Associate professor	PhD
29	F	2	Homemaker	MA
30	M	2	Professional worker	MSIT
31	M	2	IT professional	MCS
32	M	3	Associate professor	DBA
33	M	2	Unemployed	BA
34	M	1	Unemployed	BA
35	F	4	Unemployed	Intermediate
36	F	3	Mother	Intermediate
37	F	2	Homemaker	Intermediate
38	F	1	Unemployed	Intermediate
39	F	1	Homemaker	Intermediate
40	F	2	Unemployed	Intermediate

Table 3-9 Demographics of participants

As a result of the interviewers using a variety of question styles, the data collected via interviews with consumers is more internally generalizable (Howell, 2013). Data from a range of respondents across demographic categories like gender, profession, and age allowed for internal generalizability in the present study (Felix et al., 2017; Quach & Thaichon, 2017). The sample size consisted of 24 men and 16 women ranging in

age from 19 to 50 years old from various cultural and socioeconomic backgrounds. Since screening questions may have been used to artificially alter the diversity of the sample, these were not used in the study, which resulted in more males taking part. This meant that the people who were included in the study were better indicators of the whole population. Participants were given verbatim transcripts so they could be cross-examined with accuracy. It strengthened the reliability of the data and made it possible to generalise within the organisation. Islamabad, Lahore, and the outlying rural districts were chosen because they were easy to access and both had state and private banks. With this information, the researchers were able to learn more about the culture surrounding MB. Bank managers in developing countries can pursue this technology to maximise public access to goods and services while also catering to the needs of the lower and middle classes.

No.	Gender	Number of active social media accounts	Designation	Education
1	F	2	Head of Marketing	MBA
2	F	3	Head of IT	MCS
3	M	3	General Manager Accounts	CA
4	F	2	Head of Customer Services	MBA
5	M	1	Manager of front-line employees	MBA
6	F	2	Manager of Customer Relationships	MA
7	M	3	Manager of IT	MS IT
8	M	3	Area Vice President	MSBA
9	M	2	Operational Manager	MBA
10	M	3	Manager of IT	MBA
11	M	2	Manager of IT	MBA
12	M	4	Head of Customer services	MBA, CA
13	F	2	Manager of Customer services	MBA
14	M	3	Head of Marketing	MA
15	M	2	Manager of Marketing	MBA

Table 3-10 Bank executives' demographic information

3.7.3 Analyses process to develop the SPOTA model

Thematic analysis was carried out to examine the research material for common themes before a synthesis was completed (see figure 3-7). An approach to thematic analysis was derived from previously published studies (Ozuem et al., 2022; Naeem & Ozuem, 2021). In light of previous research (Ozuem et al., 2022; Naeem & Ozuem,

2021) showing that thematic analysis can help researchers find keywords, codes, themes, and rich insights that can aid in developing an inductive research framework, this study employed the same approach to extract subjective realities and to develop a research framework to illustrate the social practices of MB adoption during the COVID-19 pandemic. Research using a social constructivist perspective was also reviewed (Azemi et al., 2019, 2020).

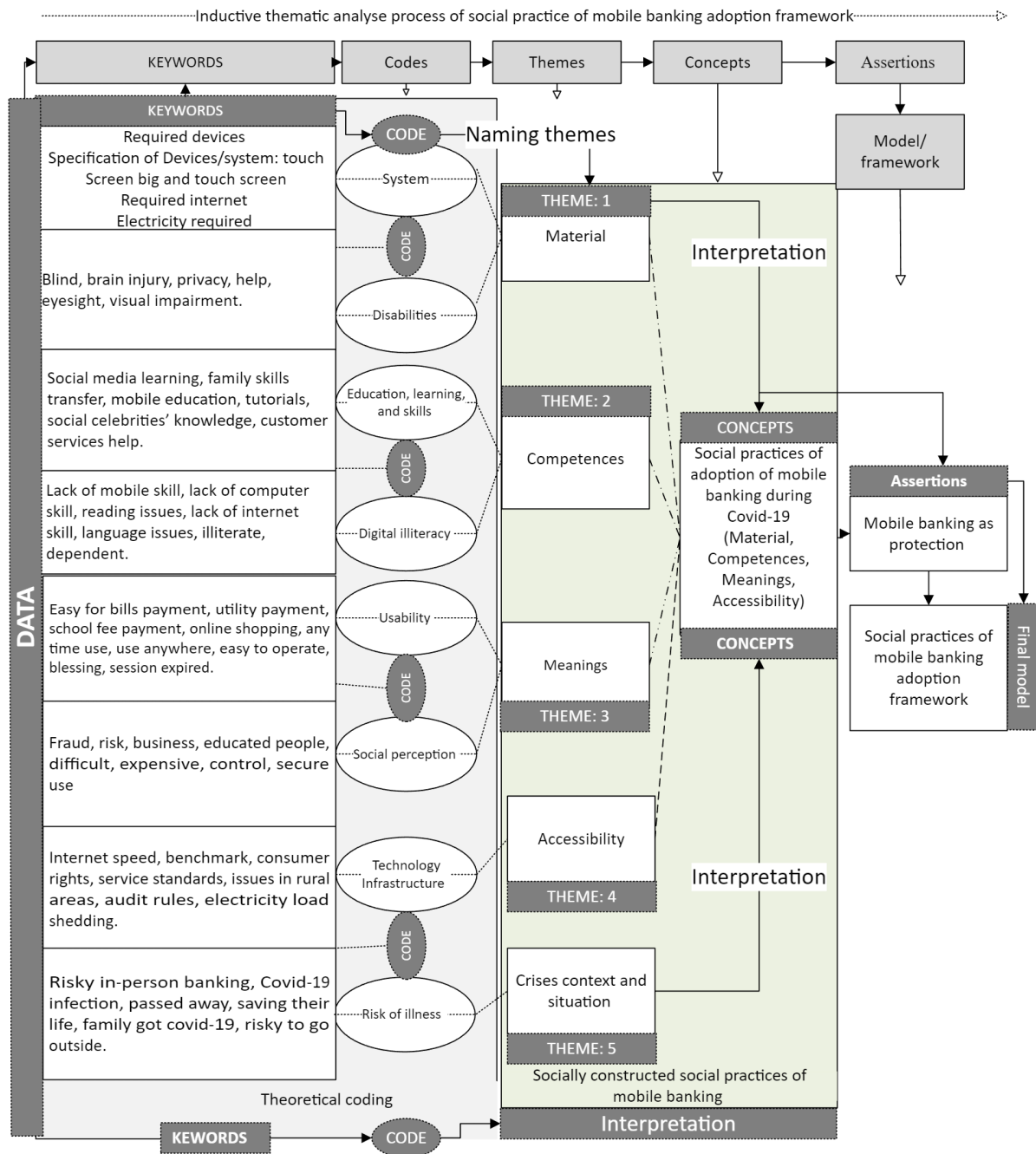


Figure 3-7 In inductive thematic analyses process to develop the SPOTA model-(Paper 7 under review)

Analysis of the 191 pages of verbatim transcripts was conducted across three stages (Gioia et al., 2013; Saldaa, 2012). The three phases of Gioia et al's (2013) systematic method to thematic analysis are commonly understood to correspond to first-order, second order, and aggregate dimensions. Recent research employed a thematic analysis method quite similar to that described here (Ozuem et al., 2021; Naeem et al., 2022).

During the first stage, we analysed data from our interviews and focus groups to determine what the main themes were. The codes helped us grasp the underlying structure of data, from which we might derive hidden insights. In this research, we used NVivo, a software programme for managing qualitative data, to keep track of these developing codes. Since there were different reactions from clients to implementing MB, a second phase of investigation was required. By compiling the responses of the participants into second-order themes, eight distinct conceptual groups were developed. As a third step, we combined the perspectives of service providers and end-users to form a more complete picture of technology adoption as a social practise. In the last stage, we compiled all of the interconnected patterns that had arisen from the second-order themes in order to come up with a core set of ideas on how MB was used in society during the COVID-19 pandemic. Materials, skills, meanings, access, and the nature and severity of the problem were the five key ideas.

As Saldaa (2016) points out, it is possible to refine the interconnectedness of codes and their comprehension of the data by reflecting on them in real time. Based on an established research methodology, Appendix 6 provides a detailed explanation of the theme analysis procedure employed, encompassing the full process of first-order, second order, and aggregated concepts (Gioia et al., 2013; Ozuem et al., 2021).

There is substantial evidence that the worldwide social practice e of MB expanded during the pandemic (Blackburn et al., 2020; Dahl et al., 2020). The number of COVID-19 cases increased globally despite the many precautions taken by banks and other businesses. These included reducing operational hours, mounting social distancing signs (i.e., to remind people to maintain a distance of two metres), providing hand sanitizer, insisting on the wearing of masks, and more (Adarkar et al., 2020; Dahl et al., 2020). In order to safeguard their clients and staff from the COVID-19 epidemic, banks began to raise awareness of digital banking via conventional and social media

channels. During the 2009 COVID-19 outbreak, numerous groups and individuals worked to spread information about MB and its benefits. The purpose of this research was to investigate the cultural phenomenon of MB during the 2009 COVID-19 epidemic. Additionally, it delved into user complaints about MB, providing stakeholders with valuable insight that can be used to increase the proportion of happy MB customers in third world countries.

According to Bhatiasevi'(2016), there are numerous unexplored aspects or causes that can boost mobile banking usage. According to Hanafizadeh et al. (2014), there mobile banking adoption in poor nations is low due to factors including perceived high costs and hazards. Further study is needed to investigate the difficulties associated with mobile banking, as the relationship between customer expectations and actual experience differs between individuals and between developed and developing countries (Malaquias & Hwang, 2016). Inactivity is a key barrier to the widespread use of mobile banking in Pakistan (Afshan & Sharif, 2016), although there are several benefits to using mobile banking for the disabled and the elderly during a worldwide pandemic. This research was based on qualitative data collected in a developing country to shed light on the challenges faced by disabled and vulnerable clients when using mobile banking during the recent Covid-19 outbreak. Vulnerable people were influenced to embrace the social practice of mobile banking due to government, banker, social network, and family messaging which advocated that stepping outside and touching objects is not risk free. As many have noted, the bank does not seem to have an app for the disabled. In order to utilise mobile banking services during COVID-19, individuals needed to disclose information to the people they trust. Some customers had poor eyesight and wanted to avoid physically entering banks during the pandemic. They did not want to ask for support from family, but they were able to manage MB with the help of close friends, which is one of the study's novel discoveries.

Based on the results, it was determined that some customers worried about contracting COVID-19 when using traditional in-person banking methods. As such, they sought assistance from others in their social networks by, for example, asking for support from friends or relatives who had access to MB. These contacts were able to provide an orientation. Other participants who lacked MB expertise gained knowledge from their social media connections. Some bankers have emphasised the

seriousness of problems caused by energy load shedding in rural areas. When asked how their customer service centres helped those at risk of developing COVID-19, some bank employees spoke about how they had sent educational materials about MB to their customers. Customer services played a major role in disseminating these materials in local languages to improve the MB abilities of customers.

Two processes (i.e., material adaptation and meaning exchange) were found to be significantly related to these social activities, as revealed by this research. One way in which people adapt information is by observing the objects and behaviours of others. A person is more likely to make regular use of accessible, engaging content if they are intrinsically driven to do so. To illustrate this, if someone begins using MB on their workplace system or on a friend's mobile, it may soon become a common social habit all across the world as the epidemic spreads. The second overarching process involves people talking to one another about what they believe and value (McPherson & McCormick, 2006). Friendships and communities founded on shared experiences, like those formed among people with disabilities, often revolve around the exchange of information and strategies for coping. During the COVID-19 epidemic, individuals who are unable to bank online due to a lack of necessary abilities should reach out to friends, relatives, or customer service representatives for assistance.

Based on the social practice of MB during the pandemic, this research extracted five distinct processes (i.e. material, meaning, competencies, accessibility, context, and circumstance). By taking into account how "material is adapted to meaning" and "meaning is adapted to material," this study has produced an illustrative research framework (see Figure 3-7). Steg and Tertoolen's suggestions were used to create this structure (1999). As evidenced by our statistics, "material is adapted to meaning" can take many forms. For instance, one of the customers carried out digital banking from his workplace computer because he did not have access to the internet at his home. One more case in point was a customer who did not have a smartphone, but nonetheless used his friend's smartphone to do his banking online. One further case where "material is fitted to meaning" was demonstrated is the case of the client who needed assistance from a friend in setting up a digital banking profile. She may now send money to pay for her children's school fees and do some online shopping without worrying about catching COVID-19. Some clients have expressed remorse about waiting so long to begin using internet banking after hearing warnings from friends and

family about related safety concerns. Due to the perception that the money risk was less than the health danger, many people started using internet banking.

The second method, "adapt competence to material," involves acquiring new information and practices via study and reflection. Social media, word of mouth, and customer service have all helped customers learn how to use internet banking. As a result, many have begun saving money for a cell phone, or borrowing friend's mobile device in order to conduct their financial transactions electronically. People have learned from social actors and media that they need mobile devices and computers, as well as access to the internet and energy, in order to conduct ordinary transactions online. As such, they have made the necessary preparations, either directly or indirectly, in order to do so. Since they did not have the money to buy a new phone or pay for internet services, some people had to make do with using a friend's phone or a computer at work in order to do their banking online. In this context, "meaning is modified to competency", and this describes how people respond to reports of MB-related fraud and scams. Some people who heard fraud stories reached out to their friends and family or the bank's customer service department for advice on how to protect their finances. As a result of the unpredictability of the threat, people developed skills related to the security of their financial assets.

Recognizing user behaviour, which occurs when actions are repeated to the point that they become habitual, is crucial (Jager, 2003). This occurs when people figure out what they want, and how to get it in the most productive way. Customers who switch from using traditional banking services to MB, for instance, often voiced regret at not making the switch sooner. They liked the simplicity of using the technology and felt that it saved them time. Mobile tech allowed them to conduct business whenever it was convenient.

3.7.4 Practical implications

On a more practical level, bank managers have suggested that addressing issues like service standards, consumer rights laws, accessibility standards and other issues could encourage people to use MB after the pandemic. By making products more accessible, MB innovators can boost brand recognition and enter new markets. When we talk about making things more accessible, I refer to the ways in which we help people who live in less-privileged circumstances, such as those who are disabled, old, or based in remote places. Simply making content available online is not enough to

ensure accessibility. The social behaviours at play here facilitate more public access to MB. In the event of a pandemic such as COVID-19, some people who are visually impaired may ask a trusted friend or family member for assistance in order to use these services. The inconveniences associated with using MB services are thus revealed, showing that customers face a wide range of concerns. Using a keyboard to navigate an MB app, for instance, is challenging on mobile devices. Some people have trouble reading PDF documents, especially on smaller mobile screens, therefore they are not universally accessible. Reading text becomes challenging for those with and without visual problems when there is an inadequate contrast between colours. Some people are unhappy with the MB infrastructure because of the slow speeds and load shedding of energy. The MB epidemic in developing nations during the COVID-19 pandemic has been exacerbated because of this. For this reason, it is crucial for Pakistani bank managers to give serious thought to these concerns, and to increase the accessible features of mobile apps. They must simplify online social networking in order to better serve communities with unique requirements.

In order to make MB more widely available, this research has shed new light on how bank managers should include their social networks, consumers, opinion leaders, and customer service teams. Insights from this research show managers how to train their staff to better embrace MB's benefits. One example mentioned in the report is the role that social media content may play in informing people about the many ways in which MBs can help them out in times of uncertainty. To overcome this fundamental barrier to regular MB use, bank managers can make MB more easily available. Managers of financial institutions can work to improve the social use of MB, such as the convenience of 24-hour banking, and countering negative connotations, such as cybercrime. While some may have initially been sceptical of MB because to security concerns, they may have eventually come around if they saw members of their inner circle adopting the platform. Social behaviours that aided MB adoption in a volatile setting emerged because some people lacked the resources and skills necessary to make effective use of MB.

This review compiled findings from previous research on how the COVID-19 pandemic influenced social norms about MB adoption in under-resourced nations. While accessibility is a problem in both developed and developing nations, developing nations face additional challenges in the realm of interactivity because of slower

internet speeds, a dearth of customer experience, a more complicated mobile design, and a general lack of service performance and service standards. There are roughly 27 million disabled individuals, undereducated people, unemployed people. Pakistan is a developing country. MB was mandated or strongly encouraged as a condition for receiving government aid for low-income and vulnerable households. In an effort to curb the spread of COVID-19, the State Bank of Pakistan abolished fees associated with digital transactions, leading to a meteoric rise in its use. Although everyone has the right to receive MB services, those in vulnerable populations, notably those living in rural regions or in underdeveloped nations, may encounter major challenges obtaining retail MB during the pandemic.

Initially, some individuals were reluctant to utilise MB because of privacy concerns. However,, social isolation and lockdown procedures eventually convinced them to do so, with the support of their immediate social network. SPT's material, meaning, and expertise were all utilised in this investigation. To use MB, a user must connect their mobile device to the internet over a wireless network, such as Wi-Fi or cellular data. Accessing and using other people's mobiles, the internet, videos, and the MB app are all examples of material elements in MB. Therefore, I investigated some of the problems associated with material accessibility and the ways in which the availability of the resources needed for MB use during pandemics is reflected in social practices. Elements of meaning in the context of mobile banking (MB) include the ease with which MB can be used, the security provided by the use of passwords, the lack of complexity associated with MB, the low cost of MB, and the motivation to bank via a mobile phone. Examples of competency include internet-related skills, a general grasp of mobile phones, and the capacity to utilise mobile phones for various tasks, such as paying bills, running various programmes, and utilising a mobile phone for digital banking. Based on the findings of this research, a key social practice of MB adoption (SPOTA) has been proposed that has the potential to Increase both MB accessibility and habitual practise.

3.7.5 Limitations

Future researchers can further the MB adoption mode's generalizability and affordance by testing it with data from both developed and developing countries. More research is needed to determine which social media platforms are most frequently utilised for customer-to-customer communication, and which social media platforms

have the greatest impact on consumer attitudes and actions related to MB adoption. Future research could also examine whether health-related fears have an effect on the willingness of consumers to accept new technologies in other industries, such as retail banking, grocery stores, travel, and the fashion industry. To gain more nuanced insights and more broadly applicable findings, future research might combine qualitative and quantitative approaches. To better prepare for and assist vulnerable groups before and after a pandemic, future research might compile data from banking professionals in the field of disability. Managers can better comprehend problems and create more practical MB apps to handle crisis circumstances if future research includes low-income populations, the elderly, the disadvantaged, rural clients, and those with inadequate education. To make MB more useful in times of crisis, further research is needed into its interactivity, interoperability, and believability, particularly in developing countries.

3.8 DOES SERVICE QUALITY INCREASE THE LEVEL OF BANKS PERFORMANCE?

This investigation was conducted utilising a self-administered survey format, which is typical of explanatory research designs. This format allows researchers to investigate hypotheses by tracing their potential causes and effects. Since this research examines the potential outcomes of the suggested connections between variables, it falls under the umbrella of an explanatory research design. With regards to the time frame, the study is classified as cross-sectional. This type of study has advantages in terms of efficiency and economy when responding to questions about specific relationships (Kim, 2003; Muqadas et al., 2016).

Throughout the world, the services industry is quickly expanding as a percentage of the total economy (Muqadas et al., 2017). This pattern is also visible in the developing world's service industries, where countries like Pakistan are struggling to compete. The service industry in Pakistan is responsible for about half of the country's gross domestic product (GDP), as reported by Aslam et al. (2018). Modernizations in banking technology, the rise of internet banking services, intense competition from other businesses, and the sector's massive market share have all contributed to the sector's prominence in the services economy (Aslam et al., 2015). To collect this information, I used a cluster sampling strategy to identify the six most well-known conventional and Islamic banks in Lahore. Muslim Commercial Bank Limited, Allied

Bank Limited, United Bank Limited, Meezan Bank Limited, Bank Alfalah Islamic, and Askari Bank Ltd. are all examples of such financial institutions. Each of these financial institutions has been hand-picked due to their consistently high levels of transaction volume (i.e. high business volumes, medium business volumes, and low business volumes). The number of customers is based on information obtained from the relevant sections of these conventional and Islamic banks. An important aspect of conducting a reliable and objective study is selecting an adequate sample (Hair, 2010). Problems might arise when deciding on a sample size since excessively large samples drain time, money, and resources while insufficiently big samples produce skewed findings. Before deciding on a sample size to study, the researcher must take into account the population size, confidence interval, and standard deviation (Al-Subaihi, 2003). Account holders from conventional and Islamic banks in the Lahore area (about 12,556) were therefore randomly picked. Some 450 participants took part and were chosen at random from a sampling frame. Account holders at conventional banks were handed 225 of the 450 questionnaires, while those at Islamic sector banks were given the remaining 225.

3.8.1 Instrumentation

One of the most common ways that researchers collect information for empirical studies is through the use of questionnaires that participants can fill out in their own time. All of the questions are from studies that have a solid track record. A five-point scale ranging from "strongly disagree" (1) to "strongly agree" (5) was utilised in all the measurements (apart from the control variables) (5). The modified Ali and Raza ERVQUAL scale was also used in this investigation (2017). The selection of this metric is based on the fact that it measures a relatively new aspect (such as compliance) of service quality. The SERVQUAL measure includes six factors: compliance, responsiveness, reliability, empathy, assurance, tangibles, and empathy. Prior research (Gueutal et al., 1984; Igarria and Tan, 1997) was used to develop a scale to evaluate banks' performance, which was then modified to meet the aims of the present investigation. We developed this metric using a wide range of performance measures like productivity, effectiveness, market share, and bottom line profit. The items of scales have good reliability as per the accepted standard which is 0.7, as determined by the pilot study's examination of reliability values (Hair, 2006). Customers who have been banking with both traditional and Islamic financial institutions for a significant

period of time were prioritised. Due to the interest-free nature of Islamic banks, several of the customers have retired from high-level positions and moved their savings there. Some of the sampled clients also mentioned, throughout the course of our data collection, that they had switched their banking from a conventional bank to an Islamic bank because of the interest-based activities (prohibited in Islam) of the former.

3.8.2 Practical implications

The focus of previous studies was commercial bank performance (Suvittawat, 2015); customer satisfaction (Ali and Raza, 2017; Ahmad et al., 2010); customer behavioural intention (Rehman et al., 2016); customer perceived value (Zameer et al., 2015); and business performance. These have all been studied in relation to service quality dimensions (Melo et al., 2017). However, the authors of the present study were unable to locate any studies that compared conventional and Islamic banking systems with regard to service quality aspects and bank performance. Therefore, our research contributes to the existing body of literature by highlighting a previously unexplored aspect of service quality (i.e. compliance). To boost the efficiency and effectiveness of banks, compliance is crucial. This is especially true in the Islamic banking system. Numerous forward-thinking companies, C-suite executives, and consultants are now required to employ service quality to boost banks' overall efficiency. Differentiating between conventional and Islamic banking systems can be done by looking at their respective approaches to Riba and risk distribution. Traditional banking involves a distribution of risk and reward among the lender, the borrower, and the bank. However, in the traditional banking system, profits are guaranteed and borrowers share in the risk. Other scholars, however, have argued that Islamic banking is not interest-free, and that Islamic savings are utilised in a manner similar to that of traditional bank accounts. The findings of this study will help bank managers provide better service to their clients. The findings of this study shed light on the relationship between customer satisfaction and the ability of banks to provide timely responses and high-quality services. When it comes to Sharia compliance, however, Islamic banks are much more stringent than their conventional counterparts. Therefore, Islamic banking consumers want compliant institutions to boost performance.

Bank performance, customer satisfaction, service reviews, service engagement, social impact, word of mouth, and customer loyalty can all improve with a focus on providing excellent customer service and quality services. This research methodology,

known as SERVQUAL, was put to the test in order to ascertain suitable service quality aspects in a dual banking system where there are disparities in organisational culture, practices, and policies. In the case of a developing country, research comparing conventional and Islamic banks using the emerging parameters of the SERVQUAL model and the level of performance of a dual banking system is especially scarce. The research employed compliance as a new and differentiating aspect of service quality, and discovered that it is rarely explored in comparative studies that evaluate the relative effectiveness of conventional and Islamic financial institutions. Traditional banks with a positive culture are found to be suitable for implementing service quality characteristics including responsiveness and assurance. When it comes to all parties involved, a culture of support is one that is warm, welcoming, harmonious, fair, open, trustworthy, safe, sociable, encouraging, and cooperative. It has been discovered, on the other hand, that the values of compliance and dependability are more in keeping with the ethos of Islamic banking. These findings demonstrate that it is not necessary for all service quality dimensions to be the same across all industries. It has been shown that consumers of conventional banks place a higher value on responsiveness and assurance, whereas customers of Islamic banks place a higher value on reliability and compliance.

3.8.3 Limitations

There was a narrow focus on conventional and Islamic banks in the Lahore area because that is where the data was gathered. A more complete picture will emerge from future research if researchers combine diverse methods of data collecting with data from different industries to compare and contrast the various facets of service quality. Researchers have observed that the opinions of survey takers on the first few questions can have an effect on how representative the final results will be (Aslam et al., 2017). They have also proposed collecting data from a variety of sources and employing a probability sampling method to deal with generalizability problems.

3.9 REFLECTION ON THE METHODOLOGICAL COHERENCE OF ALL PUBLISHED WORK

The paradigm has different components which Guba and Lincoln (1994) regarded as three levels of beliefs: epistemology, ontology and methodology. Compared to this, Crotty (1998) argued that there are four levels of beliefs: theoretical perspective, epistemology, method and methodology. Howitt (2019) argued that there are five such

components: epistemology, ontology, axiology, methodology and rhetorical. This shows how terms are understood differently among different researchers; hence, the reason this thesis clarified right in the beginning that it will adhere to the terminology used by Guba and Lincoln. Guba and Lincoln (1994) observed that there are three basic questions related to paradigms. These are related to the nature of reality (ontological question), to know about it (epistemological question), and the relationship between the researcher and what can be known (methodological question).

The ontological belief that reality is singular in nature represents positivist and post-positivist ideology. In epistemological terms, both positivism and post-positivism attach importance to objectivity and in methodological terms they share a belief that knowledge can best be produced through a scientific method of enquiry as it is the only method which produces results that can be generalized and thus used for predicting the future (Guba & Lincoln, 1994; Lincoln, 2011). However, there are some differences between positivism and post-positivism. The post-positivist realizes that it may not be possible to realize full understanding of total objectivity and truth and thus accepts qualitative methods as well (Clift, 2021). However, due to the strong resemblance between positivism and post-positivism, they are both grouped under the same heading of 'positivism' to avoid confusion with other research paradigms, as positivism and post-positivism are largely the same (Walliman, 2018).

The questions posed by Guba and Lincoln (1994) are answered differently by social constructionists. Social constructionists take a relativist ontological approach whereby they believe that reality is not singular in nature and instead is multiple. Further, social constructionists take a subjective epistemological approach whereby they believe that knowledge is produced as a result of interaction between the researcher and the researched. This also means that the interaction between the subject and the context produces knowledge. The methodological approach of social constructionists enables them to reflect on interaction (Sloan & Quan-Haase, 2017). We have developed Figure 3-8 which shows the differences between positivism and social constructionism on the basis of their characteristics.

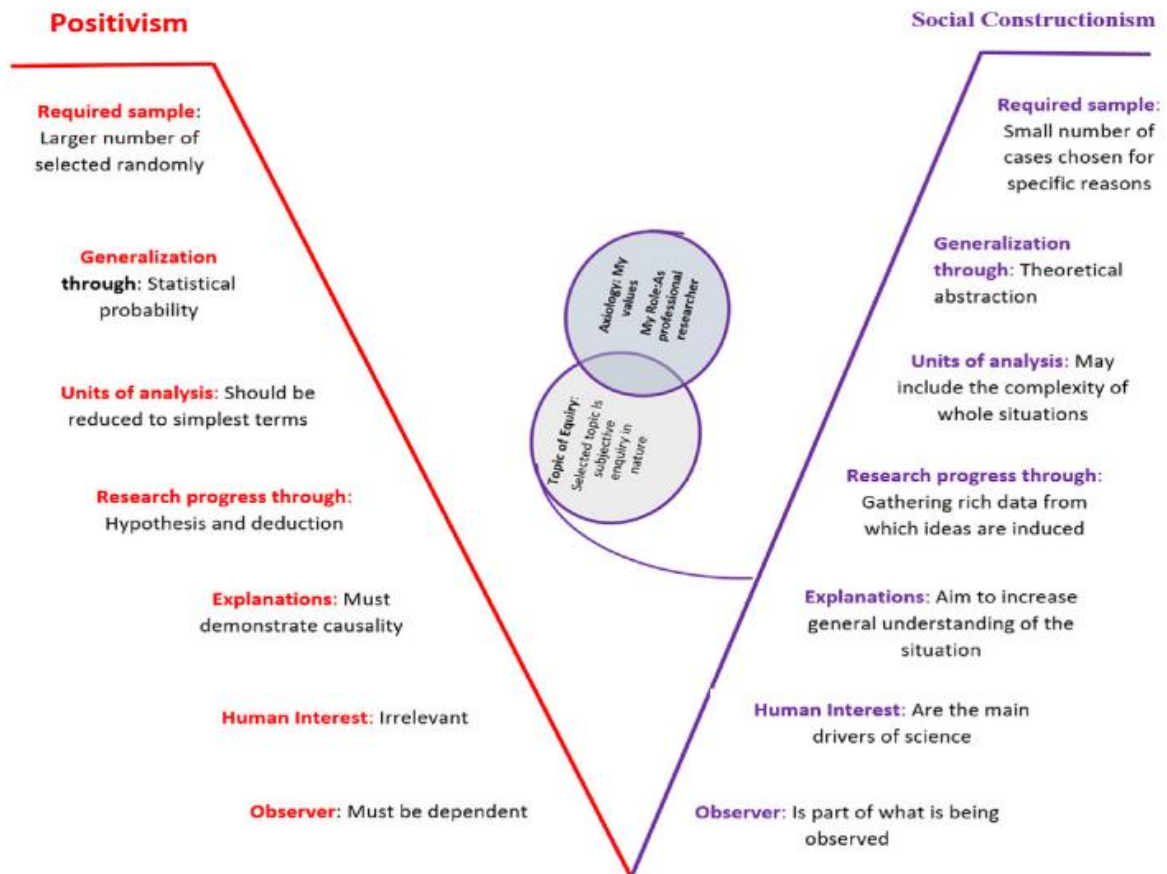


Figure 3-8 Differences between the positivist and social constructionist epistemological positions (Naeem & Khan, 2019).

As the overall aim of the research was to explore the role of SM to enhance services quality and customer satisfaction, and SMU interaction on SM is embedded with local cultural and social values, a social constructionist epistemological position was selected for all of the articles. As it has been shown in above figure 3-8, taking a social constructionist epistemological position gave me an opportunity to involve in the whole research process and it also helped me to explore rich data through interaction with the participants. Additionally, the above figure 3-8 also shows that through taking a social constructionist approach, a small sample size is required to create theoretical obstruction as a conclusion of the research . The social constructionist epistemological position proved helpful to explore the context of the interaction of SMUs on SM in different contexts, for example, improvement of service quality, social influence to create positive influence on SMUs to enhance the adoption of internet banking and understanding the role of SM to enhance the adoption of internet banking during the COVID-19 pandemic. The major purpose behind the selection of a social constructionist epistemological position was to understand how services quality

improvement, IBA and influence to adopt internet banking are socially constructed through the interaction of SMUs in everyday life. Additionally, the major aim of the social constructionist is to develop theoretical abstractions, so this epistemological position supported the development of a conceptual framework from the findings of the research articles.

Guba and Lincoln (1994) also pointed out that different paradigms have different epistemological, methodological and ontological beliefs due to which they are in opposite categories to each other. Thus, although reality could be singular or multiple, what is difficult or rather impossible is encapsulating different paradigms in a single conceptual framework. Teater et al. (2017) on the other hand argued that realist ontology and constructionist epistemology are compatible with each other. However, the current research does not take Crotty's (1998) position as such a debate is outside the ambit of this paper. Social scientists have also engaged in discussion of whether paradigms contradict each other or whether they can be housed in a single conceptual framework. Again, the approach taken by Guba and Lincoln (1994) is noteworthy: that the basic beliefs of different paradigms are mutually exclusive. However, they may grow up to share some elements later or tolerate or even accept some elements, such as that between positivism and objectivism (Lincoln, 2011).

As it has been shown in above figure 3-8 (Naeem, 2019a), social constructionism's epistemological position overlaps with practical-based epistemology (see figure 3-8). Social constructionism believe that knowledge is socially constructed, imbedded with cultural values, and there is no single nature of reality, which is why both these types of epistemological position are deeply rooted in subjectivism. Therefore, the major reason for the selection of social constructionism epistemologically is that we took a relativist and subjectivist ontological position in all of the published articles because the major purpose behind the articles was to explore the different realities of the use of SM as a marketing tool to improve services quality and customer satisfaction in the banking industry. Consequently, the exploration of the different social realities also embedded with the social constructionism epistemological position to understand the role of social and local cultural values in the context of the topic in hand. Additionally, if we look at both the above figure 3-8 & 3-7, it is very clear that a small sample size is required to conduct an in-depth inquiry, which is why the intention behind all of the

articles was to collect data from a small sample and semi-structured interviews were conducted to explore these multiple social realities in the context of research.

I believe that knowledge on the basis of subjectively constructed social realities gives rise to the idea that it can be applied to practice. The point I make here is that if it is accepted that meaning and social realities are created by people in their routine course of interaction, then knowing and action become part and parcel of the same thing, meaning thereby that both are implicitly knowledgeable and as such create knowledge. If this is accepted, then a question arises about the implicit knowing from action so that the actions become more knowledgeable. There are further implications of this approach, such as that related to the form taken by the knowledge and how researcher and participant interaction help to develop new knowledge in the selected field. Therefore, throughout my research I tried to interpret the realities of the digital services of banking through users' views that led to inducting their thoughts into theories and practices.

The emphasis of relationally responsive social constructionism is on taking into account the ways in which people are related to each other on SM that could help to improve digital services to increase customer satisfaction and the service performance of banks in Pakistan.. Moreover, Merleau-Ponty (1964) said that one can never be separated from a situation as one can never be only in spectator mode as everyone is deeply embedded. Resultantly, it is imperative to understand the relationship between the person and the world. Such an understanding is not limited to rational theoretical knowledge but also includes living through practical situations, for example the adoption of MB during the COVID-19 pandemic, which included applying the theoretical lenses of affordance and social practice theories to explore the practical adoption of MB as a social practice Therefore, understanding and exploring the role of SM in the adoption of internet banking during COVID-19 and collecting data from people who adopted internet banking during COVID-19. This does not merely represent the legitimization of the logic of practise merely by its use due to its explicit formulation, as has also been argued by Bernard (2017). The experiential knowledge regarded as information processing and individual cognitive activity inclined towards producing knowledge in an objectified yet socially constructed world. Therefore, I believe that relationally responsive knowing stretches beyond this as it is a dialogic and relational implicit knowing from within as found in contextual understandings;

therefore, social constructionism's epistemological position was taken for this research.

Dawson (2009) observed that fidelity, solicitude for others and self-constancy for others require practical wisdom and are central to intersubjectivity; answering how and why types of questions require a qualitative approach, which led me to understand how and why different social realities have an impact on digital banking services on customer satisfaction through improvement of services. Therefore, practical wisdom is found on the basis of knowing how others are related to a person. Therefore, on the basis of the nature of the research, which was to explore the issues and solution for the improvement of digital banking services in Pakistan, a qualitative research method and inductive research approach were appropriate to provide the required conclusion to resolve the digital services issues of banks in Pakistan. Additionally, it has also been realized and justified that social constructionism is more aligned with the qualitative research method and semi-structured interviews to explore the context, which further led to the selection of an inductive research approach to achieve the aim of the research; therefore, the overall research followed social constructionism with qualitative research method with semi-structured interviews and inductive research approach.

The routine interaction of a person can also be seen in this way of social interaction to create different realities. A person sees their interactions and relationships with others in a reflexive way (Camerino et al., 2019) involving questions, such as how to respond, act, and say, all of which are spontaneous and intuitive and made on the spur of the moment. SMUs are like routine users of SM and their actions represent who they are in those surroundings, including their way of responding on the basis of the content they see on SM. People usually do not notice deeply their routine in the spur of moment interactions or the impact such interactions have on SM. Therefore, throughout the research I tried to explore their thoughts to answer how SM impacts their interaction and action towards banking and why SM was important to them in the context of banking. Consequently, on the bases of the research aim and research questions, I intended to use semi-structured interviews in my research, and an inductive research approach was employed in the research to construct conceptual frameworks on the basis of research results. The use of semi-structured interviews and inductive research approach as they align with social constructions epistemology

and with qualitative research method (Naeem, 2020). But I have realized that the selection of theory in different articles also has an impact on the exploration of the context, which would lead to the specific theoretical and practical contribution of the research; therefore, there is also a need to understand why the selection of theories impacts on research and how different theories were selected in different articles.

3.10 SELECTION OF THEORIES

3.10.1 Reflection on the impact of selected theories on overall research

Maxwell (2013) stated that students and amateur researchers often confuse theoretical framework with conceptual framework and vice versa. This confusion also arises due to different perspectives propagated by established researchers about the function of theoretical and conceptual components. Moreover, there are also disagreements among researchers with respect to components of both frameworks. For example, the International Qualitative Methods Conference highlighted disagreements and confusion among its faculty members of health and education departments. Maxwell (2013) observed that a conceptual framework involves a system of assumptions, concepts, beliefs, expectations and theories supporting and informing the research. Arguably, Maxwell (2013) also confused the terms theoretical and conceptual frameworks when Maxwell (2013) said that he used the term in a broader sense to reflect the beliefs and ideas which researchers hold about the phenomenon they are studying, regardless of the terms being written down or not. Maxwell (2013) referred to a theoretical framework as an 'idea context' as well.

Saldana (2015) recommended that researchers conducting qualitative research should utilize the frameworks employed by prominent theorists to guide their qualitative research. Saldana (2015) disagreed with the idea that the construction of theory should be the primary purpose of qualitative research. However, Lincoln and Guba (1994) argued that theory building represents the construction of knowledge. Flinders and Mills (1993) argued that a researcher should utilize a theoretical lens for arriving at observation statements. Green (2014) pointed out that researchers often hesitate to use theory as a cornerstone of making implied assumptions explicit. Green (2014) also observed that existing approaches could not mention certain theories explicitly which guide the construction of research and interpretation of data. Some qualitative researchers suggested including conceptual frameworks as well as

theoretical frameworks in the articulation of theories (Ravitch & Riggan, 2017; Maxwell, 2013). It is important to understand the construct of epistemology in this regard.

Saldana and Omasta (2018) observed that theory represents the essence of research that can be applied to other similar situations involving similar time periods and populations to draw like results. During the process of the eight published articles on the same subject I have realized that a theory has four properties: 1) it predicts the action and controls it by employing if-then logic; 2) it reports the variations; 3) it provides explanations about why and how something took place by establishing causation; and, 4) it provides insights for enhancing social life. This overall research is based on the qualitative research method and it has been established that qualitative research involves at least three applications of theory: theory concerning research method and paradigm (Glesne, 2011), building a theory on the basis of data collection (Jaccard & Jacoby, 2010), and theory as a framework for guiding the research (Anfara & Mertz, 2015). Therefore, the published articles adopted different theories to explore different contexts, for example, SPT has been used to explore the context of the adoption of MB during COVID-19. The different approaches mentioned in this research provide background information to ensure clarity and highlight new considerations for future researchers.

A theoretical framework represents a tentative theory concerning the subject of research (Maxwell, 2013). A researcher can utilize a conceptual framework to develop research questions, refine goals, identify threats pertinent to validity, justify methodological choices and highlight the relevance of the chosen topic of research. There are four primary sources on the basis of which a conceptual framework can be drawn: experiential knowledge, exploratory research, existing theory and thought experiments. Thus, existing theory is not the sole basis for drawing a conceptual framework. Maxwell (2013) observed that there are both advantages and disadvantages to using existing theory. Maxwell (2013) used a metaphor of 'theory as a coat closet or a spotlight' to highlight the benefit of using existing theory. Coat closet represents a high-level theory which provides a framework by virtue of which data is organized and connected. A theory is also helpful in shedding light on the data and observations which were previously overlooked or escaped the attention of the researcher. Such a usage of existing theory is referred to as 'spotlight' by Maxwell

(2013). Maxwell (2013) also highlighted two ways in which researchers fail to effectively utilize existing theory: failing to use it enough and over-reliance on theory.

Merriam (2009) observed that all research has a theoretical framework that can either be explicit or implied. Merriam (2009) observed that there are two ways of identifying a theoretical framework, such as structure or frame/scaffolding. Firstly, the disciplinary orientation should be examined by the researcher (e.g., psychology, education and sociology). Secondly, the theoretical framework should be identified on the basis of the literature review relevant to the subject of the research. Merriam's (2009) recommendation to analyse the disciplinary context presents a strong argument in favour of using existing theories. However, Merriam (2009) also observed that there are other elements which also fall within the purview of theoretical framework. These include terms, concepts, definitions and models. Merriam (2009) also contended that each part of the research is informed by a theoretical framework and that there are interlocking frames which relate the research problem with the theoretical framework.

Anfara and Mertz (2015) extensively reviewed the topic of theoretical frameworks in qualitative research. They found that there are three main understandings of theory in qualitative research: theory is not that important; theory only informs the methodologies and epistemologies; theory is influential and persuasive as compared to methodology and, thus, influences the methodological choices of the researcher. Anfara and Mertz (2015) observed that theoretical frameworks involve empirical or quasi-empirical processes involving psychological and social processes at different levels (e.g., explanatory, grand and midrange). These are conducive to understanding the phenomenon. This research highlights 8 examples of studies which utilize theoretical frameworks for guiding the research process. Qualitative research has four dimensions with respect to theoretical frameworks: providing organization and focus to the research, obstructing and exposing the meaning, connecting the research with existing terms and scholarship, and identifying the weaknesses and strengths.

Wolcott (1995) differentiated between the concept of using theory in research and applying theory in fieldwork. Wolcott (1995) observed that there are five main advantages of using theory such as: ease with which labels can be attached, development of wide perspective when the scope of the research is modest, the issue is connected with a large chunk of data thereby giving wide and deep insight by

generalizing, developing a critical perspective, disproof in the wake of negative cases. As indicated earlier, different researchers propagated different views about incorporation of a theory in qualitative research. Merriam and Tisdell (2016) highlighted another instance of confusion between the terms theoretical framework and conceptual framework, that is, both the terms are used interchangeably albeit mistakenly. Therefore, I have used the term theoretical framework, which is based on the selected theory and literature reviews to explore a specific context. For example, the theoretical framework which was developed to explore the role of SM to adopt internet banking during COVID-19. The theoretical framework involved experience and expectation from the literature, while meanings, material and competencies elements belong to SPT, which is further merged with affordance theory. Consequently, the major purpose of both these theories in a theoretical framework was to understand how affordance of IBA was socially practised during the COVID-19 pandemic in Pakistan.

3.10.2 Epistemology and the selection of theory

In qualitative research, the discussion concerning theory is related to different methodological choices available to researchers about conducting the research (e.g., ethnography, phenomenology and narrative). Researchers also have epistemological paradigms available to them, such as constructivist, positivist and critical (Maxwell, 2013). Understanding theories that influence epistemological and methodological decisions for research is of critical importance for accurate building of theory (Marshall & Rossman, 2011). Glesne (2011) identified different theoretical frameworks and highlighted methodological considerations, philosophical frameworks and associated theories Glesne (2011) observed that researchers have the task of figuring out their philosophical and political position with respect to their research. This provides a connection between the epistemology and theoretical framework (Maxwell, 2013). Therefore, this section is going to discuss the role of selected theory in the selection of the philosophical position in published articles.

Epistemological and ontological notions represent the worldview taken by the researcher and the production of knowledge accordingly. Qualitative methods elucidate the ways whereby such dispositions influence the position of the researcher (Glesne, 2011). Merriam and Tisdell (2016) observed that despite the fact that the researcher should be aware of the nature and construction of knowledge

(epistemology), such a discussion is more suited to the methodology section because there is a difference between theoretical framework and epistemology. Epistemology influences the choice of theory and the extent whereby these two complement each other for data analysis. The role of theory is to inform the research despite the fact that sometimes researchers are not cognizant of the theories as they are deeply rooted in their assumptions about reality and the nature of knowledge (Glesne, 2011). If we take an example of our article on the understanding of the accessibility of MB during COVID-19 (Naeem et al., 2022b). A social constructivist epistemological position was taken for this research to explore the social construction of vulnerable customers' social practices of MB. Approaching the accessibility of MB through the lens of social constructionism helps the exploration of vulnerable customers' socially constructed meanings and competences to adopt MB. The beliefs of a society about a particular phenomenon are based on the social structures that are found in that society at that particular time (Dawn, 2019) which they belong and the environment in which they are in (Easterby-Smith et al., 2018). As such, reality is not singular or universal in nature, it cannot merely be discovered; different perspectives can be found of the same social phenomenon, such as MB, and none is better than the other (Easterby-Smith et al., 2018). Collins (1983), from the relativist position, argued that truth is variable in nature, and it differs from one place to another and from one time to another. According to SPT, particular attention should be paid to the variance in views among different people (Holland & Lave, 2009). Parida (2015, p. 200) stated that difference in gender, social and economic classes of vulnerable people 'are differentially exposed and also diversely resilient' during the social circles'. Thus, by taking a relativist and social constructionist philosophical position and applying a social practice lens, we can understand the different reasons why different vulnerable people used MB during the pandemic. This enables us to uncover the different social realities underpinning the same social phenomenon (i.e., the usage of MB during a pandemic). This is a clear example of the selection of the theory for research which is influenced by the epistemological and ontological position in my research.

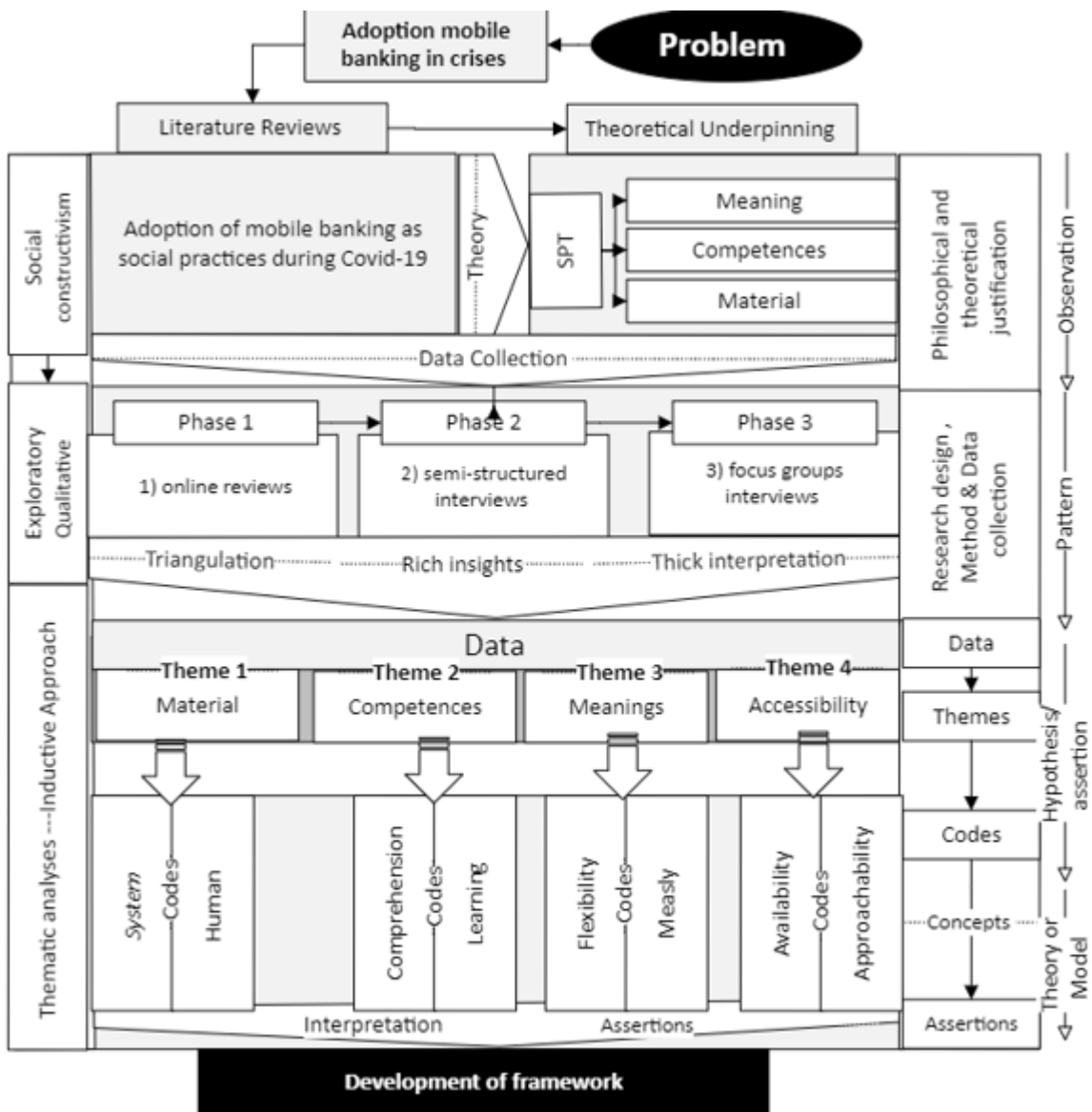


Figure 3-9 Research problem and epistemological impact on the selection of theory, research methods and tools (Naeem et al., 2022a).

3.10.3 Role of theory in data analyses and in contribution of knowledge

Guba and Lincoln (1994) argued that there is interdependence between facts and theories and that a theoretical framework is critical to understanding the facts that link back to the research problem whereas the selection of the theory and literature impact on the selection of the philosophical position that further impact on the research methods and tools. Figure 3-9 shows how research gap and epistemological position have an impact on the selection of theory of social practices that further impact the selection of the research method and tools. The above figure 3-9 also shows that this paper (Naeem et al., 2022b) also developed the theoretical coding on the bases of SPT theory which included meaning, material and competencies (see figure 3-0). It means

the selection of theory also has an impact on the data analyses, findings and the final contribution as knowledge of the research because the final conceptual framework which is named as Social practice of mobile banking adoption (SPOTA) framework also developed on the basis of the SPT. This represents an alternative view to typical subjectivist approach (i.e., an alternative to positivist or scientific method). The conventional approach expects researchers to have pre-understanding and expertise, and then expects them to follow the expertise blindly during data search. This could put researchers in a position where they are working with split personalities in a bid to balance their pre-understanding and their total dependence on their pre-understanding on the bases of selected theories and philosophical position (Gummesson, 1988). Maxwell (2013) highlighted two ways whereby qualitative researchers fail to use existing theory appropriately: when they do not use theory enough and when they use theory too exclusively and quite uncritically.

Bott (2010) concluded that the context of the research is important for dictating the epistemological choices of the researcher and that social factors are relevant to the context. These factors comprise race, class, gender, ethnicity and so on. Bott (2010) concluded that the ethical, empirical and epistemological concerns of the research are influenced by the 'othering' of the subjectivity by the researcher and by the subjects of the research and the reflections of the researcher about such otherings along with their intellectual reactions. The point here is to link the research with the epistemological choices of the researcher (Doucet & Mauthner, 2002). The epistemological choices of researchers dictate their choice of theory and choice of the data analyse method and contribution to knowledge through different articles. The clarity of the role played by theory in research becomes evident when the interdependence of theory and epistemology becomes evident. From this, the influence on choosing a framework and case for analysis takes a natural flow.

Different qualitative methodological approaches provide that theory is built on the basis of research findings. However, when methodological choices are exercised in qualitative research, it results in the construction of theory (Maxwell, 2013). It has been discussed above that the term 'theoretical framework' is broad and includes concepts, terms, thoughts, models and ideas. Theory represents a network of interrelated concepts facilitating the organizing of empirical material by giving structured approach which can be used by researchers for the intelligibility of their data and justification of

their methodological choices (Bendassolli, 2014). Therefore, selection of theory also impacts the selection of different methods and tools for the research that will be justified in the next section of this chapter. It has been realized through the eight articles that a theoretical framework gives a structured approach. Marshall and Rossman (2011) observed that researchers are able to highlight the particulars of their research and illuminate major issues by linking the theoretical constructs with the particular research questions, for example SPT gave structured lenses in the form of meaning, material and competencies to understand the accessibility of MB during COVID-19. It has also been established in the articles that the selection of an appropriate theory gives a well-designed map to follow throughout the way to achieve the research aim and objectives; different researchers worked on diagramming the themes, concepts and data which are examples of concept mapping through the use of theoretical lenses (Attride-Stirling, 2001; Albarn & Smith, 1977). For example, I used theoretical coding to understand the accessibility issues of MB (Naeem et al., 2022a) and theoretical coding was also used to develop the context-specific framework for the adoption of MB during COVID-19 (Naeem et al., 2022b). Consequently, three major themes have been developed and named as meaning, material and competencies. Consequently, theoretical framework is helpful in drawing a map to link the existing research and literature with the current research project and enhances the role of theory. The centrality and strength of a theoretical framework becomes clear by harnessing a simple and specific approach to provide conclusion or different conceptual frameworks on the basis of data analyses, which is also linked back to the theoretical framework, data and critical literature review.

This highlights some of the most prominent concepts of using theory as highlighted above, such as research gap and research aim have an impact on the selection of research paradigm that further impact the selection of theory in all articles. Additionally, the selected theory also directs the selection of the research methods and tools. The reflection on methodology in this also highlights the relationship between theory and epistemologies, conceptual framework and data interpretation as this relationship provides the context for using theory with the help of different implementation tools in qualitative research. A theory once accurately used explains the nature, meaning and challenges concerning the subject matter of the

research, for example social influence theory in 'Developing the antecedents of social influence for IBA through SNPs:

3.10.4 Selection of sample size

The researcher can set a particular sample size from which they obtain data and draw conclusions on the basis of the results collected by using a process called statistical inference. When there are fewer individuals in a sample than are required, then it can affect the quality of statistical inference with respect to precision and detecting the association of interest (Sparkes & Smith, 2014). Thus, the sample being representative of the population of interest is of paramount importance for the quality of research. Lack of representation may arise due to flawed procedure of selecting sample (sampling bias) or when the object of the research is the basis for probability of refusal (non-response bias) (Morling, 2020). As the major objective of the research in my articles was to explore digital banking services-related issues through exploration of the customers and management point of views some of the articles. Therefore, the selection of the sample size focused on in-depth exploration rather than on generalizing the result therefore sample size of all of the article's it's between 25 and 40 participants. Hammond and Wellington (2020) stated that a sample must be representative of the population that is being studied by the researcher. If the sample does not represent the population of interest, then it can significantly affect the quality of the research and conclusions drawn therefrom.

If the sample is not representative of the population of interest then the size of the sample does not matter as the results obtained will not reflect the generalizability of the population of interest (Sparkes & Smith, 2014). Additionally, the selection of the participants is also based on the research aim and objectives; because most of the articles focused on the exploration of the context in hand, the focus of the sample size was only on selecting the right participant to gain in-depth information rather than to collect data from a large number of participants. Moreover, the selection of the participants is also linked back to the selected theory and epistemological position of the articles. As justified above, the selection of the number of participants was also based on the philosophical and practical context of the research.

Samples are used in a great majority of research; a sample must accurately reflect and represent the population of interest (Kindon et al., 2010). Moreover, I would also

prefer a census-based estimate instead of recruiting sample. Nevertheless, there are several theoretical and practical reasons preventing a researcher from conducting research on the basis of census, for example:

1. Ethical issues: it is unethical to involve more people than is needed and it would lead to overcrowded concepts in research (Keady et al., 2017).
2. Budgetary constraints: a large sample size in qualitative research incurs high cost which prevents a researcher from using it for their research (Pauwels & Mannay, 2020).
3. Logistics: a large sample size gives rise to different challenges concerning equipment, and availability of experienced staff and other resources required for conducting the research (Denscombe, 2021).
4. Time constraints: the research may involve time constraints, which makes it practically impossible to conduct census-based research (Sloan & Quan-Haase, 2017).
5. Unknown size of target population: if the purpose of the research is to detect whether users of illicit drugs suffer from premalignant skin lesions, then a qualitative large sample size-based research would only be possible if there was information available on all existing users and governmental or organizational support being provided (Howitt, 2019).

As it has been stated above, on the basis of research aim, objectives and classical position of the research, a small sample size was required, but the number of participants is still a critical issue for researchers, one which they have to justify. I employed a saturation concept to decide the number of participants in all articles, but again, getting the saturation point of view and data collection is another critical issue. I realized that getting a saturation point in research is based on the research, your own understanding of the research and your own experience. Additionally, I also realized that researcher own exposure is based on his academic, professional, research experience and theoretical underpinning of the topic that help questions for data collection, analyses and contribution to the knowledge. Therefore, I have employed a very explicit research process approach which link back to the theoretical underpinning that would led to selection of appropriate research

methods. Consequently, a systematic process in articles helped me to get the real saturation point through getting the rich data which include the literature theoretical and philosophical underpinning in data collection to successfully achieve the research objectives (see Figure 3-10).

3.10.5 Role of the theoretical underpinning in analyses coding

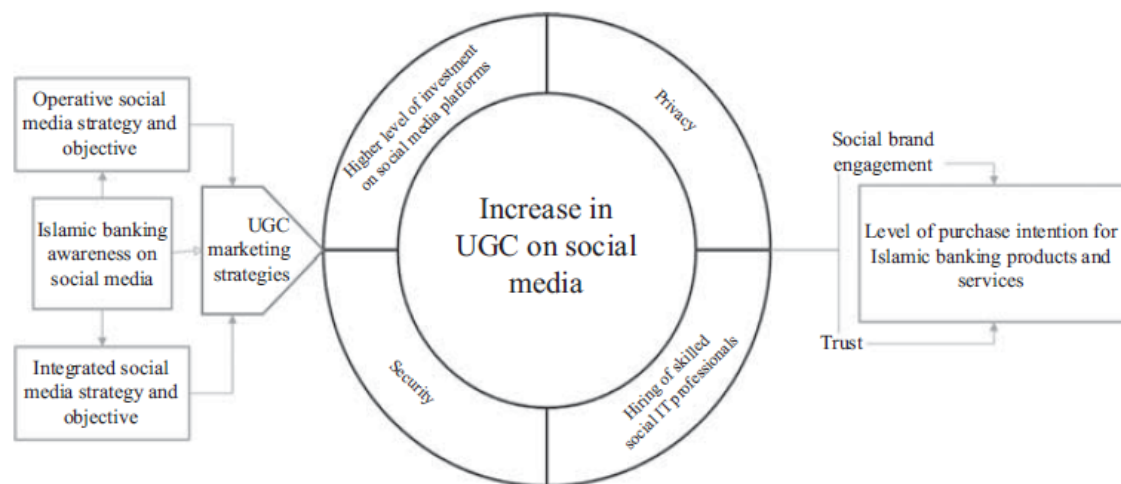


Figure 3-10 Theoretical framework to address banking services issues (Naeem, 2019a).

As it has been stated above, there are multiple ways whereby the choice of theory influences the methodological choices of the researcher and the scope of the research, besides analytical choices. For example, a case study was used in all articles because Walliman (2018) stated that a case study represents one of the most flexible approaches to conducting qualitative research. Once the scope of a case in case study research is defined, a theoretical framework was developed in all articles; see Figure 3-10 as an example of a theoretical framework which was developed to explore the role of SM to address issues of Islamic banking in Pakistan. Although a primitive framework or a rudimentary theory provided the starting point for a case study in all articles, a theoretical framework may still need to be developed to enrich data and provide both a general understanding of the subject matter and the uniqueness of the case. Teater et al. (2017) stated that qualitative research differs from quantitative research in the sense that qualitative research involves thick and rich descriptions of data, but the research is highly contextualized. However, since qualitative research involves rich and thick descriptions of data, So, if the framework is not strong that could turn the research into a unclear story which would lose the context (Harper &

Thompson, 2012). Such a comprehensive piece of research would not be transferable to a similar context. Moreover, once data collection has been done and analysis is ready to be done, data organizing schemes are usually depicted with some sense of objectivism, such as through mechanical coding and using coding software (Murphy et al., 2015). Therefore, theoretical underpinning also directed the thematic analysis through using NVivo software in all articles. As Figure 3-11 shows, my research on the 'The role of social media in internet banking transition during COVID-19 pandemic: Using multiple methods and sources in qualitative research' (Naeem & Ozuem, 2021) used SPT, which led me to use theoretical coding; therefore, I named three codes with the major elements of the SPT as meaning, material and competencies and further new codes were also added that would extend this selected theory. Spector (2006) stated that researchers are able to make sense of social phenomena and interactions with the help of theories, as they enable researchers to make sense of the process with the help of a theoretical framework. This means that theoretical frameworks are based on metaphysical subjectivism because the belief of the researcher in qualitative research is relative to the culture and situation in the context of which the research is being conducted (Howell, 2013).

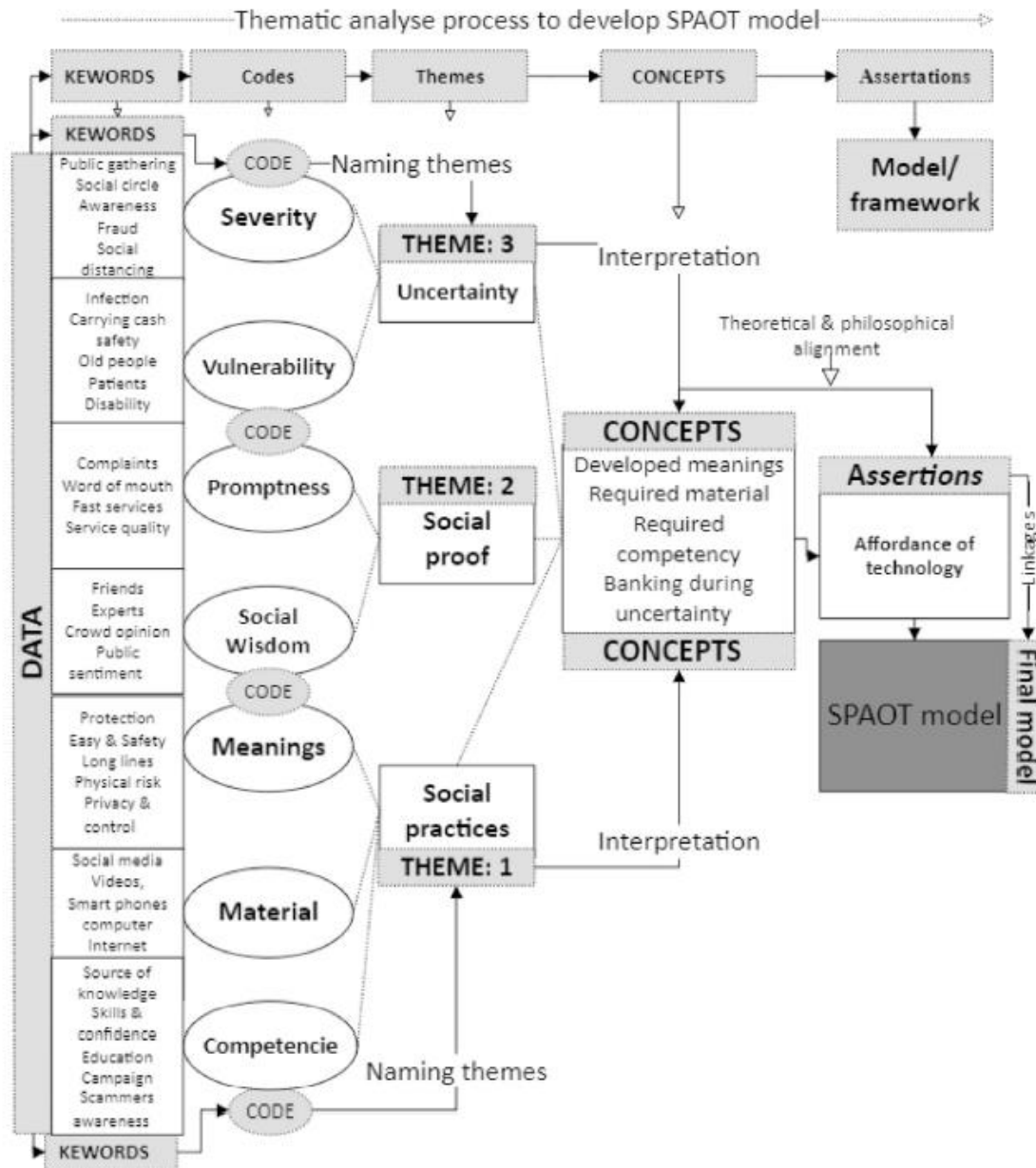


Figure 3-11 An example of one of our published papers: Thematic analysis process to develop socially practised affordance of technology model (SPAOT; Naem & Ozuem, 2021)

Coe et al. (2017) highlighted an intellectual exercise of utilizing theory to make sense of a social phenomenon. They used interview-based research to engage six post-structural theoretical frameworks: Spivak (thinking with marginality), Derrida (thinking with deconstruction), Coe et al. (2017) (thinking with performativity), Foucault (thinking with knowledge/power), Barad (thinking with intra-action), and Deleuze (thinking with desire). With the blending of the method and the researcher, the theoretical framework starts to emerge. The practice of applying different frameworks in research indicates the different roles of the researcher, such as indicated above, how different

frameworks in my articles provided explicit evidence of the justification of the connectivity of the different stages of the research (Schoonenboom & Johnson, 2017). The point here is that the researcher starts to think about the social phenomenon through a theory. Theory provides the lens through which the researcher views the social phenomenon. Jackson and Mazzei (2012) pointed out that as a result of thinking through different theories or theorists (e.g., frameworks enunciated above), the researcher is being pulled back into the data, threshold and into new thinking again and again. The researcher then starts to think about data analysis differently and enacts it differently as there is no other way out.

These reflections indicate a significant intellectual exercise further highlighting the impact of a theoretical framework in all my articles. The coding and analysis stage of research involves an express connection between a theoretical framework and the subject matter in all articles. Gannon and Fauchon (2021) stated that one of the ways to achieve this is by listing predetermined codes in the methodology section of the research as it clarifies the generation mechanism of the codes for the reader. This has the effect of strengthening the inductive strategy. Merriam and Tisdell (2016) observed that a theoretical framework influences a researcher's making sense of the data. The findings of all the articles, the analysis and their interpretation were all influenced by the theoretical framework and reflect the concepts, models, constructs, language and theories underpinning the research (see Figure 3-12); this shows how a research process framework explicitly shows the connectivity of the different stages and phases of the research to develop socially practised accessibility of MB during COVID-19.

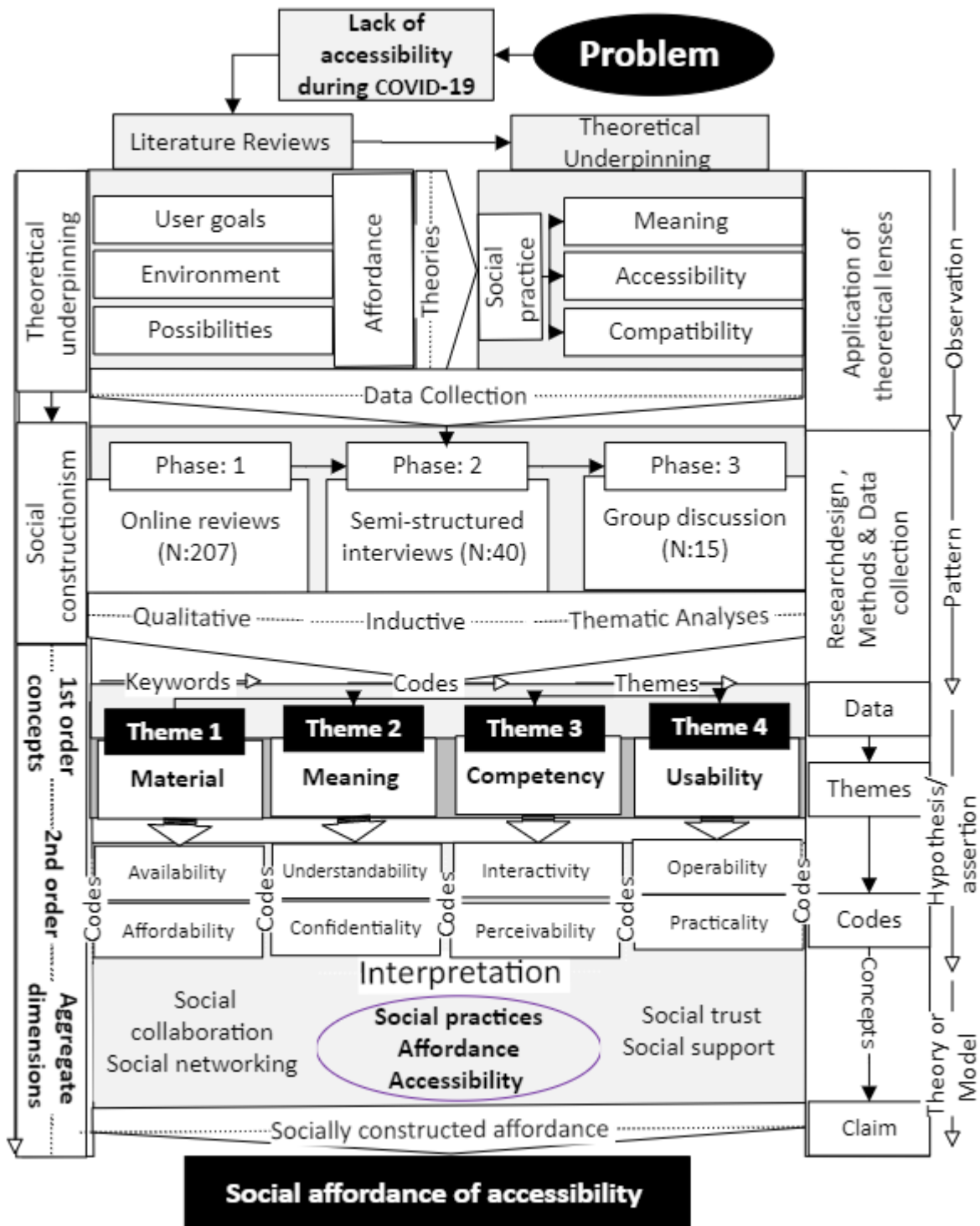


Figure 3-12 An example of theoretical coding from our published paper *Understanding the accessibility of retail mobile banking during the COVID-19 pandemic* (Naem et al., 2021b).

Theoretical frameworks are also related to inductive strategy as they enabled me to dig deep into a phenomenon and discover more of what has not been discovered previously. As a qualitative researcher, I believe that theory stems from a dialogue between the researcher and existing theories instead of from a monologic or

monolithic set of ideas. Moreover, the interaction between me as a researcher and the context of the research is also of paramount importance for the construction of knowledge. Young and Freytag (2021) indicated that the development of a theory takes place by virtue of experimentation and testing and then application of the theory in a real-life context, and by responding to critiques offered about the theory. This response to critique represents the dialogue among researchers. Rule and John (2015) further observed that the dialogue is extended between the theoretical framework and a particular research strategy (inductive or deductive). They further pointed out that the dialogic arrangement between case study and theory provides a rich foundation for generating knowledge, as it has been stated in above research process framework, that SPT and affordance theory directed to develop the socially practised affordance accessibility of MB, which is linked back to the theoretical and philosophical underpinning of the research.

This chapter builds on the basis of the discussion in preceding sections and provides simple models for promoting discussion and thought on the topic. As discussed above, qualitative research involves different dialogic and natural tensions, particularly between theory and method. The researcher gives an account of existing research experiences and projects besides thoughts about the struggles faced in the context of business research using qualitative methods. As I have developed different conceptual frameworks in my articles. When fully accomplished, a thorough commitment to a theoretical framework and rigorous methods gives rise to certain tensions generating rich results, Figure 3-12 shows an evaluative quadrant for highlighting the significance of theory, theoretical underpinning, research process framework and method. On the basis of my own experience of publication of these eight articles I believe that a low commitment to method and theory generates only a simple product which is devoid of any insight and, thus, is not regarded as generating knowledge. A low focus on method and high focus on theory may appear to be an essay as it links the original data with analysis framework. If the focus on theory is low but high on method (Impotence), it results in overemphasis on technique. This gives rise to a significant liability on the part of the qualitative researcher. It requires researchers to draw themselves out of positivist thought and set themselves free from the quantitative approach.

The figure 3-13 below shows that method is systematic, but there are certain inductive features of methods which cannot be shown in the form of a figure. Method and theory

are not inherently inductive. However, confusion with respect to theory arises when it is presumed that theory is inherently inductive. McKim (2017) observed that there could be an argument that an existing theory is shaped in qualitative research because: data analysis and interpretation is made in the light of the concepts enunciated in a specific theoretical orientation, the findings of my articles are discussed almost always with respect to existing theory to indicate the positive contribution of the current research in the construction of knowledge. My eight articles as qualitative research build on the basis of existing theory and give account contribute knowledge.

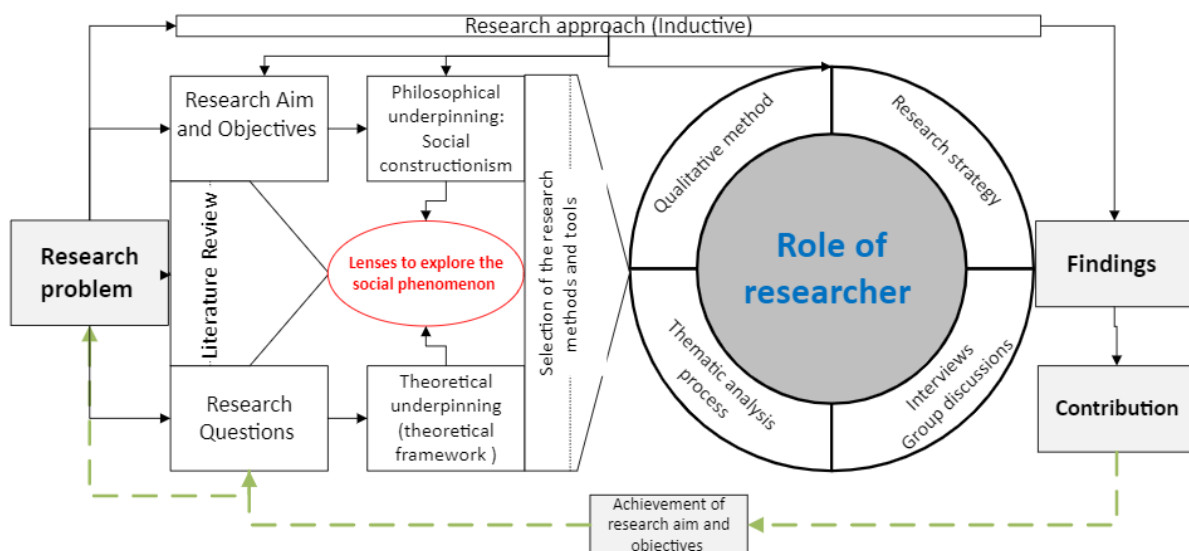


Figure 3-13 Research problem through qualitative research process to contribution to knowledge

The purpose of the quadrant is to highlight the touchpoints of theory and method to mutually reinforce the interdependent balance of the two in pursuit of knowledge. Nevertheless, the role of theory cannot be ignored in the construction of knowledge and in several other aspects of the research, as shown in the figure 3-13 above. Ravitch and Carl (2016) observed that one must take into account the role of formal or existing theory in developing the research questions for the present research and the development of goals for the current research, which are influenced and supported by the research philosophy and theoretical underpinnings. Moreover, theory also influences the research design, research approach, research strategy, data collection and data analyses as shown in the figure above. The figure 3-13 above highlights the particular areas of qualitative research involving the theoretical framework as an integral part of the research. A traditional research process begins with the problem

and subsequently takes into account the literature to understand the nature of the problem and to take into account what has already been said on the subject previously. It is then advocated that the literature is visually and logically analysed into a conceptual framework in all research articles. The figure 3-13 shows the ways whereby the literature leaves or covers the space for exploring certain questions that is linked back with research aim and objectives of each article. Subsequently, the theoretical framework can be the pinnacle or fulcrum of a qualitative research study. The arrows in the figure 3-13 above indicate the transition from theoretical framework to method and to research questions with due focus on analytic process (where predetermined codes are influenced by the theory), trustworthiness (the inductive approach involves explicit evidence of the overall research process), epistemology and the researcher's role (that is how the choice regarding theory introduces the reader to the research). There is another arrow transitioning from theoretical framework to research findings due to the impact an analytic approach has on the results. It also influences the discussion. There are multiple ways whereby the qualitative research can be designed and constructed, but the main objective here is encouraging the relationship between theoretical framework and different aspects of the design that are used in my articles.

CHAPTER 4: CONTRIBUTION TO KNOWLEDGE

This chapter is going to reflect on the contribution of each article, which will also lead to understanding of the interconnectivity of the different published articles that leads to achieving the common research aim, which is about trust in the digital services issue of banks to improve their performance in Pakistan. As the overall aim of this research was to improve banking performance through the improvement of the digital services issues in Pakistan, one of my articles was on the identification of the impact of improvement of service quality on banking services. Therefore, this chapter is going to reflect on the contribution of the published articles, which will also reflect on the interconnection between these articles to achieve one common research aim. Now, the discussion is going to summarize the discussion on the contribution of each article one by one.

4.1 UNDERSTANDING THE ROLE OF SNPs IN ADDRESSING THE CHALLENGES OF ISLAMIC BANKS (NAEEM, 2019A)

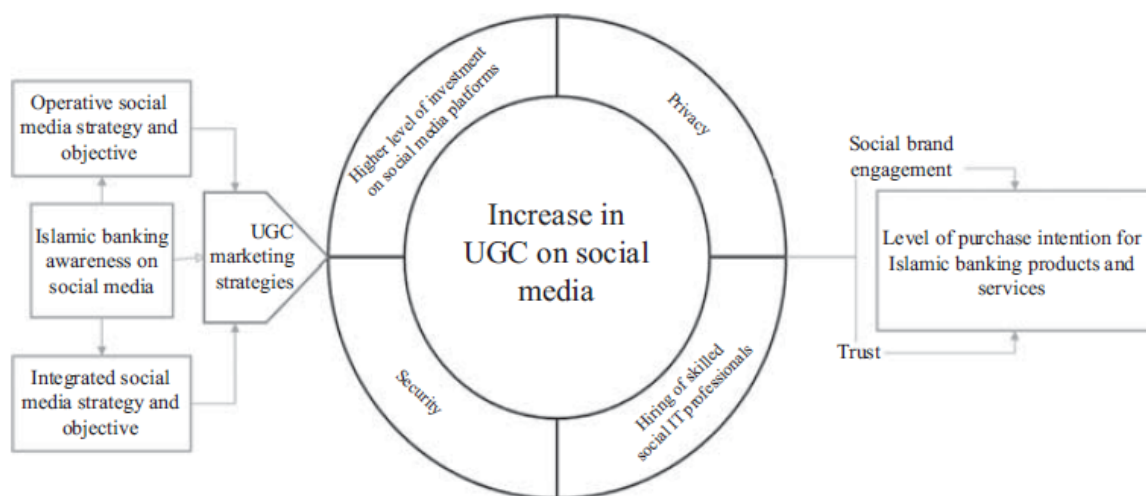


Figure 4-1 Resolving brand engagement and awareness of banks model (Naeem, 2019a).

There is limited literature available regarding how banking organizations of a developing country can use SM platforms to enhance UGC, level of brand engagement and purchase intention. Respondents were selected from marketing departments and customers of Islamic banks and conventional banks using a semi-structured interview technique. The selection of respondents provide rich descriptions

for the selected research topic. As per the reviewed literature and my professional knowledge, the present study was a first attempt to explore the role of UGC as a tool to enhance levels of brand engagement and purchase intention among the target market of Islamic banks. Literature is available to explore the role of UGC in enhancing the level of brand engagement and purchase intention among customers of hotels (Mauri & Minazzi, 2013), retailers (Pookulangara & Koesler, 2011), online shopping (Bahtar & Muda, 2016) and conventional banks (Hakkak et al., 2015). The findings of this study revealed that Facebook is one of the most effective and useful SM platforms for generating UGC for conventional banks in Pakistan.

The findings of this study have successfully explored the challenges of Islamic banks, which negatively influenced the level of brand-related information, brand engagement and purchase intention among target customers. These challenges are related to individual, organizational, security, financial and technology of Islamic banks. For example, skilled people prefer to join those banks which have a reputation and competitive packages (e.g., conventional banks). Therefore, Islamic banks must focus on investing in and hiring IT professionals who can develop and enhance brand-related content using SNPs. These IT professionals can create SM official pages, sponsored ads, private and public groups, and live chat facilities to enhance UGC, brand engagement and purchase intention among targeted customers of Islamic banks. However, privacy and security issues can be addressed when IT professionals are involved to create, protect, monitor and enhance Islamic banking system security. Furthermore, IT professionals and marketing departments can create audio, video and text regarding how Islamic banks are safe and secure compared to competitors. UGC (audio, video and text) regarding secure and safe systems can enhance the level of trust, WOM, brand engagement and purchase intention of banking customers. Without advertising on SNPs, Islamic banks are unable to enhance the number of customers, transactions, enquiries, brand engagement, purchase intention of customers, sales growth and profitability ratio.

The study concluded that Islamic banks face many challenges, such as lack of security and privacy, non-availability of UGC, lack of skilled staff, lack of investment in SM platforms and lack of trust among targeted market. These factors limited brand-related information, social brand engagement and purchase intention for Islamic banking

products and services in the targeted market. It was also found that higher levels of investment in traditional marketing tools is the most common practice among Islamic banks. Therefore, Islamic banks are unable to generate UGC, such as online reviews, experiences, suggestions and recommendations on SM platforms. The present study highlighted that customer of conventional banks have confirmed these challenges by not moving their personal accounts from interest-based banking to interest-free banking. It was recommended that investment in competent IT professionals could resolve the issues of privacy and security among Islamic banks. Skilled IT professionals can create a banking system that is more secure and safe, as well as acceptable for the customers of conventional banks. Furthermore, these IT professionals can collaborate with the marketing department with the purpose of enhancing UGC using SNPs. UGC (i.e., audio, video and text) can enhance brand-related information, information exchange, product and service reviews, WOM, social brand engagement and purchase decisions.

4.2 ROLE OF SNPs AS A TOOL FOR ENHANCING SERVICE QUALITY (NAEEM, 2019B).

Customers these days are increasingly looking for product and service reviews online on SM and to get involved in the feedback and discussions of interest. The aim of this research was to determine the frequently used SNP for service reviews, which organizations can consider to improve the quality of their service and positively influence the buying intention of their customers. The results of the current research revealed the role played by cross-platform social networking applications to promote responsiveness, service awareness, empathy, assurance, buying intention and reliability with respect to internet service provider and banking service provider. The research also showed that customers are concerned about the potential misuse of their data held with banks in Pakistan. Moreover, the response of the customers revealed that slow speed of internet, unavailability of ATM service during festivals and ATM service failures causes a negative image of the service providers in the eyes of the customers. This causes customers to take to SNPs to give feedback and reviews over such issues related to services. This can then negatively influence the service quality image and buying intention of customers. The respondents of the current research also highlighted their interest in sharing information with other customers and reading each other's experiences online on SNPs about banking service and internet service providers. The marketing staff indicated that the involvement of customers, live

chat, celebrity endorsement and promotional advertisements generate a favourable response from customers about their buying intention and service quality. Respondents also agreed that service quality and buying intention was enhanced due to SNPs. The results of the current research also highlighted the positive role of SNPs in establishing interactive communication between service provider and customers, creating brand engagement and generating ideas for improving service quality.

The findings of the research showed that the SNPs that are frequently being used by customers for service reviews, feedback and corresponding discussion comprise Facebook official pages of service providers, Facebook groups, WhatsApp groups with friends and family and the comments section of YouTube videos. The results of the research also indicated that Facebook groups are widely popular among customers for conducting service-related discussions, which also generate service reviews. Such reviews influence the buying intention of other customers. Organizations can use the aforementioned SNPs for bridging the gap between the service provider and the customer and use these platforms to instigate interactive communication with customers. This will help generate intention to buy among customers in favour of the organization. Another prominent advantage of SNPs is the low cost of advertising, which projects the message of the organization without any geographical or time restrictions. In fact, restricting the reach of the advertisement is an option available to organizations.

4.3 HOW NETWORKING PLATFORMS CAN PROMOTE SERVICE QUALITY AND PURCHASE INTENTION OF CUSTOMERS OF SERVICE-PROVIDING ORGANIZATIONS (NAEEM, 2019C)

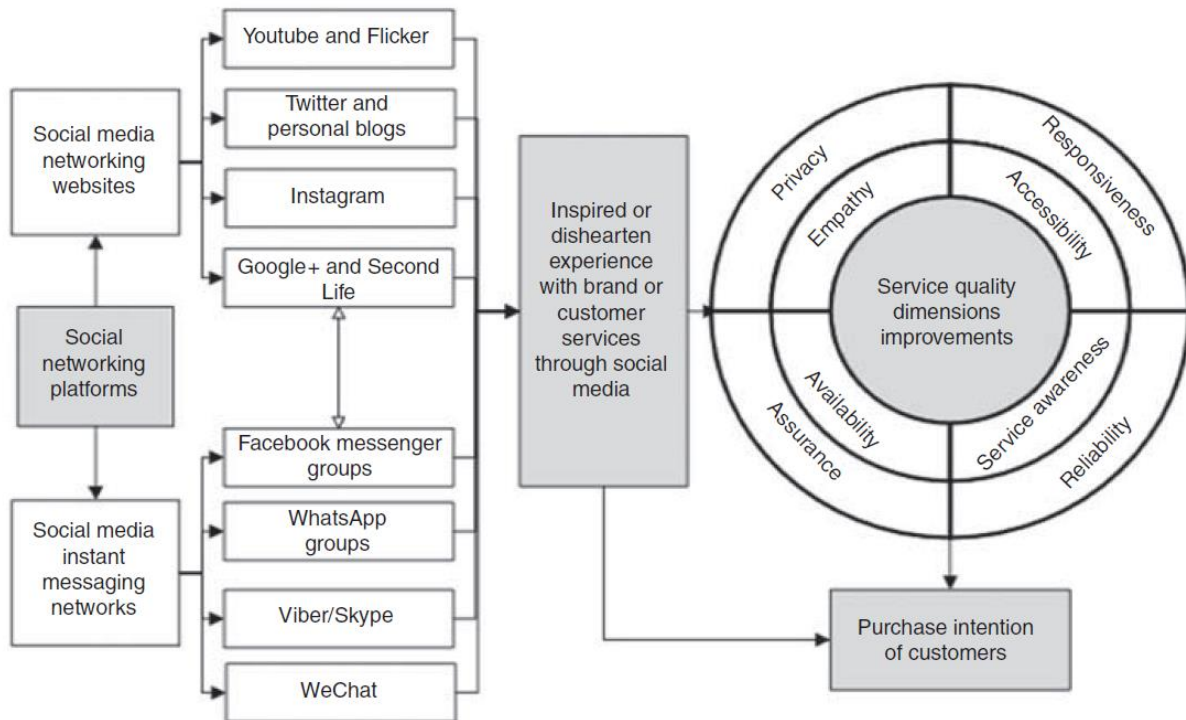


Figure 4-2 Service quality improvement to improve purchase intention (Naeem, 2019c)

The nature of this research was exploratory as the researcher aimed to enhance understanding about the most suitable SNPs for increasing buying intention and improving service quality. To the best of the researcher’s knowledge, the research was one of a few in which the multiple constructs of cross-platform applications, social networking applications, buying intention and service quality were combined. However, at the same time it can be said that the service quality dimensions of SERVQUAL are not uniformly applicable all over the world due to cultural differences among countries, whereby some countries have a safer and more secure internet infrastructure than others. This is the reason why the current research found that customers were concerned about the privacy of their financial and personal information.

Therefore, it may not be possible to apply the results of Western countries to Asian countries or other developing countries. Each nation has an influential culture of its own, which also influences the perception of its people concerning the quality of

service and the nature of the relationship between the customer and the service provider (Ladhari et al., 2011; Gayatri et al., 2011). SNPs are becoming the medium to conduct interactive communication between customers and organizations. The current research contributed towards the body of knowledge not only by taking multiple constructs into account but also by identifying the most suitable SNP for service quality and enhancing buying intention of customers. The findings of the research showed that the lack of adequate security and privacy measures affected the banking sector of an Islamic country.

Moreover, the current research also found that customers use Facebook groups more frequently compared to other SNPs to voice their experiences regarding services. Of all the consumers, 60% said that they based their buying intention on the experiences of other consumers and 49% indicated that they made the decision to buy a particular product or service on the basis of the reviews they came across on SM. Banks and internet service providers in Pakistan could take into account the results of this research to develop an online chat facility besides other online facilities, such as online communities, to create e-WOM among customers. The existing literature also showed that SNPs are a time-efficient and cost-efficient source of e-WOM (Connolly et al., 2016).

Previous studies on internet banking have shown that its use is much more recent in the industrialised world than in the developing world (Abbasi et al., 2017; Rahi et al., 2019). Among Pakistan's 200 million people, only 3.1 million have internet access, demonstrating the country's low adoption rate of digital banking (Rahi et al., 2020). Previous studies have identified a number of factors that contribute to Pakistan's low internet banking adoption rate, including the country's shaky legal framework, widespread poverty, widespread corruption, pervasive cybercrime, a lack of trust (Akhlq and Ahmed, 2013), a low literacy rate, negative past experiences, a lack of reliable internet access, a chronic electricity shortage, a stubborn aversion to change, a lack of security measures, and an abundance of unknown risks (Rahi et al., 2019, 2020). The adoption and acceptability of technology are limited in Pakistan because of poor economic performance and privacy hazards (Anwar et al., 2020; Khan et al., 2018). Customers in poor nations like Jordan need more training programmes to increase their understanding and awareness of telebanking to increase their likelihood of using the service (Alalwan et al., 2016, 2018; Chauhan et al., 2019). When

compared to other industrialised countries, including the United States, Malaysia's adoption rate of internet banking is low, at around 50%. (Amin, 2016; Yuen et al., 2015). Consumer sentiment and the rate of internet banking adoption in Tunisia have been hampered by the country's high susceptibility to and vulnerability to external factors like economic and political instability (Chaouali et al., 2017). Although most of the existing literature on internet banking in Pakistan focuses on the reasons for the country's relatively low adoption rate (Anwar et al., 2020; Khan et al., 2018; Rahi et al., 2019, 2020), the current investigation seeks to comprehend how the climate of fear brought on by the COVID-19 pandemic compelled people to adopt internet banking as a social practise and the difficulties customers encountered while using the service.

Author and year	Research objectives	Theory/framework	Data collection (Sample)	Data analysis	Destination (developing country)
Abbasi et al. (2017)	Investigating important factors that can influence the adoption of internet banking	TAM	250 banking customers	Quantitative (Multiple regression analysis)	Pakistan
Akhlaq and Ahmed (2013)	Finding the type of motivation that can enhance trust in internet banking in a developing country	Motivation model, self-determination theory, and TAM model	109 banking customers	Quantitative (Structural equation modelling)	Pakistan
Rahi et al. (2019)	To identify internet banking issues by focusing on technology perspective	Unified theory of acceptance and use of technology	398 customers of commercial bank	Quantitative (Structural equation modelling)	Pakistan
Rahi et al. (2020)	Finding the motivating factors that can develop consistency in the use of internet banking	Task technology fit theory and technology continuance theory	360 internet banking users	Quantitative (Structural equation modelling)	Pakistan
Anwar et al. (2020)	Knowing about the important factors of technology acceptance and	Theory of economic utility	488 customers	Quantitative (Partial least square and	Pakistan and India

	adoption			structural equation modelling)	
Khan et al. (2018)	to find out the causes of low adoption of online technologies (i.e. online stock trading)	Perceived risk theory	172 electronic brokerage users	Quantitative (structural equation modelling)	Pakistan
Alalwan et al., (2016)	Promoting the use of telebanking as self-service technology	TAM	323 respondents	Quantitative (structural equation modelling)	Jordan
Alalwan et al. (2018)	Knowing about the important factors that can influence customer intention and internet banking adoption	Unified theory of acceptance and use of technology (UTAUT2)	500 Jordan banking customers	Quantitative (structural equation modelling)	Jordan
Amin (2016)	Investigating how service quality of internet banking can influence e-customer loyalty and satisfaction		520 banking customers	Quantitative (structural equation modelling)	Malaysia
Yuen et al. (2015)	Knowledge culture differences between USA and Malaysia and their impact on internet banking adoption	Unified theory of acceptance and use of technology model (UTAUT)	666 internet banking users	Quantitative (structural equation modelling)	Malaysia
Shareef et al. (2018)	Focus on investigating consumer adoption of mobile banking services	Theory of planned behavior and TAM		Quantitative (path analysis and comparison with GAM model)	Bangladesh
Chaouali et al. (2017)	Finding customers' attitude toward learning, failure, and success of internet banking	Theory of trying	557 banking customers	Quantitative (structural equation modelling)	Tunisia
Omoregi	Knowing the		565	Quantitative	Ghana

e et al. (2019)	antecedents of retail internet banking customers' loyalty intentions		banking customers	e (structural equation modelling)	
Chauhan et al. (2019)	Investigating customers' intention to adopt and use internet banking	TAM	487 consumers	Quantitative (structural equation modelling)	India
Gupta, & Arora, (2017)	Knowing the reasons for and against mobile banking	Behavioral reasoning theory	379 consumers	Quantitative (structural equation modelling)	India
Hanafizadeh et al. (2014)	Systematic review of internet banking (offered comparison of developed and developing countries)	TAM, TAM2, UTAUT, decomposed theory of planned behavior	165 research studies	Systematic literature review (Comparative method)	-
Marakandy et al. (2017)	Factors enabling internet banking adoption	TAM	300 banking customers	Quantitative (structural equation modelling)	India
Patel & Patel (2018)	TAM and its effect to produce social influence and customer behavioral intention to adopt internet banking	TAM	284 banking customers	Quantitative (structural equation modelling)	India
Roy et al. (2017)	Knowing about internet banking acceptance	TAM and perceived risk theory	270 respondents	Quantitative (structural equation modelling)	India
Shareef et al. (2018)	Investigating the antecedents of word of mouth that can trigger mobile banking adoption	Elaboration likelihood model theory	1153 respondents	Quantitative (structural equation modelling)	India
Sharma et al. (2020)	A conceptual framework on internet banking adoption in Fiji	UTAUT	530 respondents	Quantitative (structural equation modelling)	Fiji

Makanyeza (2017)	Using Augmented technology acceptance model for enabling internet banking adoption	Augmented technology acceptance model	300 respondents	Quantitative (structural equation modelling)	Zimbabwe
------------------	--	---------------------------------------	-----------------	--	----------

Table 4-1 Internet banking adoption studies in developing countries

The credibility of digital banking is low in underdeveloped countries because of cultural differences between the two groups (power distance, individualism, and uncertainty avoidance) (Yuen et al., 2015). Even after a decade, internet banking is still one of the most underutilised channels in India, as shown by the existing research on internet banking adoption (Marakarkandy et al., 2017; Patel and Patel, 2018). Unlike nations like China, where nearly everyone uses digital banking, only half of Indians do so (Patel and Patel, 2018). Customers in India who prefer traditional banking methods, such as visiting a branch or using an automated teller machine, are less likely to use digital banking (Gupta and Arora, 2017). The behavioural intention of Indian bank account holders to adopt internet banking was reduced by their perceptions of external hazards such as privacy risk, social risk, information risk, financial risk, and performance risk (Gupta and Arora, 2017). Further research is needed, from both the user and the bank's point of view to determine what problems arise from internet banking, particularly in less developed nations (Alalwan et al., 2016, 2018).

Internet banking adoption rates are lower in both Pakistan and India due to problems with readability and accessibility (Rahi et al., 2020; Sharma et al., 2020). Internet banking's growth is also limited by the widespread illiteracy in the world's poorest regions (Rahi et al., 2020; Sharma et al., 2020). Despite the fact that existing internet banking literature suggests that developing countries have particularly difficult problems with internet speed, IT infrastructure, and accessibility (Alalwan et al., 2016, 2018; Chauhan et al., 2019), there is clear evidence that the fear of COVID-19 has significantly shifted the population of Pakistan from traditional banking method to digital banking method (Ahmed, 2020). One of the largest banks in Pakistan (Habib Bank Limited) said that customers' use of digital banking rose by as much as 90 percent in 2020 compared to 2019 as a result of concerns over COVID-19 (Ahmed, 2020). Therefore, this project uses COVID-19 as an opportunity to investigate how pandemics can increase the social practices of retail internet banking in Pakistan. A subjective lens is therefore applied to explore that context through the application of

social practice theory. I have therefore sought to explore the challenges faced by different retail customers during their use of internet banking systems, despite the country's low literacy rate, its readability issues, and the challenges of the IT infrastructure. Once retail bankers and system developers have a firm grasp of these difficulties, they might be more able to tailor the features and functionality of internet banking apps to meet the demands and exceed the expectations of their varied customer base. It would be interesting to find out which channels of communication have been used to inform and inspire consumers to adopt more widespread usage of retail digital banking during the current COVID-19 pandemic. The purpose of this research was also to provide a framework to illustrate the social practices of internet banking adoption to shed light on factors that can boost the global percentage of people using the internet to conduct financial transactions.

Social influence theory gives an account of how the thoughts, opinions and emotions of people and those of their friends and family influence buying behaviour. The local community, celebrities and opinion leaders also influence the buying intention of customers. Social influence may be seen as peer pressure, persuasion, sales and marketing, socialization and so on (Li & Tang, 2011). For example, the results of the current research showed that customers keenly followed the experiences and recommendations of those who posted about their experiences with similar services online on Facebook groups. Social influence and social interaction theories show that SNPs provide a marketing platform to organizations to develop interactive communication with their customers. This then influences their buying intention and develops brand engagement among customers. The buying intention of customers is influenced by e-WOM taking place on SNPs. The current research also found that when people share their poor experience with a service-providing organization online on SNPs, their friends and family then avoid such service providers. Existing research also showed that service providers alone cannot keep the content about their organization positive and therefore SNP influencers can be relied upon for creating interactive communication with customers.

Opportunities for service engagement have been enhanced due to SNPs as customers increasingly take to SNPs to share their good and bad experiences with service providers. This results in the spread of e-WOM about service providers which can influence the buying intention of other customers in favour or against the

organization, depending on the nature of the e-WOM. Although the existing dimensions of service quality (such as responsiveness, empathy, awareness, assurance, reliability and buying intention) are influenced by SNPs, consumers mostly voiced concerns about the privacy of their personal and financial information with banking service providers. Due to this reason, negative e-WOM is rotating on SNPs about banking service providers. Issues such as the unavailability of ATMs during festivals, links to ATM services being down and slow internet speed only add to the dissatisfaction of customers. Although both the Government of Pakistan and the banks are working to address privacy-related issues, it can take time to spread positive e-WOM about the banking sector. Nevertheless, service awareness can be increased among customers by using SNPs to create positive perceptions of banking service providers. It has been revealed by marketing staff those promotional incentives for customers, live chat facility and celebrity endorsement positively influence the buying intention of customers. The knowledge of customers about services has also increased due to online advertisements on SNPs.

Customers are increasingly using SNPs to stay abreast with service reviews, recommendations from other customers and WOM about products and services, as such illustrations help them to make better decisions about buying a product or service. The aim of this research was to improve the quality of service, engagement and information level among customers, and enhance the buying intention of customers. The research therefore determined the most suitable SNP in this regard. The results of the research revealed the highly helpful role played by SNPs in drawing empathy, assurance, awareness, responsiveness and reliability in digital banking services. The results also revealed the concerns of the respondents about the safety and security of their personal and private details with the service providers and their concerns about the confidentiality of their financial data with them. It also came to light as a result of this research that customers use Facebook groups and official pages besides WhatsApp groups and YouTube comments section to voice their opinions, concerns, feedback and recommendations for or against the brand. This then has an influential impact on other customers besides their friends and family who are in receipt of such content. The respondents from the marketing team and the selected customers revealed that the Facebook groups of the local community are of paramount importance among community members and that such groups influence

people’s buying behaviour and service quality perception. When SNPs are used for such purposes, they generate feedback, reviews, recommendations, awareness, brand engagement, trust, WOM and intention to purchase. They also enable an organization to improve the quality of its services. Moreover, SNPs provide low-cost advertising and promotion opportunities for brands and two-way communication between a brand and customers. Thus, the importance of SNPs cannot be ignored with respect to buying intention and service quality.

4.4 DEVELOPING THE ANTECEDENTS OF SOCIAL INFLUENCE FOR IBA THROUGH SNPs: EVIDENCE FROM CONVENTIONAL AND ISLAMIC BANKS (NAEEM, 2020)

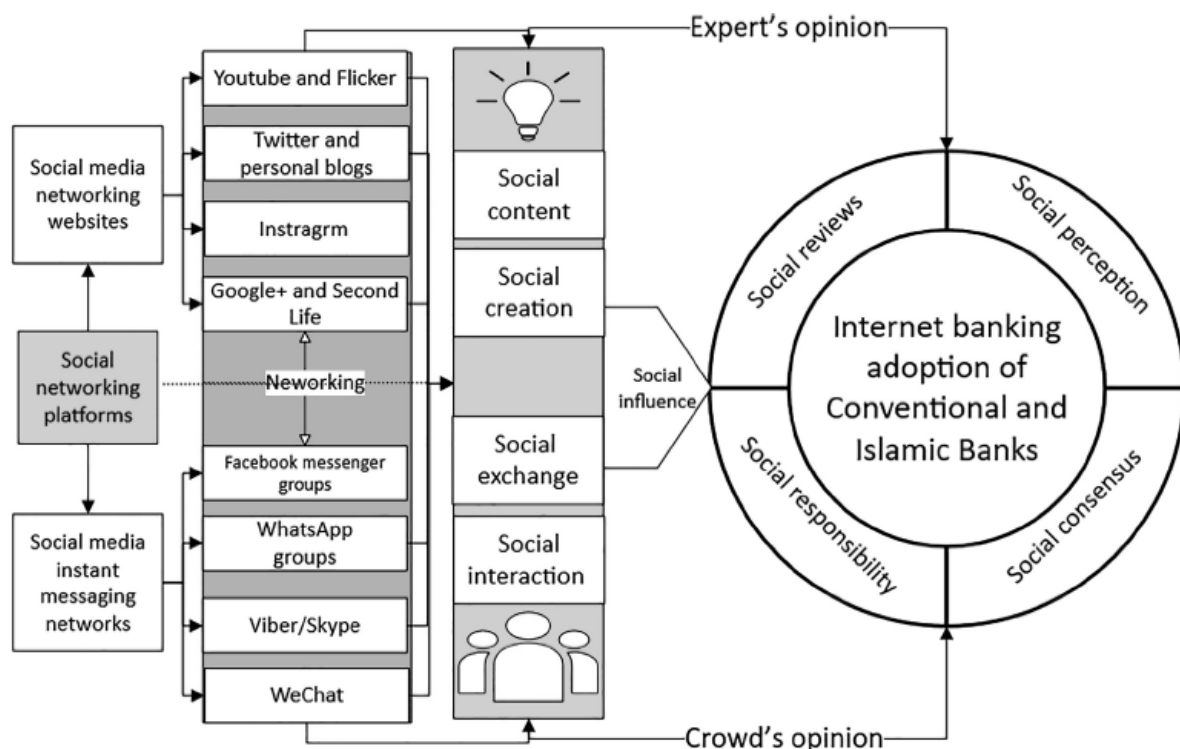


Figure 4-3 Social influence: Internet banking adoption model (Naeem, 2020).

Social influence means the impact on thinking, perception and buying behaviour of people by friends and family, local community, celebrity, opinion leaders and any other trustworthy source (Bilgihan et al., 2016; Habibi et al., 2014; Lee et al., 2011). Influence may be regarded as conformity, peer pressure, persuasion, obedience, leadership, socialization and sales (Li & Tang, 2011). The results of the current research identified the prominent dimensions of social influence theory with respect to IBA. For example, the findings showed that social reviews are the chief influence on

consumers on SNPs, such as satisfied consumers who give reviews about the banks with which they are highly satisfied in terms of safe and secure transactions. People are increasingly recommending the best service providers through SNPs to other people. It was observed that customers of conventional banks are highly satisfied compared to those of Islamic banks. This was found as a result of analysing service reviews, WOM, recommendations and service ratings for IBA. Social influence theory highlights the usage and significance of SNPs to collect pre-purchase information (e.g., customers look for best features of internet banking services). The information available in this regard also highlights the optimal, economical and acceptable nature of these services. Due to these factors, customers are influenced towards adoption of internet banking.

However, it is important to note that organizations cannot control positive conversations, but they can develop two-way and interactive communication with customers and provide services according to their needs to win positive reviews (Pookulangara & Shephard, 2013; Chu & Kim, 2011). Customers these days demand flawless and high-quality customer services from organizations. Therefore, it is imperative for service providers to attract, satisfy and retain their customers to maintain their profitability (Krishna et al., 2011). The current research explored different antecedents of social influence to devise a conceptual model for IBA on the basis of social influence emanating from SNPs. The current research looked into different antecedents of social influence which enhance IBA. Existing research on the subject or topics close to it have taken a narrow theoretical perspective. However, some existing research also took subjective norm as the main construct. Subjective norm describes social influence on the basis of one's religious, cultural and social norms.

Schepers and Wetzels (2006) took into account research based on the technology adoption model (TAM) involving subjective norm as the main construct that generated mixed and inconclusive findings. My research also explored the extent whereby social influence for future customers to adopt IB as it was expected that the technology would be fully embedded in their lives in the future (Chaouali et al., 2016). With the development of social influence on IBA, social influence was recast due to the convergence of five interrelated phenomena. Firstly, social reviews (such as WOM, shared experiences, recommendations, concerns) enhanced the adoption of internet

banking more for conventional banks compared to Islamic banks. Secondly, social experts (such as influencers, opinion leaders, trustworthy friends, family) created social content and exchanged it more for conventional banks compared to Islamic banks because conventional banks offered better and cheaper services, which also involved reliable, safe and secure internet banking. Thirdly, a social consensus exists regarding IBA in favour of conventional banks compared to Islamic banks. The social consensus here means service quality, WOM, customer satisfaction, safety and security of transactions, privacy of data, reviews and ratings. Fourthly, participants also indicated that SNP users should regard protecting other SNP users from exposure to unsafe transactions as their responsibility and tell them about banks with safe and secure transactions and privacy. Fifthly, social perceptions about the adoption of internet banking enhance the adoption of internet banking for customers of both Islamic and conventional banks. However, there is more positive perception about IBA among customers of conventional banks compared to that of Islamic banks.

The findings revealed that social experts, social reviews, social perception, social responsibility and social consensus are the antecedents of social influence for the adoption of internet banking. These antecedents positively influenced the target customers for adoption of internet banking. On the basis of such findings, the current research also revealed that negative perception about the internet banking of Islamic banks directed people towards adopting internet banking of conventional banks. Thus, a social consensus exists about which bank offers better internet banking service. It was also agreed by a majority of the participants that conventional banks provided better internet banking services and that the customer satisfaction rate of conventional banks was higher than that for Islamic banks. Such positive WOM and social reviews on SNPs attracted customers towards IBA of conventional banks more than that of Islamic banks.

The research also showed that people love following the experiences and recommendations of those who are experienced in the banking sector and have long been using banking services, including internet banking. It was also found that there are people who voluntarily provide recommendations and reviews about banking services and IBA on SNPs, particularly in Facebook groups. These groups inspired others to exchange experiences related to services to save the resources of other

customers. Most customers were found to be positive about IBA in relation to conventional banks.

A majority of the participants in this research indicated that they preferred going through online reviews before opening an account with a bank. Social responsibility represents people caring for each other by sharing their experiences about banks with other people so as to help others save time and money. For example, participants indicated that they came across negative reviews about banking services of Islamic banks on SNPs on the basis of safety and security of transactions and privacy concerns about personal data. Moreover, the participants also indicated their concerns about cybersecurity of Islamic banks. Therefore, the participants indicated that they took their business to conventional banks because they found them safe, cheap and faster in their provision of services. Social perception was the final theme which is gained from experiences, emotions, and communication on SNPs. Such a perception is highly significant for customers to look for pre-purchase information on SNPs regarding internet banking. For example, a majority of people believed that conventional banks provide high-quality internet banking due to which they had a positive image of conventional banks and thus gave favourable reviews and ratings of conventional banks on SNPs. Therefore, there are more customers of conventional banks who are satisfied compared to Islamic banks.

In this research the role of SNPs was examined with respect to their ability of generating social influence for the adoption of internet banking. The findings highlighted the relevancy and significance of social influence theory in this regard. The research highlighted the antecedents of social influence, such as social experts, social reviews, social responsibility, social consensus and social perception. These elements influence IBA for both conventional and Islamic banks. These factors underpin e-WOM, recommendations and reviews related to the service quality of conventional and Islamic banks and thereby influence their customers towards IBA. The research also found that these elements underpin negative WOM if the services are of poor quality and thus people are deterred from using these services, as they had privacy concerns about Islamic banks and thus took their business to conventional banks in Pakistan. Therefore, it is imperative that Islamic banks enhance the safety and security of their information to maintain their competitiveness in the market with conventional banks. Moreover, Islamic banks must also recruit IT specialist staff to provide better

internet banking services to their customers and to enhance their presence on SNPs. The current research applied social influence theory to banking. This has not been done before, particularly with respect to IBA and with respect to conventional versus Islamic banks against the backdrop of SNPs. In this research, a conceptual model was developed on the basis of qualitative analysis following in-depth semi-structured interviews with the customers and marketing professionals of both types of banks. Future studies could corroborate the results of this research either through quantitative analysis or mixed methods analysis.

A conceptual model was drawn in this research to aid understanding of the social influence emanating from SNPs causing IBA. The antecedents of social influence were also identified in this research, which are responsible for positively or negatively influencing IBA among customers of Islamic and conventional banks. Furthermore, the paper also added more dimensions to social influence theory to improve its relatability and applicability in the context of IBA. Social influence comprises the suggestions, recommendations, reviews, ratings, thoughts and experiences of customers about IBA of conventional and Islamic banks. The findings also showed that social experts, social responsibility, social reviews, social consensus and social perceptions are the chief predictors of IBA for customers present on SNPs. The research found that while these elements are the main predictors of IBA for conventional banks, there is another element which serves as a chief antecedent of IBA in the case of Islamic banks: privacy of the personal and financial information of customers.

If banks effectively maintain their presence on SNPs, it will foster WOM, service reviews, interactive communication, high level of awareness, social trust and social consensus in their favour among customers and will influence them to adopt internet banking. A conceptual model was also proposed in this research which has positive implications for business and provides a direction to banks for the effective usage of SNPs so that the customers are confident to use internet banking. Previous research relied on TAM, UTAUT and TPB to evaluate IBA. However, the shortcomings of these theories is that they fail to grasp social content as a means of influencing customers to adopt IBA. Therefore, the current research relied on social influence theory by looking into different dimensions mentioned above to understand IBA among customers of Islamic and conventional banks. Social influence gives rise to more reviews and also spreads pre-purchase information among customers. It can engage

customers in a pre-purchase phase and thereby influence them to adopt internet banking. It may even motivate the customers of one banking type to adopt another banking type (i.e., from conventional to Islamic or vice versa).

4.5 THE ROLE OF SM IN INTERNET BANKING TRANSITION DURING COVID-19 PANDEMIC (NAEEM & OZUEM, 2021)

The limitations during the COVID-19 pandemic (e.g., stay at home and social distancing) enhanced utilization of SM among people for consuming and exchanging information regarding how routine practices can be safely exercised. The COVID-19 pandemic acts as a great physical threat both for retail customers and bankers by disrupting in-person banking activities. This situation resulted in a shift from in-person banking to internet banking for purchasing groceries, paying bills, buying brands and other routine transactions. Under the fearful environment created by the COVID-19 pandemic, exploring what challenges increased internet banking social practices brought about for different customers was the key objective of this study. This study has practical implications for retail banks, and their marketers and system developers, regarding how they can address the expectations and needs of various customers by improving their internet banking apps. The adoption of social constructionist epistemological and relativist ontological positions enabled this study to gain in-depth insights into multiple realities within the same context as well as into customers' internet banking-related experiences in a fearful environment. To collect qualitative research data, this study used semi-structured interviews and Gibbs reflection cycle qualitative methods for internet banking customers, whereas focus group interviews qualitative method was used for executives of private and public banks. To understand how the uncertain environment during global COVID-19 pandemic led customers to quit traditional banking and switch to modern internet banking. These options are now unsafe both for customers and bankers. In this research, the merger of technology affordance theory and SPT into IBA context is a key theoretical contribution.

First, the many studies in which TAM was extensively used primarily focused on the effectiveness of and customer perception of internet banking and ignored the role of uncertain circumstances in the adoption of internet banking as social practices through social wisdom and social interaction via SNPs (Mohammadi, 2015; Marakarkandy et al., 2017; Chauhan et al., 2019; Alsajjan & Dennis, 2010). Second, all studies in which

original TAM as well as extended version of TAM were used to identify the pushing factors of adoption of internet banking did not take the external environment (e.g., health risks and fear appeals of COVID-19) into account (Lai, 2017; Kumar et al., 2011; Munoz-Leiva et al., 2017; Chauhan et al., 2019). Third, previous studies used many theories, for example, perceived risk theory (Roy et al., 2017), social cognitive theory (Boateng et al., 2016), reasoned action and planned behaviour theory (Alsajjan & Dennis, 2010; Asongu et al., 2018) and many models, for example, information system success models (Tarhini et al., 2016; Baabdullah et al., 2019), UTAUT (Rahi et al., 2019; Choudrie et al., 2018;) and UTAUT2, to explore all possible factors that may influence IBA. But none of these studies explored how competencies, motivation and awareness regarding adoption of internet banking can be increased through SM under fearful and uncertain circumstances. To address all of above research gaps, this study developed the Socially practised affordance of technology (SPAOT) model to better understand the meanings that social actors create regarding uncertainty through their social interactions on SM, which can increase IBA. For example, the involvement of high social, psychological and physical threats (e.g., low hygiene while using ATM, stress and fear of infection while visiting banks due to not maintaining social distancing and physically touching objects) in traditional in-person banking practices has led people to change from in-person banking to digital banking during COVID-19 pandemic, particularly in Pakistan. Through the SPAOT model, it is clear that social interactions and socially shared material through SNPs has increased people's competencies and motivation to use internet banking and their awareness of the usage and effectiveness of this technology, particularly in developing countries where internet accessibility, electricity, readability and literacy rate are quite low. Enhancing awareness through SM about the vulnerability of people and severity level of pandemic are key aspects that have not been explored in previous studies (Shareef et al., 2018; Oliveira et al., 2016; Farah et al., 2018; Baptista & Oliveira, 2015), which focused on the factors through which the adoption and utilization of digital banking can be increased. Some other studies explored severity assessment and perceived intensity about the risk of digital banking (Tooranloo & Ayatollah, 2017; Chen et al., 2011). Through the SPAOT model, this study provided understanding about how SM through shared information motivated people to adopt digital technology for the accomplishment of their financial transactions. This study further indicated that when customers visit their bank branches they have to stand in a queue, collect cash from

cashiers and touch entrance doors and ATM machines, which can increase the severity of COVID-19 pandemic. SM, through social shared information and social interactions, made people aware of the severity of this global pandemic and led them to switch to safe options (e.g., internet banking) in order to reduce the possibility of unpleasant situations.

This study merged affordance of technology theory and SPT within the context of adopting internet banking, which is its first key theoretical contribution. Using both of these theories within the context of promptness for adopting digital banking at global level is the second key theoretical contribution of the current study. Through shared information, SM developed awareness among people that continuing in-person banking practices would increase the probability of their getting infected with COVID-19 virus; therefore, internet banking is safest option under such uncertain and fearful circumstances. This study also provided different information-sharing factors in a structured form (such as connectivity, interaction severity and vulnerability), which not only developed the efficacy but also the smoothness of the progress of the adoption process (material, meanings, promptness and competencies); this is the third major theoretical contribution of this study. Some people, for example, shared pictures with their social network via SM that clearly depicted people standing in long queues for banking, indicating that they were at high risk of getting infected; thus, they advised their close ones to perform their financial transactions through internet banking and to stay at home. This study adopted relativist ontological and social constructionist epistemological positions to explore the multiple realities of adopting internet banking as social practices, which is its fourth major theoretical contribution. For example, this study highlighted efficacy, interaction, severity and vulnerability as various subjective realities through which the adoption process of internet banking can be facilitated (Figure 4-4). This study also offered various practical implications for marketers and system developers regarding how they can lead consumers to adopt internet banking based on their experiences during fearful and uncertain situations. This study also facilitated marketers in understanding how social interactions through SM can be helpful for them to identify the most vulnerable individuals, to determine what uncertainty level global crises may create, and to develop the competencies of less informed and less educated groups for IBA during future global crises.

Through its findings, this study also facilitated marketers in understanding how customers react to different social wisdoms, particularly in relation to technology adoption, for which financial and personal information is required (Figure 4-4). For instance, when it comes to learning about and knowing about digital banking, people tend to trust wife, son, brothers and their close ones. In addition to other countless benefits, digital banking is also helpful in addressing inequalities among people and establishing responsible societies. For example, internet banking would not allow people and political leaders to be involved in corruption, money laundering, investments in foreign banks and properties or to set aside cash earned through unfair and prohibited means. All these practices are very common, particularly in developing countries. However, these issues can be addressed by adopting internet banking as a required social practice in order to make people more responsible and accountable for unfair practices. This study also highlighted various challenges that developing countries often face while trying to increase the total number of internet banking users, such as inadequate initiatives to protect digital information, unequal access to digitalized infrastructure within the country, low awareness of the effectiveness and benefits of digitalization and low digital literacy. In this regard, leaders are required to take such steps through which people's skills, access, trust and awareness of IBA can be increased.

4.6 DEVELOPING THE SPOTA FRAMEWORK (NAEEM & OZUEM, 2019)

COVID-19 has changed how we live, bank, shop and work by moving people towards digitalization. It has also driven the trend towards a cashless society, and this change has taken place in an increasingly uncertain and fearful environment. This study explored how the social practice of MB adoption occurred during the global pandemic. Analysis of the data suggested that SM, social circles, family members and teams of customer service agents played an important role in developing the social practice of MB. This study culminated in the presentation of the SPOTA framework. This framework is based on extended SPT in the context of MB adoption. The study discussed the practical implications of the findings for both systems developers and marketers. Many expectations were discussed with respect to people with or without disabilities who could develop repeat use of MB in the future. The SPOTA framework may improve the accessibility and habitual practice of MB adoption. The following SPOTA framework has been accepted at the Journal of Electronic Markets.

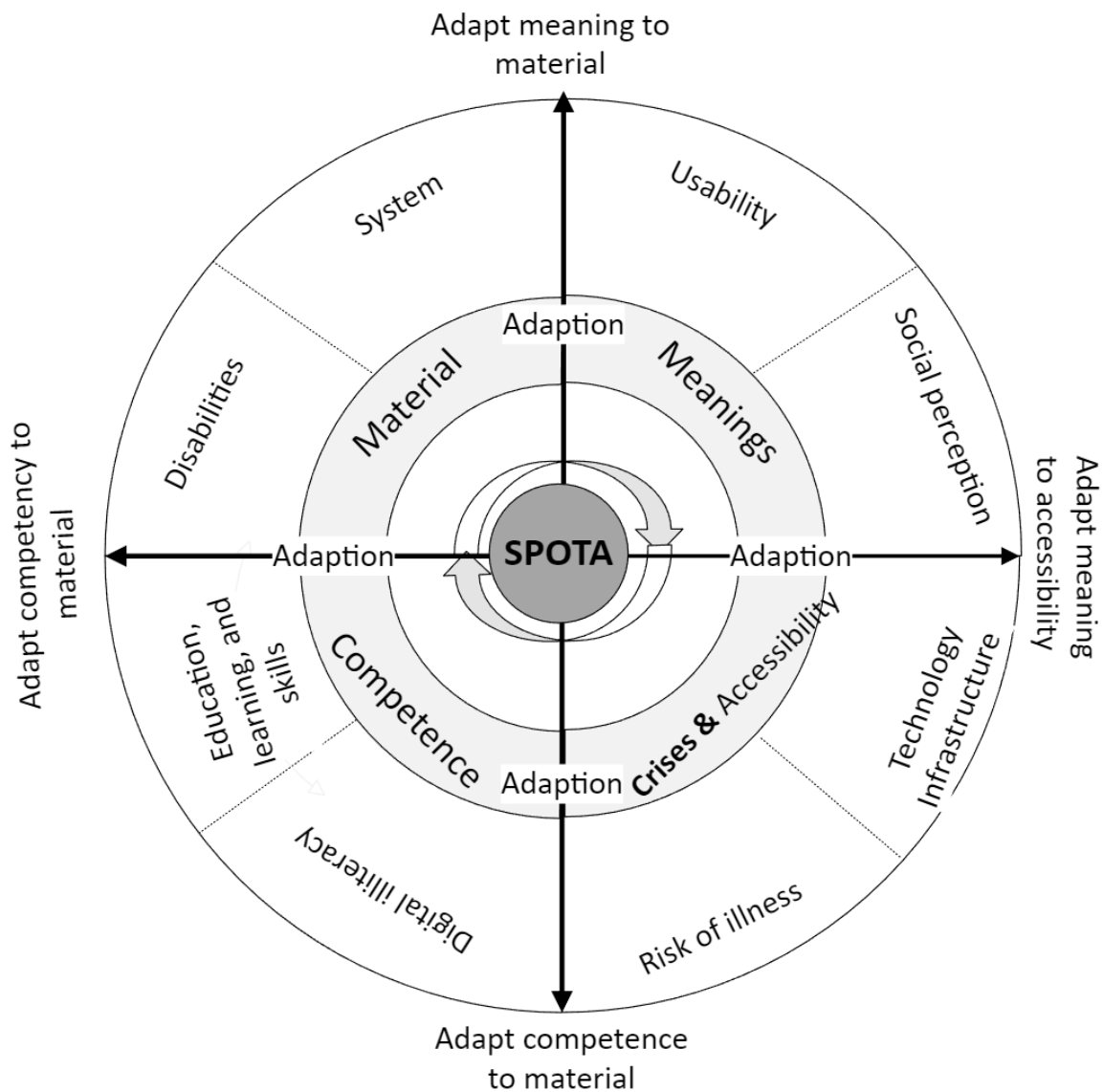


Figure 4-4 Social practice of mobile banking adoption (SPOTA) framework (Naeem et al., 2022a-accepted)

In recent years, there has been considerable debate about the circumstances of MB adoption. The work of Gharaibeh et al. (2018) drew attention to factors such as hedonic motivation, social influence, effort expectancy and trust, all of which can drive MB adoption. Verissimo (2016) highlighted that perceived risk, ease of use, compatibility, income and age are some of the drivers of MB, though there are many other unexplored drivers. Consequently, Choudrie et al. (2018) suggested that qualitative methods could allow researchers to develop an in-depth understanding of the challenges and positive factors affecting MB adoption. Additionally, Agwu (2012)

noted that cultural values, the national environment and the impact of technology are factors that need to be understood by future researchers. The experience of customers, and in particular the experience of customers in developing countries (where competencies and levels of awareness are very low in relation to the adoption of MB), has rarely been examined to date, especially during global crises. The COVID-19 outbreak has shaped social practices towards digitalization in terms of people's daily routine tasks (Seetharaman, 2020).

This paper applied SPT to MB adoption during a global pandemic. The SPOTA framework (see Figure 4-4) is based on an extended version of SPT and applies it to MB adoption. There is no literature available that elucidates how social distancing practices due to a global pandemic enhance the intention of people to stay at home and use technology to avoid social, physical and psychological risks.

The SPOTA framework extends our understanding of the social practice of MB; the social practice of MB made MB more accessible. This study extends our understanding of the three elements (i.e., meaning, material, and competence) of SPT theory. It adds a fourth element, which is accessibility. This new element refers to individuals gaining access to MB during the COVID-19 pandemic by seeking help from their social circles, including their family, and banking professionals. For example, individuals with disabilities or individuals with a low level of education sought help from close friends and family to bank online. In other words, the social practice of MB made MB more accessible to them. Most previous studies have discussed accessibility in the context of systems only (Amin, 2016; Boateng et al., 2016; Patel & Patel, 2018). This study explored accessibility in the context of the social practice of MB.

This study brought to light the different subjective realities of social practices with respect to meaning, material, competence, and accessibility. The identification of, and justification for, the subjective realities of the social practices of MB link back to relativism, because relativists believe that there are different realities within the same context. Furthermore, this study also explored socially practised technology adoption through using and extending SPT theory, which is linked with the social constructivist epistemological position.

SPT theory helps us understand how technological transitions can take place due to an uncertain global environment during the COVID-19 pandemic. This is ultimately beneficial as this technological transition can help customers, employees and communities to maintain social distancing practices as well as reduce the risk of contracting COVID-19. Technological transitions help bankers to protect their working environment as well as save operational costs by reducing the number of operational hours and number of staff members in branches. The social practice of MB also indicates the types of initiatives required from bankers and from the governments of developing countries to enhance transparency in taxes and improve the lifestyles of their customers and citizens. The many expectations of individuals with disabilities and without disabilities of MB were discussed; bankers could improve their service quality and user satisfaction by learning from users' experiences and expectations, which would improve long-term adoption rates of MB.

This study discussed the role of social circles, SM, family members and customer service teams, all of which can play a role in enhancing the accessibility of MB. This study revealed ways in which developers and marketers can improve the competencies of people for MB adoption. For example, the study discussed how materials shared through SM can educate people about the different MB functions that can fulfil their needs during uncertain times. Systems developers and marketers can improve the accessibility of MB, which is a major challenge to MB usage as a habitual practice. Marketers can develop strategies, such as 24-hour access to banking, to spread positive meanings among people as well as counter negative meanings, such as cybercrime, with the aim to enhance the social practice of MB. For example, some people were negative about the safety and security of MB; however, when they realized that their trusted social circle started to use MB, then they followed suit. In addition, some people did not have sufficient materials and competencies to use MB, which led to the development of social practices that facilitated MB adoption in an uncertain environment.

On the practical side, bankers suggested that service standards, consumer rights laws, accessibility standards, accessibility rules, electricity issues, the speed of the internet and the lack of supportive functions for people with disabilities are some of the major issues that if addressed could motivate people to use MB after the pandemic. Accessibility can improve brand image and can extend the reach of brands to new

markets to drive innovation in MB. Accessibility refers to the provision of social support to those with disabilities, residents of rural areas, residents of developing countries and the elderly. Accessibility is about more than putting things online. It involves social practices that can help make MB more accessible for people. Accessibility issues can arise among visually impaired individuals who cannot use MB, but who might enlist the help of trusted close friends or family members to access these services during the COVID-19 pandemic. The results revealed that customers encounter a range of common issues that make MB services less accessible. For example, it is difficult to use MB apps on mobile devices and to navigate them using a keyboard. PDF forms are not accessible, and it is difficult for some people to read these, especially on mobile screens. Similarly, inappropriate colour contrasts make it difficult for both the visually impaired and those without visual impairments to read text. Some people complain that the infrastructure for MB is poor due to slow speeds and load shedding of electricity. This has created extra problems for MB in developing countries during the COVID-19 pandemic. Therefore, there is a strong need for bankers in Pakistan to consider these issues, to expand the supportiveness of mobile apps and to make web networking easier to better serve groups with special needs.

This study summarized ways in which the COVID-19 outbreak encouraged social practices for the adoption of MB in developing countries. Although accessibility is one of the most prominent issues both in developed and developing countries, developing countries have more issues of interactivity due to internet issues, lack of customer experience, complicated mobile design, and a lack of service performance and services standards. Pakistan is a developing country that has approximately 27 million people who are struggling with disabilities, low levels of education, lack of employment opportunities and high poverty. During the COVID-19 pandemic, the Government of Pakistan distributed US\$760 million among lower income and vulnerable families. These lower income and vulnerable families were either directly, or indirectly, required to use MB to receive government aid during the COVID-19 outbreak. The State Bank of Pakistan waived digital transaction charges to encourage digital banking and help reduce the spread of COVID-19 infections; unsurprisingly, the adoption rate of digital banking significantly increased. Although everyone has the right to access MB services, those in vulnerable populations, especially those residing in rural areas or

living in developing countries, may face serious issues of accessibility to retail MB during the pandemic.

Some people were afraid to use MB because of privacy concerns, but social distancing and smart lockdown practices, which increased the availability of relevant material for MB use. This study used the three elements of SPT: material, meaning and competence. The usage of MB involves a person using a mobile phone through mobile internet or Wi-Fi. The material element includes all MB activities, such as accessing and using others' mobiles, internet, videos and MB app. Therefore, we tried to explore issues of accessibility to the material and how the accessibility of the required material being social access to use mobile banking during pandemic. For example, in the context of MB the element of meaning comprises the flexibility of banking through a mobile phone, inserting passwords to deal with privacy issues, the hassle-free nature of MB, price factor and the convenience which motivates a person to use MB. Examples of competence include skills related to using the internet, general understanding about using mobile phones and the ability to use mobile phones for different tasks, such as paying bills, operating different applications and for digital banking. This study offered SPOTA with the purpose to improve the social practice of MB adoption, which can really help to improve the accessibility and habitual practice of MB adoption.

4.7 UNDERSTANDING THE ACCESSIBILITY OF RETAIL MB DURING THE COVID-19 PANDEMIC (NAEEM, 2022B)

This study offered an understanding of vulnerable populations' experiences of actual use of MB and their expectations of MB. The affordance of MB for vulnerable populations is explained in four concepts: meaning, material, competency, and usability. Recommendations that could further engage and improve the service quality of MB apps for vulnerable populations include customization and personalization of services, access to the digital health data of members of vulnerable populations, audio-based option selection and touchscreen options, and enhancement of service and performance standards. It was suggested that retail bankers should improve the service quality and performance of their MB apps by considering the recommendations drawn from vulnerable people's experiences. This study discussed implications for retail banks. This study applied SPT and affordance of technology theory to

understand how those in vulnerable populations experienced MB apps; the results could be used to improve the accessibility, performance and service quality of MB apps.

We answered Jebarajakirthy and Shankar's (2020) call for the inclusion of people from younger and older age groups, men and women, educated and uneducated, and rural and urban areas to provide an in-depth and rich understanding of the adoption of MB. The results revealed that some vulnerable people have competencies, but they do not have the material to use retail MB apps. Here, it is important to understand how the elements of SPT, such as competencies, adapt to material. For example, people shared that although they have the skills to use MB, they either cannot afford a smartphone or think that smartphones lead to time wasting; however, the fearful environment created by the COVID-19 pandemic forced them to avoid using ATMs as they are not a risk-free social practice during this outbreak. Therefore, they used their close friends' and partner's material (e.g., smartphones) to create and use a MB account. Giovanis et al. (2019) highlighted that people who have limited experience expect that they can only use technology that requires little effort, and they are very keen to take the recommendations and help of their social networks.

Although there is evidence that young and educated people have a stronger intention to use MB apps (Laukkanen, 2016), there is limited understanding of how the fearful environment created by the COVID-19 pandemic could motivate the vulnerable and people with a low level of education to practice MB as a social practice. We found some examples regarding how material is adapted to competencies. For instance, it was found that retail bankers created videos about the material required for MB as they wanted to protect their working environment and customers, as well as cultivate an understanding among targeted populations of how they can use MB, which is the best and safest banking option for vulnerable populations. The findings of this study also highlighted that when meanings are adapted to competencies then the affordance of MB is developed. For example, some people shared that MB is only suitable for educated people because they understand the English language and there is no option for Urdu language translation. Therefore, they took help from educated family members regarding how to practice MB.

Prior research highlighted that the education and awareness levels of different people in developing countries differ; therefore, their experiences are useful for developing MB culture (Shaikh & Karjaluoto, 2015). The uniqueness of this study was that it provided an understanding of how the affordance of MB occurs. Affordance refers to the possibilities of how people can practice MB.

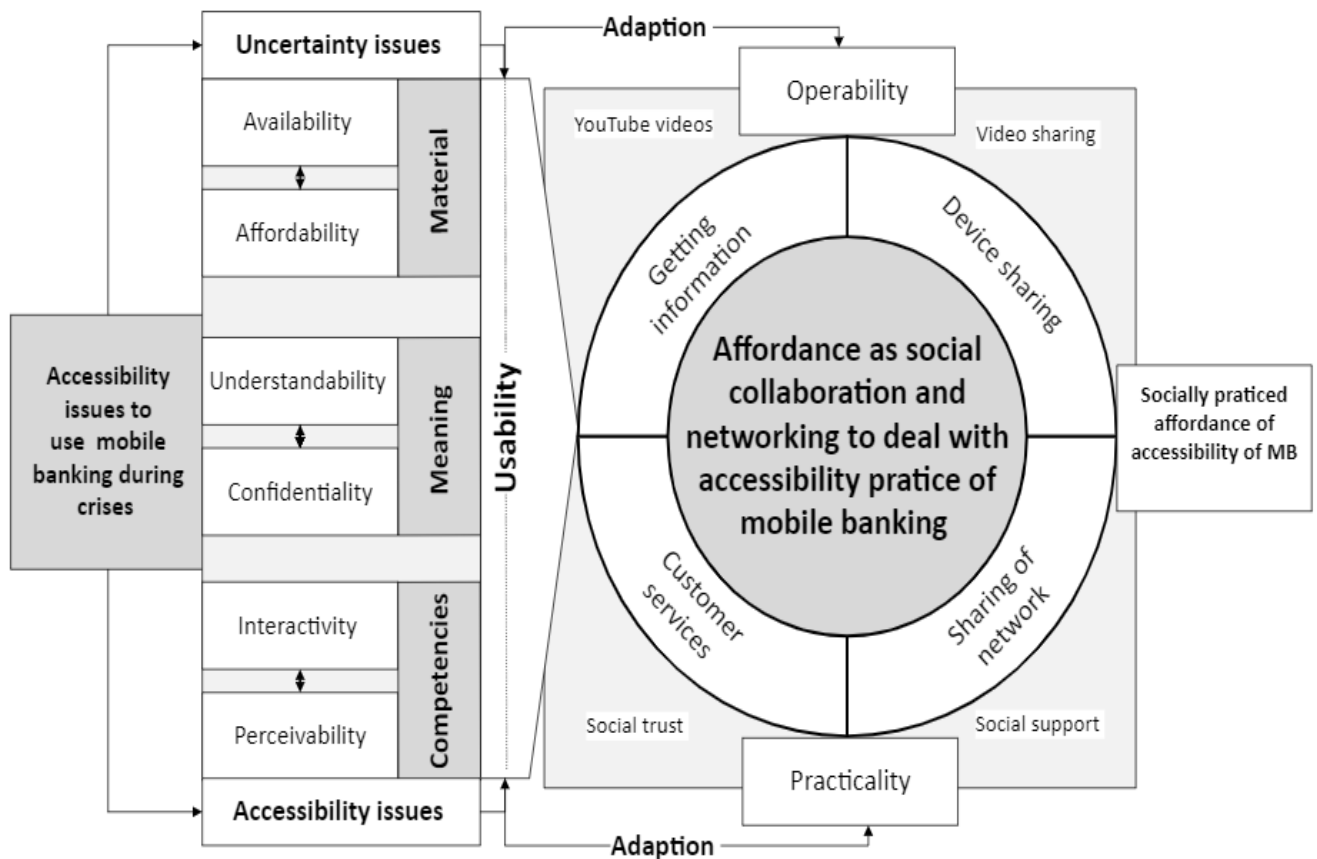


Figure 4-5 Affordance of mobile banking adoption model (Naeem et al., 2022b)

From the findings of the research, we tried to develop a canonical definition of affordance of accessibility issues of MB as social collaboration and networking involve essential elements of social practices (e.g., device sharing, internet sharing, co-operation, sharing knowledge through videos and helping those with disabilities) as committed parties; though there are limits to collaboration, for example, confidentiality issues, both the collective efforts to keep safe, and the differences and mutual benefits of families and friends facilitate MB as a social affordance practice. The findings indicated that social collaboration and networking associated with MB use involve the practices of expanding knowledge, sharing devices and networking by making connections with customers who have similar interests. Both the lenses of social

practices and affordance interpretations imply the socialization process of the adoption of MB involving participating parties, competency building, material sharing, and building new meanings of MB through socially practiced affordance to deal with accessibility issues. The overlapping spheres of existing competencies, material and meaning of accessibility have shifted, so social affordance (which is based on social collaboration and networking) is exemplified by the social bonding among MB users, which is named as the social affordance building of individuals through the sharing of material and competencies which develop new meanings. The physical periphery of accessibility of MB includes the threshold of existing material and competencies that lead to social collaboration, which is based on social trust and a socially supportive environment. This research restricted the definition of accessibility to users' competencies and the required material to afford MB, where users develop their own sense of MB meanings. The social collaboration and networking move beyond the limit of existing material and competencies and reach out to the larger ulterior role of social affordance to develop new meanings as social practices.

The first unique theoretical contribution of this study was the integration of SPT elements: material is adapted to competencies, competencies adapted to material, meanings adapted to material, and competencies adapted to meanings. For example, competencies adapted to meanings means some people took the help of their skilful and educated family members who created secure two-step verification for MB to protect sensitive financial information. Material is adapted to competencies means, for example, that retail bankers disseminated videos through SM and social circles about the material required for MB use as they wanted to protect their working environment and customers, as well as cultivate understanding among targeted population regarding how they can use MB, which is the best and safest banking option for vulnerable populations. This was an example of how videos help to build the understanding and competencies of vulnerable people regarding how to use MB and avoid practices of in-person banking and ATM use.

Despite vulnerable populations of developing countries facing issues that include poor eyesight, literacy, internet connections and electricity shortages, social practices were the affordances that enabled vulnerable people to use MB. To understand this, this study used affordance of technology theory. The affordance of the artifacts represents the conducive and inhibiting aspects of utilizing the artifacts. The experience of the

technology user, technology infrastructure, cultural background and social context determine the perceived affordance of an artifact (Hutchby, 2001; Chen & Wu, 2021), and of the use of MB banking. Hutchby (2001) observed that affordance had both constraining and enabling elements with which users can engage. For example, it was found that personalization and customization in MB banking apps helps users to attain their MB banking goals. Furthermore, the addition of audio-speaking functions, translation of English into native local languages and better visualization (e.g., more easily readable text) are some of the aspects that can enhance the affordance of MB banking, especially for vulnerable populations. On the other hand, major constraints include a lack of internet speed, loadshedding, and lower levels of awareness and skills, all of which can negatively influence the engagement of MB users.

From in-depth discussions and the arising theoretical implications, this study identified various implications for retail bankers that can help to improve MB services, especially during public crisis situations. Retail bankers can enhance customer engagement with digital banking when they meet diverse customers' expectations and needs (Devlin & Yeung, 2003; Jamal, 2004; Kosiba et al., 2018). Although MB is relatively new in Pakistan, retail bankers should focus on improving the customization of services and personalization options for vulnerable people to reduce operational costs. It was suggested that retail bankers should provide more options for the elderly to be able to adjust the app to the requirements of their eyesight and for ease of reading. Furthermore, it was suggested that retail bankers should improve the service quality and performance of MB apps by considering the recommendations of disability experts and elderly people's experiences. English is not the native language of many vulnerable people; therefore, retail bankers should also provide options to translate text into local languages. There is a need to develop standards to check service performance and accessibility of MB apps, as some people shared that the design of mobile bank apps is complicated and not easy to understand or use, especially for vulnerable populations.

Mobile bankers should create pressure on governments and consult with telecommunications companies with the purpose of creating positive initiatives for improving the availability and accessibility of the internet and electricity, which are major hurdles to MB adoption. There should be more options for people with

disabilities to convert MB app options into audio/touchable format. There is an urgent need for the Government of Pakistan and retail bankers to develop a database of vulnerable people and people with disabilities so that retail bankers can enhance the customization of services, especially during a global health crisis.

4.8 SERVICE QUALITY INCREASES THE LEVEL OF BANKS' PERFORMANCE

Performance level, service quality level, service reviews, and customer expectations and perception vary from developing to developed countries, across cultures, sectors and organizations (Rehman et al., 2016; Aslam et al., 2018). Contrary to past comparative studies, this study tried to address all existing deficiencies in related literature. For this purpose, a service quality model was used in this comparative study in the context of the Islamic and conventional banking systems (Abdul-Rehman, 2012; Mohd-shariff & Aniza, 2013; Ahmad et al., 2010; Amat-Taap et al., 2011). The most recent developments in Pakistan have made it the second most developed Islamic religious nation after KSA. In addition to evaluating service quality on the basis of Pakistani bank customers' expectations and perceptions, this study explored various dimensions of service quality in the context of the Islamic and conventional banking systems. This comparative study also determined which dimension of service quality was the strongest predictor of performance level for Islamic and conventional banks in Pakistan. To the best knowledge of the researchers, no previous comparative study had explored the above-mentioned proposed relationships.

In this study, compliance, which is a unique, emerging service quality dimension, was used with a key focus on measuring the performance level of Islamic and conventional banks; this dimension has rarely been explored in studies. The studies on service quality in the context of the Islamic banking system produced mixed comments, for example, Jun and Palacios (2016) observed that there is lack of empathy, tangibles and responsiveness within Islamic banks, whereas Rehman (2012) and Ahmad et al. (2010) found a high level of all these factors in said banks. Similarly, Kashif et al. (2015) conducted a study on Islamic banks and observed that various dimensions of service quality were strongly associated with customer loyalty. There are only a few studies that have comparatively analysed service quality dimensions in conventional and Islamic banks in the context of Pakistan. This study applied a multiple regression technique to compare of Islamic and conventional banks. The assurance and

responsiveness are the most important service quality dimensions for conventional banks, whereas reliability and compliance are the most important service quality dimensions for Islamic banks.

By increasing service quality and improving customer services, banks can increase their level of their performance, positive perceptions of customers, service engagement, service reviews, customer loyalty, positive WOM and social influence. Since Islamic banking differs from conventional banking in terms of organizational practices, policies and cultures, it is very important to determine which service quality dimensions are the most appropriate for each of the two banking systems. To accomplish this objective, the SERVQUAL model was used to identify the impact of service quality on the performance of banks. In the extant literature, only a few comparative studies analysed the SERVQUAL model and its emerging parameters in relation to the performance level of Islamic and conventional banking systems in the context of developing countries, like Pakistan. On using the unique and emerging service quality dimension – compliance – this study revealed that this dimension has been rarely investigated in previous comparative studies while measuring the performance level of Islamic and conventional banks. The culture prevailing in conventional banks is supportive in nature and is characterized by friendly, open, fair, helpful, harmonious, collaborative, encouraging, safe and sociable features. For such a culture, assurance and responsiveness are indicated as the most appropriate dimensions of service quality. For Islamic banks, reliability and compliance are the service quality dimensions that best suit their culture. The findings of Ali and Naeem (2019) indicated a huge variation in different dimensions of service quality in the same sector. In essence, conventional bank customers give more importance to assurance and responsiveness, whereas compliance and reliability hold high importance for Islamic bank customers.

4.9 CONNECTION OF ALL ARTICLES TO ACHIEVE ONE COMMON AIM

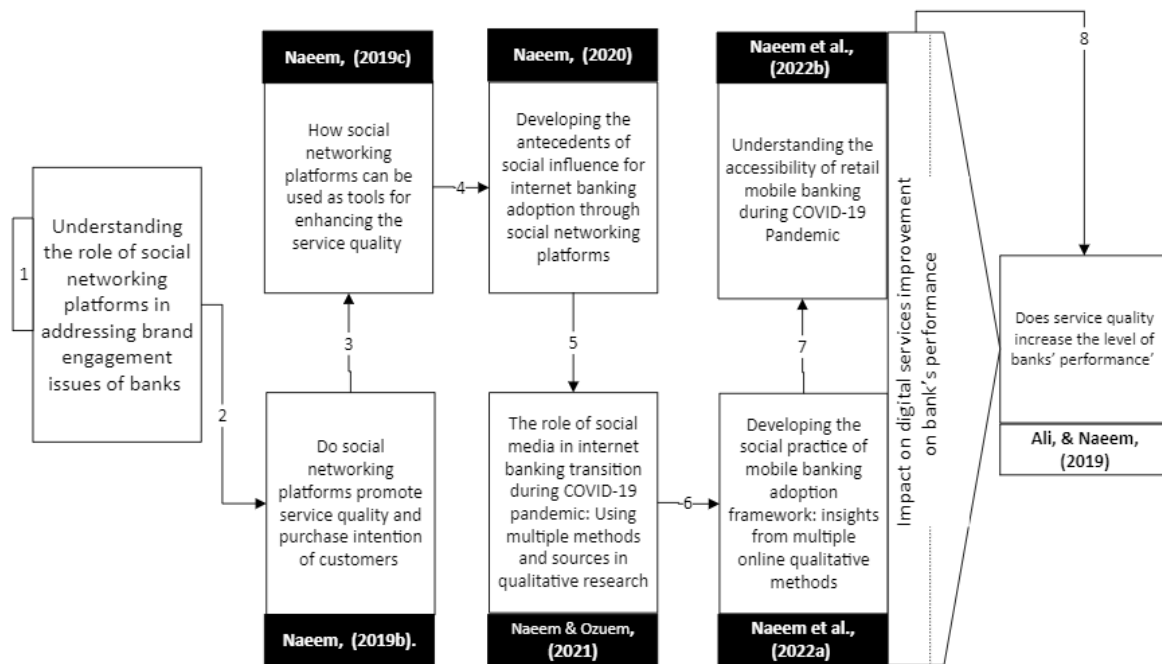


Figure 4-6 Connection of all articles to achieve common research aim

As shown in Figure 4-6 that journey of research was started from the addressing the marketing issues of banking in Pakistan and the focus of this research was to explore the role of SM to address brand engagement and brand awareness issues of Islamic banks in Pakistan. After completion of this article, I intended to understand the impact of SM on the services quality of banks; consequently, the focus of this research was to understand whether SM has an impact on services quality. The next article explored the role of SM to improve services quality and consumers' purchase intention. From these two articles I realized that most of the customers struggled to adopt internet banking and the adoption of internet banking was an issue for the banks in Pakistan. Consequently, my next research article intended to explore the role of SM to create social influence to facilitate IBA in Pakistan. Once I completed this article the COVID-19 pandemic created a new issue for digital banking services all over the world. Therefore, my next article explored the role of SM to facilitate the transition to IBA during the pandemic. I realized that most customers struggled to adopt internet banking because of the lack of infrastructure and lack of awareness, and they required support from customer services; however, it was established that the rate of IBA had increased because of lockdowns and the risk of COVID-19 infection. Consequently, I

intended to explore the social practises of the adoption of internet banking in Pakistan. As shown in the figure 4-6 above, the completion of the research on the social practises of the adoption of internet banking led me to explore the issues of accessibility of banks in Pakistan because during the data collection and interpretation, I identified that many customers struggled with sensibility issues; therefore, I used SPT again to explore the issues of the accessibility of banking services in Pakistan. As the overall aim of this research was to improve banking performance through the improvement of the digital services issues in Pakistan, one of my articles was on the identification of the impact of improvement of service quality on banking services, which was the last article of this research.

4.10 LIMITATIONS OF THE PUBLISHED PAPERS AND FUTURE DIRECTIONS

The major focus of this research was to identify issues with digital banking services to propose solutions to resolve these issues in Pakistan. Therefore, I have conducted research in the form of eight journal articles. Seven of the articles have already been published, and the 8th is under review. This represents a comprehensive approach to understanding digital banking issues, yet some limitations must be acknowledged. It is expected that each type of research methodology has its own limitations and strengths. As a social constructionist, I have tried to explore the social realities which are being constructed through interactions in everyday life. Consequently, the results of my research lead lend credibility to the idea of a practical and theoretical solution for the discipline. As a social constructionist this philosophical position suffers from the generalisation of the results. Future researchers could take positivist epistemological position by collecting data from a large number of participants to generalisation of results.

Another limitation of this research is that it was conducted in one country only. Future research should broaden the geographical horizons to enable a comparative study to understand the issues, and to propose a solution at a more broad level. Moreover this research was based on data collected from banking customers and professionals working in the banking sector. Therefore the data is limited to banking professionals and customers in Pakistan.

This research is only focused on the banking industry and its services to customers. Many other factors are involved in these services, however, for example the digital

infrastructure which is under the control of the government. Further research is needed to understand collaborations between these organisations at an institutional level in Pakistan. Additionally all of these organisations must listen their customers to improve digital infrastructure in the country. This would fulfil the requirement for digital services by consider the customer's perspective. The financial services sector is currently being affected by the same digital revolution that has upended industries including retail, media, transportation, and business-to-business trade. Future researchers could also conduct interviews with government professionals since the role of the government is to improve the overall digital environment.

There is another limitation of this research in that it only focuses on banking services. Future researchers might look at digital services in other Pakistani sectors. Additionally, future researchers might also consider artificial intelligence and augmented reality as means to promote digital services in developing countries since this research only focuses on digital services alone. Social media should also be studied to understand how it can promote digital services in Pakistan.

REFERENCES

- Abbas, U., Arfeen, I.U., Mothi, W. and Aslam, U. (2015), "Investigation of personality traits for predicting the entrepreneurial satisfaction", *City University Research Journal*, Vol. 5 No. 1, pp. 64-79.
- Abbasi, S., Kamran, S., Akhtar, C., (2017). Factors affecting customers' adoption of internet banking in Pakistan. *Pakistan Administrat. Rev.* 1 (2), 115–129.
- Abdul Rehman, A. (2012), "Customer satisfaction and service quality in Islamic banking: comparative study in Pakistan, United Arab Emirates and United Kingdom", *Qualitative Research in Financial Markets*, Vol. 4 Nos 2/3, pp. 165-175.
- Abdul-Rahman, Y. (2014). *The Art of RF (Riba-Free) Islamic Banking and Finance: Tools and Techniques for Community-Based Banking* (2nd ed.). John Wiley & Sons, Incorporated.
- Adarkar, A., Hyde, P., Maxwell, M. N. and Sridharan, A. (2020), "Leading a consumer bank through the coronavirus pandemic", available at: <https://www.mckinsey.com/industries/financial-services/our-insights/leading-a-consumer-bank-through-the-coronavirus-pandemic> (accessed on March 24, 2020).
- Adarkar, A., Hyde, P., Maxwell, M. N. and Sridharan, A. (2020), "Leading a consumer bank through the coronavirus pandemic", available at: <https://www.mckinsey.com/industries/financial-services/our-insights/leading-a-consumer-bank-through-the-coronavirus-pandemic> (accessed on March 24, 2020).
- Afshan, S. and Sharif, A. (2016), "Acceptance of mobile banking framework in Pakistan", *Telematics and Informatics*, Vol. 33 No. 2, pp. 370-387.
- Agwu, M. E. (2012). A qualitative study of the problems and prospects of online banking in developing economies—case of Nigeria. *Journal of Internet Banking and Commerce*, 17(3), 1-20.
- Ahmad, A., ur Rehman, K. and Saif, M.I. (2010), "Islamic the banking experience of Pakistan: comparison between Islamic and conventional banks", *International Journal of Business and Management*, Vol. 5 No. 2, pp. 137-143.
- Ahmad, W. and Luo, R.H. (2010), "Comparison of banking efficiency in Europe: Islamic versus conventional banks", *International Banking in the New Era: Post-Crisis Challenges and Opportunities*, pp. 361-389, Emerald Group Publishing.
- Ahmed, R. R., Romeika, G., Kauliene, R., Streimikis, J., & Dapkus, R. (2020). ES-QUAL model and customer satisfaction in online banking: Evidence from multivariate analysis techniques. *Oeconomia Copernicana*, 11(1), 59-93. <https://doi.org/10.24136/oc.2020.003>
- Ahmed, R. R., Romeika, G., Kauliene, R., Streimikis, J., & Dapkus, R. (2020). ES-QUAL model and customer satisfaction in online banking: evidence from multivariate analysis techniques. *Oeconomia Copernicana*, 11(1), 59–93.
- Akar, E. and Topçu, B. (2011), "An examination of the factors influencing consumers' attitudes toward social media marketing", *Journal of Internet Commerce*, Vol. 10 No. 1, pp. 35-67.
- Akar, E. and Topçu, B. (2011), "An examination of the factors influencing consumers' attitudes toward social media marketing", *Journal of Internet Commerce*, Vol. 10 No. 1, pp. 35-67.
- Akhlaq, A. and Ahmed, E. (2013), "The effect of motivation on trust in the acceptance of internet banking in a low income country", *International Journal of Bank Marketing*, 31 (2), 115-125. <https://doi.org/10.1108/02652321311298690>

- Akhlaq, A., Ahmed, E., (2013). The effect of motivation on trust in the acceptance of internet banking in a low income country. *Int. J. Bank Market.* 31 (2), 115–125.
- Akpan, I.J., Udoh, E.A.P., Adebisi, B., (2020). Small business awareness and adoption of state-of-the-art technologies in emerging and developing markets, and lessons from the COVID-19 pandemic. *J. Small Bus. Enterpren.* 1–18.
- Al-Ajmi, J., Abo Hussain, H. and Al-Saleh, N. (2009), “Clients of Islamic and conventional banking system in Bahrain: how they choose which bank to patronize”, *International Journal of Social Economics*, Vol. 36 No. 11, pp. 1086-1112.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2018). Examining factors influencing Jordanian customers’ intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40, 125-138.
- Alalwan, A.A., Dwivedi, Y.K., Rana, N.P. and Williams, M.D. (2016), “Consumer adoption of mobile banking in Jordan: examining the role of usefulness, ease of use, perceived risk and self-efficacy”, *Journal of Enterprise Information Management*, Vol. 29 No. 1, pp. 118-139.
- Alalwan, A.A., Dwivedi, Y.K., Rana, N.P., Algharabat, R., (2018). Examining factors influencing Jordanian customers’ intentions and adoption of internet banking: extending UTAUT2 with risk. *J. Retailing Consum. Serv.* 40, 125–138.
- Alalwan, A.A., Dwivedi, Y.K., Rana, N.P., Algharabat, R., (2018). Examining factors influencing Jordanian customers’ intentions and adoption of internet banking: extending UTAUT2 with risk. *J. Retailing Consum. Serv.* 40, 125–138.
- Alalwan, A.A., Dwivedi, Y.K., Rana, N.P., Simintiras, A.C., (2016). Jordanian consumers’ adoption of telebanking: influence of perceived usefulness, trust and self-efficacy. *Int. J. Bank Market.* 34 (5), 690–709.
- Albarn, K., & Smith, J. M. (1977). *Diagram: The instrument of thought*. London, England: Thames and Hudson.
- Ali, S. and Naeem, M. (2019), “Does service quality increase the level of banks performance”, *Journal of Management Development*, Vol. 38 No. 6, pp. 442-454, available at: <https://doi.org/10.1108/JMD-05-2018-0149>
- Alsajjan, B., Dennis, C., (2010). Internet banking acceptance model: cross-market examination. *J. Bus. Res.* 63 (9–10), 957–963.
- Al-Siqilli, M. (2020, June 19). Online Banking in Time of Covid-19. *Finextra*. <https://www.finextra.com/blogposting/18897/online-banking-in-time-of-covid-19> (Accessed on June 19, 2020).
- Al-Subaihi, A.A. (2003), “Sample size determination: influencing factors and calculation strategies for survey research”, *Saudi Medical Journal*, Vol. 24 No. 4, pp. 323-330.
- Altbach, P. G. (2013). “Globalization and Forces for Change in Higher Education.” In *The International Imperative in Higher Education*, edited by P. G. Altbach, 7–10. Boston: Sense
- Amat Taap, M., Choy Chong, S., Kumar, M. and Kee Fong, T. (2011), “Measuring service quality of conventional and Islamic banks: a comparative analysis”, *International Journal of Quality & Reliability Management*, Vol. 28 No. 8, pp. 822-840.

- Amin, M., (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *Int. J. Bank Market.* 34 (3), 280–306.
- Ananda, S., Devesh, S., & Al Lawati, A. M. (2020). What factors drive the adoption of digital banking? An empirical study from the perspective of Omani retail banking. *Journal of Financial Services Marketing*, 25(1-2), 14–24.
- Anderson, C. and Robey, D. (2017), “Affordance potency: Explaining the actualization of technology affordances”, *Information and Organization*, Vol. 27 No. 2, pp. 100-115.
- Andreassen, T.W. (2001), “From disgust to delight do customers hold a grudge?”, *Journal of Service Research*, Vol. 4 No. 1, pp. 39-49.
- Anfara, V. A., & Mertz, N. T. (2015). *Theoretical frameworks in qualitative research* (2nd ed.). Thousand Oaks, CA: Sage.
- Anney, V.N., (2014). Ensuring the quality of the findings of qualitative research: looking at trustworthiness criteria. Available at: <http://196.44.162.10:8080/xmlui/handle/123456789/256>.
- Anus, S., Qureshi, F.A., Malik, S., Abbasi, A., Chaudhry, A. and Mirza, S.N. (2011), “Trust and initial acceptance of mobile banking in Pakistan”, *International Journal of Scientific & Engineering Research*, Vol. 2 No. 8, pp. 337-350.
- Anwar, A., Thongpapanl, N., Ashraf, A.R., (2020). Strategic imperatives of mobile commerce in developing countries: the influence of consumer innovativeness, ubiquity, perceived value, risk, and cost on usage. *J. Strat. Market.* 1–21.
- Anwar, A., Thongpapanl, N., Ashraf, A.R., (2020). Strategic imperatives of mobile commerce in developing countries: the influence of consumer innovativeness, ubiquity, perceived value, risk, and cost on usage. *J. Strat. Market.* 1–21.
- Apuke, O.D., Omar, B., 2020. Fake news and COVID-19: modelling the predictors of fake news sharing among social media users. *Telematics Inf.* 101475.
- Arif, I., Aslam, W., & Hwang, Y. (2020). Barriers in adoption of internet banking: A structural equation modeling - Neural network approach. *Technology in Society*, 61, 101231.
- Asare, A. O., Yap, R., Truong, N., & Sarpong, E. O. (2021). The pandemic semesters: Examining public opinion regarding online learning amidst COVID-19. *Journal of Computer Assisted Learning*, 37(6), 1591-1605. <https://doi.org/10.1111/jcal.12574>
- Asiah Omar, N. and Musa, R. (2011), “Measuring service quality in retail loyalty programmes (LPSQual): implications for retailers’ retention strategies”, *International Journal of Retail & Distribution Management*, Vol. 39 No. 10, pp. 759-784, available at: <https://doi.org/10.1108/09590551111162257>
- Aslam, U., Arfeen, M., Mohti, W. and Rahman, U.U. (2015), “Organizational cynicism and its impact on privatization (evidence from federal government agency of Pakistan)”, *Transforming Government: People, Process and Policy*, Vol. 9 No. 4, pp. 401-425.
- Aslam, U., Ilyas, M., Imran, M.K. and Rahman, U.U. (2016), “Detrimental effects of cynicism on organizational change: an interactive model of organizational cynicism (a study of employees in public sector organizations)”, *Journal of Organizational Change Management*, Vol. 29 No. 4, pp. 580-598.

Aslam, U., Muqadas, F. and Imran, M.K. (2018), "Exploring the sources and role of knowledge sharing to overcome the challenges of organizational change implementation", *International Journal of Organizational Analysis*, Vol. 26 No. 3, pp. 567-581.

Aslam, U., Muqadas, F., Imran, M.K. and Saboor, A. (2018), "Emerging organizational parameters and their roles in implementation of organizational change", *Journal of Organizational Change Management*, Vol. 31 No. 5, pp. 1084-1104.

Aslam, U., Rehman, M., Imran, M.K. and Muqadas, F. (2016), "The impact of teacher qualifications and experience on student satisfaction: a mediating and moderating research model", *Pakistan Journal of Commerce and Social Sciences (PJCSS)*, Vol. 10 No. 3, pp. 505-524.

Asongu, S. A., & Nwachukwu, J. C. (2018). PhD by publication as an argument for innovation and technology transfer: With emphasis on africa. *Higher Education Quarterly*, 72(1), 15-28. <https://doi.org/10.1111/hequ.12141>

Attride-Stirling, J. (2001). Thematic networks: An analytic tool for qualitative research. *Qualitative Research*, 1, 385–405.

Augusto de Matos, C., Luiz Henrique, J. and de Rosa, F. (2013), "Customer reactions to service failure and recovery in the banking industry: the influence of switching costs", *Journal of Services Marketing*, Vol. 27 No. 7, pp. 526-538.

Ayyub, S., Xuhui, W., Asif, M., & Ayyub, R. M. (2019;2020;). Determinants of intention to use Islamic banking: A comparative analysis of users and non-users of Islamic banking: evidence from Pakistan. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(1), 147–163.

Azemi, Y., Ozuem, W., Howell, K.E., Lancaster, G., 2019. An exploration into the practice of online service failure and recovery strategies in the Balkans. *J. Bus. Res.* 94, 420–431.

Baabdullah, A.M., Alalwan, A.A., Rana, N.P., Kizgin, H., Patil, P., (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: towards an integrated model. *Int. J. Inf. Manag.* 44, 38–52.

Bahatar, A.Z. and Muda, M. (2016), "The impact of user-generated content (UGC) on product reviews towards online purchasing – a conceptual framework", *Procedia Economics and Finance*, Vol. 37, pp. 337-342.

Balakrishnan, B.K., Dahnil, M.I. and Yi, W.J. (2014), "The impact of social media marketing medium toward purchase intention and Brand loyalty among generation Y", *Procedia-Social and Behavioral Sciences*, Vol. 148, pp. 177-185

Bankuoru Egala, S., Boateng, D., & Aboagye Mensah, S. (2021). To leave or retain? an interplay between quality digital banking services and customer satisfaction. *International Journal of Bank Marketing*, 39(7), 1420-1445.

Baptista, G., Oliveira, T., (2015). Understanding mobile banking: the unified theory of acceptance and use of technology combined with cultural moderators. *Comput. Hum. Behav.* 50, 418–430.

Baxter, J. and Eyles, J. (1997), "Evaluating qualitative research in social geography: establishing 'rigour' in interview analysis", *Transactions of the Institute of British Geographers*, Vol. 22 No. 4, pp. 505-525.

Beck, C. T. (2013). In Beck C. T. (Ed.), *Routledge international handbook of qualitative nursing research*. Routledge. <https://doi.org/10.4324/9780203409527>

- Bendassolli, P. F. (2014). Reconsidering theoretical naïveté in psychological qualitative research. *Social Science Information*, 53, 163. doi:10.1177/0539018413517181
- Bitsch, V. (2005), "Qualitative research: a grounded theory example and evaluation criteria", *Journal of Agribusiness*, Vol. 23, pp. 75-91.
- Blackburn, S., LaBerge, L., O'Toole, C. and Schneider, J. (2020), "Digital strategy during the coronavirus crisis", available at: <https://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/digital-strategy-in-a-time-of-crisis> (accessed on Apr 22, 2020).
- Blackburn, S., LaBerge, L., O'Toole, C. and Schneider, J. (2020), "Digital strategy during the coronavirus crisis", available at: <https://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/digital-strategy-in-a-time-of-crisis> (accessed on Apr 22, 2020).
- Boateng, H. and Agyemang, F.G. (2016), "A qualitative insight into key determinants of knowledge sharing in a public sector institution in Ghana", *Information Development*, Vol. 32 No. 1, pp. 35-43.
- Boghossian, P., 2006. Behaviorism, constructivism, and Socratic pedagogy. *Educ. Philos. Theor.* 38 (6), 713–722.
- Bott, E. (2010). Favourites and others: Reflexivity and the shaping of subjectivities and data in qualitative research.
- Boud, D., and A. Lee. 2009. *Changing Practices in Doctoral Education*. Oxford: Routledge.
- Boujena, O., Ulrich, I., & Manthiou, A. (2021). Customer engagement and performance in social media: a managerial perspective. *Electronic Markets*, 31, 965–987. <https://doi.org/10.1007/s12525-020-00450-3>
- Boyatzis, R.E. (1998), *Transforming Qualitative Information: Thematic Analysis and Code Development*, Sage, Newbury Park, CA.
- Braun, V. and Clarke, V. (2006), "Using thematic analysis in psychology", *Qualitative Research in Psychology*, Vol. 3 No. 2, pp. 77-101.
- Braun, V. and Clarke, V. (2014), "What can 'thematic analysis' offer health and wellbeing researchers?", *International Journal of Qualitative Studies on Health and Well-Being*, doi: 10.3402/qhw.v9.26152.
- British Council Report (2014), "Mainstreaming Persons with Disabilities in Pakistan", Available at: <https://www.britishcouncil.pk/mainstreaming-persons-disability>
- Cameran, M., Moizer, P. and Pettinicchio, A. (2010), "Customer satisfaction, corporate image, and service quality in professional services", *The Service Industries Journal*, Vol. 30 No. 3, pp. 421-435
- Camerino, O., Castaer, M., & Anguera, T. M. (2012). *Mixed methods research in the movement sciences: Case studies in sport, physical education and dance*. Routledge.
- Carr, J., Decreton, L., Qin, W., Rojas, B., Rossochacki, T. and Yang, Y.W. (2015), "Social network in product development", *Food Quality and Preference*, Vol. 40, pp. 354-364, doi: 10.1016/j.foodqual.2014.04.001.
- Chan, S.L. and Ip, W.H. (2011), "A dynamic decision support system to predict the value of customer for new product development", *Decision Support Systems*, Vol. 52 No. 1, pp. 178-188.

- Chaouali, W., Souiden, N., Ladhari, R., (2017). Explaining adoption of mobile banking with the theory of trying, general self-confidence, and cynicism. *J. Retailing Consum. Serv.* 35, 57–67.
- Chaouali, W., Yahia, I.B. and Souiden, N. (2016), “The interplay of counter-conformity motivation, social influence, and trust in customers’ intention to adopt Internet banking services: the case of an emerging country”, *Journal of Retailing and Consumer Services*, Vol. 28, pp. 209-218.
- Chauhan, V., Yadav, R., & Choudhary, V. (2019). Analyzing the impact of consumer innovativeness and perceived risk in mobile banking adoption: A study of Indian consumers. *International Journal of Bank Marketing*, 37(1), 323-339. <https://doi.org/10.1108/IJBM-02-2018-0028>.
- Chauhan, V., Yadav, R., Choudhary, V., (2019). Analyzing the impact of consumer innovativeness and perceived risk in internet banking adoption: a study of Indian consumers. *Int. J. Bank Market.* 37 (1), 323–339.
- Chaykowski, K. (2015), “Number of Facebook business pages climbs to 50 million with new messaging tools”, *Forbes*, May 2017, available at: www.forbes.com/sites/kathleenchaykowski/2015/12/08/facebook-business-pages-climb-to-50-million-with-new-messaging-tools/#51f8668b1c2c
- Chemingui, H. and Ben lallouna, H. (2013), “Resistance, motivations, trust and intention to use mobile financial services”, *International Journal of Bank Marketing*, Vol. 31 No. 7, pp. 574-592.
- Chen, C.D., Fan, Y.W. and Farn, C.K. (2007), “Predicting electronic toll collection service adoption: an integration of the technology acceptance model and the theory of planned behavior”, *Transportation Research Part C: Emerging Technologies*, Vol. 15 No. 5, pp. 300-311.
- Chen, S.H., Liao, C.C., (2011). Are foreign banks more profitable than domestic banks? Home-and host-country effects of banking market structure, governance, and supervision. *J. Bank. Finance* 35 (4), 819–839.
- Chen, Y. S. and Wu, S. T. (2021), “An exploration of actor-network theory and social affordance for the development of a tourist attraction: A case study of a Jimmy-related theme park, Taiwan”, *Tourism Management*, Vol. 82, 104206.
- Cheng, C.C.J. and Krumwiede, D. (2018), “Enhancing the performance of supplier involvement in new product development: the enabling roles of social network and firm capabilities”, *Supply Chain Management: An International Journal*, Vol. 23 No. 3, pp. 171-187, doi: 10.1108/SCM-07-2017-0230.
- Cheng, T.E., Lam, D.Y. and Yeung, A.C. (2006), “Adoption of internet banking: an empirical study in Hong Kong”, *Decision Support Systems*, Vol. 42 No. 3, pp. 1558-1572.
- Cheteni, P. (2014), “Awareness of Islamic banking products and services among consumers in South Africa”, *Mediterranean Journal of Social Sciences*, Vol. 5 No. 9, pp. 96-103.
- Cheteni, P. (2014), “Awareness of Islamic banking products and services among consumers in South Africa”, *Mediterranean Journal of Social Sciences*, Vol. 5 No. 9, pp. 96-103.
- Chhabra, K. (2018). Does Service Quality Matters in the Context of Internet Banking: A Perceptual Analysis of Indias Internet Banking Customers Perception Regarding Service Quality, Trust, Satisfaction and Loyalty. *Journal of Commerce and Accounting Research*, 7(3), 52.

Chong, B.S. and Liu, M.H. (2009), "Islamic banking: interest-free or interest-based?", *Pacific-Basin Finance Journal*, Vol. 17 No. 1, pp. 125-144.

Choudrie, J., Junior, C. O., McKenna, B., & Richter, S. (2018). Understanding and conceptualising the adoption, use and diffusion of mobile banking in older adults: A research agenda and conceptual framework. *Journal of Business Research*, 88, 449-465. <https://doi.org/10.1016/j.jtele.2020.101397>

Chu, S.C. and Kim, Y. (2011), "Determinants of consumer engagement in electronic word-of-mouth (eWOM) in social networking sites", *International Journal of Advertising*, Vol. 30 No. 1, pp. 47-75.

Clift, B. C. (2021). *Temporality in qualitative inquiry: Theories, methods and practices*. Routledge. <https://doi.org/10.4324/9781003083504>

Coe, R., Waring, M., Hedges, L. V., & Arthur, J. (2017). *Research methods & methodologies in education* (2nd ed.). SAGE.

Collins, C. S., & Jun, A. (2017). *White out: Understanding white privilege and dominance in the modern age*. New York, NY: Peter Lang.

Collinson, P. (2020), "Panic buying on wane as online shopping takes over, says bank", available at: <https://www.theguardian.com/business/2020/mar/30/coronavirus-bank-finds-end-to-panic-buying-while-online-shopping-takes-over>

Connolly, R., Scott, M. and DeLone, W. (2016), "Corporate social media: understanding the impact of service quality and social value on customer behavior", *The Journal of Social Media in Society*, Vol. 5 No. 2, pp. 44-74.

Constantinides, E. and Zinck-Stagno, M.C. (2011), "Potential of the social media as instruments of higher education marketing: a segmentation study". *Journal of Marketing for Higher Education*, Vol. 21 No.1, pp 7-24.

Crotty, M. (1998). *The foundations of social research: Meaning and perspective in the research process*. London: Sage.

Dahl, J., Giudici, V., Kumar, S., Patwari, V. and Vigo, G. (2020), "Lessons from Asian banks on their coronavirus response", available at <https://www.mckinsey.com/industries/financial-services/our-insights/lessons-from-asian-banks-on-their-coronavirus-response> (accessed on March 25, 2020).

Dahl, J., Giudici, V., Kumar, S., Patwari, V. and Vigo, G. (2020), "Lessons from Asian banks on their coronavirus response", available at: <https://www.mckinsey.com/industries/financial-services/our-insights/lessons-from-asian-banks-on-their-coronavirus-response> (accessed on March 25, 2020).

Dawson, C. (2009). *Introduction to research methods: A practical guide for anyone undertaking a research project* (4th ed.). How To Books.

De la Cuesta-González, M., Paredes-Gazquez, J., Ruza, C., & Fernández-Olit, B. (2021). The relationship between vulnerable financial consumers and banking institutions. A qualitative study in Spain. *Geoforum*, 119, 163-176.

DEI Worldwide (2008), "The impact of social media on purchasing behavior", *Engaging Consumers*, September, available at: www.deiworldwide.com/files/DEIStudy-Engaging%20ConsumersOnlineSummary.pdf

Denscombe, M. (2021). *The good research guide: Research methods for small-scale social research projects* (Seventh ed.). McGraw Hill.

Devlin, J. F. and Yeung, M. (2003), "Insights into customer motivations for switching to Internet banking", *The International Review of Retail, Distribution and Consumer Research*, Vol. 13 No. 4, pp. 375-392.

Diefenbach, T. (2009). Are case studies more than sophisticated storytelling?: Methodological problems of qualitative empirical research mainly based on semi-structured interviews. *Quality and Quantity*, 43, 875–894. <https://doi.org/10.1007/s11135-008-9164-0>.

Dimitrova, I., & Öhman, P. (2022). Usefulness of Netnography in the Digital Banking Context. In G. Punziano, & A. Delli Paoli (Eds.), *Handbook of Research on Advanced Research Methodologies for a Digital Society* (pp. 280-294). IGI Global. <https://doi.org/10.4018/978-1-7998-8473-6.ch018>.

Doucet, A., & Mauthner, N. S. (2002). *Knowing responsibly: ing ethics, research practice and epistemology*.

Dreier, O. (2008). *Psychotherapy in Everyday Life*. New York: Cambridge University Press.

Durkin, M., Mulholland, G. and McCartan, A. (2015), "A socio-technical perspective on social media adoption: a case from retail banking", *International Journal of Bank Marketing*, Vol. 33 No. 7, pp. 944-962.

El Tiby, A. M. (2011;2010;). *Islamic banking: how to manage risk and improve profitability* (1st ed., Vol. 640, pp. 1–211). Kettell, B. (2011). *The Islamic Banking and Finance Workbook: Step-By-Step Exercises to Help You Master the Fundamentals of Islamic Banking and Finance* (1st ed.). John Wiley & Sons, Incorporated..

Elwalda, A. and Lu, K. (2016), "The impact of online customer reviews (OCRs) on customers' purchase decisions: an exploration of the main dimensions of OCRs", *Journal of Customer Behaviour*, Vol. 15 No. 2, pp. 123-152, doi: 10.1362/147539216X14594362873695.

Eriksson, N., Gökhan, A., & Stenius, M. (2021). A qualitative study of consumer resistance to mobile payments for in-store purchases. *Procedia Computer Science*, 181, 634-641. <https://doi.org/10.1016/j.procs.2021.01.212>.

Ernst, A. (2018). *Promoting Islamic Finance and Islamic Banking: a legal analysis of the potential for Islamic Banking products in Germany*. DEU.

Erskine, R. (2017), "20 online reputation statistics that every business owner needs to know", available at: www.forbes.com/sites/ryanerskine/2017/09/19/20-online-reputation-statistics-that-every-business-owner-needs-to-know/#721e76d9cc5c

Eze, S. C., Chinedu-Eze, V. C., Bello, A. O., Inegbedion, H., Nwanji, T., & Asamu, F. (2019). Mobile marketing technology adoption in service SMEs: a multi-perspective framework. *Journal of Science and Technology Policy Management*, 10(3), 569-596. <https://doi.org/10.1108/JSTPM-11-2018-0105>.

Fadahunsi, A. and Kargwell, S. (2015), "Social media, consumer behavior and marketing strategy: implications of 'Halal' on Islamic marketing operations", *Journal of Small Business and Entrepreneurship Development*, Vol. 3 No. 1, pp. 36-43.

Farah, M. F., Hasni, M. J. S. and Abbas, A. K. (2018), "Mobile-banking adoption: empirical evidence from the banking sector in Pakistan", *International Journal of Bank Marketing*, Vol. 36 No. 7, pp. 1386-1413.

Farook, S., Hassan, M.K. and Clinch, G. (2012), "Profit distribution management by Islamic banks: an empirical investigation", *The Quarterly Review of Economics and Finance*, Vol. 52 No. 3, pp. 333-347, available at: <http://dx.doi.org/10.1016/j.qref.2012.04.007>

Felix, R., Rauschnabel, P.A., Hinsch, C., (2017). Elements of strategic social media marketing: a holistic framework. *J. Bus. Res.* 70, 118–126.

Filip, D., Jackowicz, K. and Kozłowski, Ł. (2016), "The influence of social media and internet presence on small", *Local Banks' Market Power: New Evidence from an Emerging Economy*, 12 March, available at: <https://ssrn.com/abstract=2746897>; <http://dx.doi.org/10.2139/ssm.2746897>

Filip, D., Jackowicz, K. and Kozłowski, Ł. (2017), "Influence of internet and social media presence on small, local banks' market power", *Baltic Journal of Economics*, Vol. 17 No. 2, pp. 190-214.

Fisk, R.P., Grove, S.J. and John, J. (2012), *Services Marketing Self-Portraits: Introspections, Reflections and Glimpses from the Experts*, Marketing Classics Press, Decatur, GA.

Flick, U. (2018). Why triangulation and mixed methods in qualitative research. *Qualitative Research kit: Doing triangulation and mixed methods*, pp.1-10.

Flinders, D. J., & Mills, G. E. (1993). *Theory and concepts in qualitative research: Perspectives from the field*.

Focus, B. C. (1983;2012;). *Banking Services and the Consumer (RLE: Banking & Finance)*. Routledge.

Focus, C. (2012). *Banking Services and the Consumer (RLE: Banking & Finance)*. Taylor and Francis.

Fontana, A., Frey, J.H., (2000). The interview: from structured questions to negotiated text. *Handbook Qual. Res.* 2 (6), 645–672.

Frick, L. (2019). PhD by publication - panacea or paralysis? *Africa Education Review*, 16(5), 47-59. <https://doi.org/10.1080/18146627.2017.1340802>

Gait, A. and Worthington, A. (2008), "An empirical survey of individual consumer, business firm and financial institution attitudes towards Islamic methods of finance", *International Journal of Social Economics*, Vol. 35 No. 11, pp. 783-808.

Gannon, R., & Fauchon, M. (2021). *Illustration research methods*. Bloomsbury Visual Arts.

Gayatri, G., Hume, M. and Sullivan Mort, G. (2011), "The role of Islamic culture in service quality research", *Asian Journal on Quality*, Vol. 12 No. 1, pp. 35-53, doi: 10.1108/159826811111140.

Geebren, A., Jabbar, A., & Luo, M. (2021). Examining the role of consumer satisfaction within mobile eco-systems: Evidence from mobile banking services. *Computers in Human Behavior*, 114, 106584. <https://doi.org/10.1016/j.chb.2020.106584>.

Gharaibeh, M. K., Arshad, M. R. M., & Gharaibh, N. K. (2018). Using the UTAUT2 Model to Determine Factors Affecting Adoption of Mobile Banking Services: A Qualitative Approach. *International Journal of Interactive Mobile Technologies*, 12(4).

- Gibson, J. J. (1978), "The ecological approach to the visual perception of pictures", Vol.11 No.3, pp.227-235.
- Gibson, J. J. (2014), *The ecological approach to visual perception: classic edition*. Psychology Press, New York, NY.
- Gibson, J.J., (1979). *The Ecological Approach to Visual Perception*. Houghton Mifflin, Boston.
- Gioia, D. A., Corley, K. G., & Hamilton, A. L. (2013). Seeking qualitative rigor in inductive research: Notes on the Gioia methodology. *Organizational Research Methods*, 16(1), 15-31. <https://doi.org/10.1177/1094428112452151>.
- Gioia, D.A., Corley, K.G., Hamilton, A.L., (2012). Organizational research. *Organ. Res. Methods* 16 (1), 15–31.
- Giovanis, A., Assimakopoulos, C. and Sarmaniotis, C. (2019), "Adoption of mobile self-service retail banking technologies: The role of technology, social, channel and personal factors", *International Journal of Retail & Distribution Management*, Vol. 47 No. 9, pp. 894-914.
- Glavee-Geo, R., Shaikh, A. A. and Karjaluoto, H. (2017), "Mobile banking services adoption in Pakistan: are there gender differences", *International Journal of Bank Marketing*, Vol. 35 No. 7, pp. 1090-1114.
- Glavee-Geo, R., Shaikh, A. A., & Karjaluoto, H. (2017). Mobile banking services adoption in Pakistan: are there gender differences? *International Journal of Bank Marketing*, 35(7), 1090–1114.
- Glesne, C. (2011). *Becoming qualitative researchers: An introduction*. Boston, MA: Pearson.
- Goertz, G., Mahoney, J., (2012). Concepts and measurement: ontology and epistemology. *Soc. Sci. Inf.* 51 (2), 205–216.
- Green, H. (2014). Use of theoretical and conceptual frameworks in qualitative research. *Nurse Researcher*, 21, 34–38.
- Griffith, A.M., 2018. Social construction and grounding. *Philos. Phenomenol. Res.* 97 (2),393–409.
- Guba, E. G. (1981), "Criteria for assessing the trustworthiness of naturalistic inquiries" *Educational Communication and Technology Journal*, Vol.29 No. 2, pp.75- 91.
- Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of Qualitative Research* (pp. 105-117).
- Guba, E. G., & Lincoln, Y. S. (2005). Paradigmatic controversies, contradictions, and emerging confluences. In N. K. Denzin & Y. S. Lincoln (Eds.), *The Sage handbook of qualitative research* (3rd ed., pp. 191–215). Thousand Oaks, CA: Sage.
- Guba, E.G. and Lincoln, Y.S. (1982), "Epistemological and methodological bases of naturalistic inquiry", *ECTJ*, Vol. 30 No. 4, pp. 233-252.
- Guba, E.G., Lincoln, Y.S., (1994). Competing paradigms in qualitative research. *Handbook Qual. Res.* 2 (163–194), 105.
- Guba, E.G., Lincoln, Y.S., (1994). Competing paradigms in qualitative research. *Handbook Qual. Res.* 2 (163–194), 105.

Gueriane, L. (2020, September 25). How COVID is turning the UK cashless. Finextra. <https://www.finextra.com/blogposting/19360/how-covid-is-turning-the-uk-cashless> (Accessed on September 25, 2020).

Guest, G., MacQueen, K.M. and Namey, E.E. (2011), *Applied Thematic Analysis*, Sage, Newbury Park, CA.

Gueutal, H.G., Surprenant, N. and Bubeck, K. (1984), "Effectively utilizing computer-aided design technology: the role of individual difference variables", *ICIS 1984 Proceedings*, p. 13, available at: <http://aisel.aisnet.org/icis1984/13>

Gullbekk, E., & Byström, K. (2019). Becoming a scholar by publication – PhD students citing in interdisciplinary argumentation.

Gummesson, E. (1988). *Qualitative methods in management research*. Lund, Norway

Gupta, A., Arora, N., (2017). Consumer adoption of m-banking: a behavioral reasoning theory perspective. *Int. J. Bank Market*. 35 (4), 733–747.

Ha, E.Y. and Lee, H. (2018), "Projecting service quality: the effects of social media reviews on service perception", *International Journal of Hospitality Management*, Vol. 69, pp. 132-141.

Ha, K. H., Canedoli, A., Baur, A. W., & Bick, M. (2012). Mobile banking—insights on its increasing relevance and most common drivers of adoption. *Electronic Markets*, 22(4), 217-227.

Hadwin, A.F., Jarvel "a, "S., Miller, M., (2011). Self-regulated, co-regulated, and socially shared regulation of learning. *Handbook of self-regulation of learning and performance* 30, 65–84.

Hafez, M. (2021). The impact of social media marketing activities on brand equity in the banking sector in bangladesh: The mediating role of brand love and brand trust. *International Journal of Bank Marketing*, 39(7), 1353-1376. <https://doi.org/10.1108/IJBM-02-2021-0067>

Haider, M. J., Changchun, G., Akram, T., & Hussain, S. T. (2018). Does gender differences play any role in intention to adopt Islamic mobile banking in Pakistan?: An empirical study. *Journal of Islamic Marketing*, 9(2), 439–460.

Hair, J.F. (2006), *Multivariate Data Analysis*, Pearson Education, Delhi.

Hakkak, M., Vahdati, H. and Nejad, S.H.M. (2015), "Study the role of customer-based brand equity in the brand personality effect on purchase intention", *International Journal of Asian Social Science*, Vol. 5 No. 7, pp. 369-381.

Hamidi, H. and Safareeyeh, M. (2019), "A model to analyze the effect of mobile banking adoption on customer interaction and satisfaction: A case study of m-banking in Iran", *Telematics and Informatics*, Vol. 38, pp. 166-181.

Hammond, M., & Wellington, J. J. (2020). *Research methods: The key concepts* (2nd ed.). Routledge.

Hamouda, M. (2018), "Understanding social network advertising effect on consumers' responses", *Journal of Enterprise Information Management*, Vol. 31 No. 3, pp. 426-445, doi: 10.1108/JEIM-07-2017-0101.

Hanafizadeh, P., Behboudi, M., Koshksaray, A.A. and Tabar, M.J.S. (2014), "Mobile-banking adoption by Iranian bank clients", *Telematics and Informatics*, Vol. 31 No. 1, pp. 62-78.

- Hanafizadeh, P., Keating, B.W. and Khedmatgozar, H.R. (2014), "A systematic review of Internet banking adoption", *Telematics and Informatics*, Vol. 31 No. 3, pp. 492-510.
- Hansen, J.M., Saridakis, G., Benson, V., (2018). Risk, trust, and the interaction of perceived ease of use and behavioral control in predicting consumers' use of social media for transactions. *Comput. Hum. Behav.* 80, 197–206.
- Harb, A., Thoumy, M., & Yazbeck, M. (2022). Customer satisfaction with digital banking channels in times of uncertainty. *Banks and Bank Systems*, 17(3), 27–37.
- Harper, D., & Thompson, A. R. (2012). *Qualitative research methods in mental health and psychotherapy: A guide for students and practitioners*. Wiley-Blackwell.
- Hassan, A. and Mollah, S. (2018), "The basel accords in relation to Islamic finance", *Islamic Finance*, Palgrave Macmillan, Cham, available at: https://doi.org/10.1007/978-3-319-91295-0_18
- Hassan, H. E., & Wood, V. R. (2020). Does country culture influence consumers' perceptions toward mobile banking? A comparison between Egypt and the United States. *Telematics and Informatics*, 46, 101312. <https://doi.org/10.1016/j.tele.2019.101312>.
- Hassan, M. K., & Rashid, M. (2018;2019;). *Management of Islamic Finance: Principle, Practice, and Performance* (M. K. Hassan & M. Rashid, Eds.; Vol. 19, pp. 1–249). Emerald Publishing Limited.
- Hassan, T. (2020), "Digital banking grows 12pc, paper-based transactions down 10pc in FY20", available at: <https://profit.pakistantoday.com.pk/2020/10/11/digital-banking-grows-12pc-paper-based-transactions-down-10pc-in> (accessed on October 11, 2020).
- Hassounah, M., Raheel, H. and Alhefzi, M. (2020), "Digital response during the COVID-19 pandemic in Saudi Arabia", *Journal of Medical Internet Research*, Vol. 22 No. 9, e19338.
- Hassounah, M., Raheel, H. and Alhefzi, M. (2020), "Digital response during the COVID-19 pandemic in Saudi Arabia", *Journal of Medical Internet Research*, Vol. 22 No. 9, e19338.
- Hens, T., & Bachmann, K. (2011;2009;2008;). *Behavioural Finance for Private Banking* (1. Aufl., Vol. 534, pp. xxiii-xxiii). Wiley.
- Holland, D., and Lave, J. (2019). Social practice theory and the historical production of persons. In *Cultural-Historical Approaches to Studying Learning and Development* (pp. 235-248). Springer, Singapore.
- Holloway, B. B., & Beatty, S. E. (2003). Service failure in online retailing: A recovery opportunity. *Journal of Service Research*, 6(1), 92-105. <https://doi.org/10.1177/1094670503254288>.
- Howell, K. E. (2013). *An Introduction to the Philosophy of Methodology*. London: Sage.
- Howell, K.E., Annansingh, F., (2013). Knowledge generation and sharing in UK
- Howitt, D. (2019). *Introduction to qualitative research methods in psychology: Putting theory into practice* (Fourth ed.). Pearson.
- Huber, M., and Froehlich, D. E. (2020). Analyzing group interactions. In *Analyzing Group Interactions* (pp. 1-7). Routledge.

Hussain, A., Rehman, A., & Ishaq, A. (2018). THE DETERMINANTS OF INTERNET FINANCIAL REPORTING IN PAKISTAN. *City University Research Journal*, 8(2), 287–297.

Igbaria, M. and Tan, M. (1997), "The consequences of information technology acceptance on subsequent individual performance", *Information & Management*, Vol. 32 No. 3, pp. 113-121.

Imam, P. and Kpodar, K. (2016), "Islamic banking: good for growth?", *Economic Modelling*, Vol. 59, pp. 387-401.

Imran, M.K., Iqbal, S.M.J., Aslam, U. and Fatima, T. (2019), "Does social media promote knowledge exchange? A qualitative insight", *Management Decision*, Vol. 57 No. 3, pp. 688-702.

Iqbal, M. and Molyneux, P. (2016), *Thirty Years of Islamic Banking: History, Performance and Prospects*, Springer, OK.

Islam, A.N., Laato, S., Talukder, S., Sutinen, E., (2020a). Misinformation sharing and social media fatigue during COVID-19: an affordance and cognitive load perspective. *Technol. Forecast. Soc. Change* 159, 120201.

Islam, J.U. and Rahman, Z. (2017), "Awareness and willingness towards Islamic banking among Muslims: an Indian perspective", *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 10 No. 1, pp. 92-101.

Islam, T., Pitafi, H., Wang, Y., Aryaa, V., Mubarik, S., Akhater, N., Xiaobei, L., (2020)b. Panic buying in the COVID-19 pandemic: a multi-country examination. *J. Retailing Consum. Serv.* 102357.

Jackson, A. Y., & Mazzei, L. A. (2012). *Thinking with theory in qualitative research: Viewing data across multiple perspectives*. New York, NY: Routledge.

Jackson, D. (2013). Completing a PhD by publication: A review of Australian policy and implications for practice. *Higher Education Research and Development*, 32(3), 355-368. <https://doi.org/10.1080/07294360.2012.692666>

Jadil, Y., Rana, N. P., & Dwivedi, Y. K. (2021). A meta-analysis of the UTAUT model in the mobile banking literature: The moderating role of sample size and culture. *Journal of Business Research*, 132, 354-372. <https://doi.org/10.1016/j.jbusres.2021.04.052>.

Jager, W. (2003). Breaking "bad habits": a dynamical perspective on habit. In L. Hendrickx, W. Jager, & L. Steg (Eds.), *Human Decision Making and Environmental Perception. Understanding and Assisting Human Decision Making in Real-life Settings*. University of Groningen. http://www.rug.nl/staff/w.jager/jager_habits_chapter_2003.pdf

Jaiyeoba, H.B., Adewale, A.A. and Quadry, M.O. (2018), "Are Malaysian Islamic banks' corporate social responsibilities effective? A stakeholders' view", *International Journal of Bank Marketing*, Vol. 36 No. 1, pp. 111-125.

Jamal, A. (2004), "Retail banking and customer behaviour: a study of self concept, satisfaction and technology usage", *The International Review of Retail, Distribution and Consumer Research*, Vol. 14 No. 3, pp. 357-379.

Jamal, A. (2004), "Retail banking and customer behaviour: a study of self concept, satisfaction and technology usage", *The International Review of Retail, Distribution and Consumer Research*, Vol. 14 No. 3, pp. 357-379.

Jarvenpaa, S.L. and Todd, P.A. (1996), "Consumer reactions to electronic shopping on the World Wide Web", *International Journal of Electronic Commerce*, Vol. 1 No. 2, pp. 59-88.

Javadi, M. and Zarea, K. (2016), "Understanding thematic analysis and its pitfall", *Journal of Client Care*, Vol. 1 No. 1, pp. 33-39.

Jebarajakirthy, C. and Shankar, A. (2020), "Impact of online convenience on mobile banking adoption intention: A moderated mediation approach", *Journal of Retailing and Consumer Services*, 58, 102323.

Jebarajakirthy, C., & Shankar, A. (2021). Impact of online convenience on mobile banking adoption intention: A moderated mediation approach. *Journal of Retailing and Consumer Services*, 58, 102323. <https://doi.org/10.1016/j.jretconser.2020.102323>.

Joffe, H. and Yardley, L. (2004), "Content and thematic analysis", *Research Methods for Clinical and Health Psychology*, Sage, New York, NY, pp. 56-68.

Johnes, J., Izzeldin, M. and Pappas, V. (2014), "A comparison of performance of Islamic and conventional banks 2004–2009", *Journal of Economic Behavior and Organization*, Vol. 103, pp. S93-S107.

Johnson, A., & Swarbrick, C. (2017). *Social research methods in dementia studies: Inclusion and innovation*. Routledge.

Jun, M. and Palacios, S. (2016), "Examining the key dimensions of mobile banking service quality: an exploratory study", *International Journal of Bank Marketing*, Vol. 34 No. 3, pp. 307-326.

Kamal, S. A., Shafiq, M. and Kakria, P. (2020), "Investigating acceptance of telemedicine services through an extended technology acceptance model (TAM)", *Technology in Society*, Vol. 60, 101212.

Kameswaran, V. and Muralidhar, S. H. (2019), "Cash, Digital Payments and Accessibility-A Case Study from India", in *ACM Conference on Computer Supported Cooperative Work*, Vol. 3, No. CSCW, 97.

Kanowski, P., & Robins, L. (2008). PhD by publication: A student's perspective. *Journal of Research Practice*, 4(2), M3.

Kaplan, A.M. and Haenlein, M. (2012), "Social media: back to the roots and back to the future", *Journal of Systems and Information Technology*, Vol. 14 No.2, pp. 101-104.

Karjaluoto, H., Laukkanen, T. and Kiviniemi, V. (2010), "The role of information in mobile banking resistance", *International Journal of Bank Marketing*.

Kashif, M., Wan Shukran, S.S., Rehman, M.A. and Sarifuddin, S. (2015), "Customer satisfaction and loyalty in Malaysian Islamic banks: a PAKSERV investigation", *International Journal of Bank Marketing*, Vol. 33 No. 1, pp. 23-40.

Kassim, N. and Asiah Abdullah, N. (2010), "The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings: a cross cultural analysis", *Asia Pacific Journal of Marketing and Logistics*, Vol. 22 No. 3, pp. 351-371.

Kaur, S. J., Ali, L., Hassan, M. K., & Al-Emran, M. (2021). Adoption of digital banking channels in an emerging economy: exploring the role of in-branch efforts. *Journal of Financial Services Marketing*, 26(2), 107–121.

Kaura, V., Prasad, C.S.D. and Sharma, S. (2015), "Service quality, service convenience, price and fairness, customer loyalty, and the networking role of customer satisfaction", *International Journal of Bank Marketing*, Vol. 33 No. 4, pp. 404-422.

Kazi, A.K. and Mannan, M.A. (2013), "Factors affecting adoption of mobile banking in Pakistan: empirical evidence", *International Journal of Research in Business and Social Science*, Vol. 2 No. 3,

Keady, J. Pauwels, L., & Mannay, D. (2020). *The SAGE handbook of visual research methods* (Second ed.). SAGE reference.

Kemp, S. (2020), "Digital Pakistan", available at: <https://datareportal.com/reports/digital-2020-pakistan> (accessed on 18 February 2020).

Kenya, B.I. (2017), "Social media marketing and business growth of commercial" (doctoral dissertation School of Business, University of Nairobi).

Khan, I. U., Hameed, Z., Khan, S. N., Khan, S. U., & Khan, M. T. (2022). Exploring the Effects of Culture on Acceptance of Online Banking: A Comparative Study of Pakistan and Turkey by Using the Extended UTAUT Model. *Journal of Internet Commerce*, 21(2), 183–216.

Khan, S.U., Liu, X., Khan, I.U., Liu, C., Hameed, Z., (2018). Measuring the effects of risk and cultural dimensions on the adoption of online stock trading: a developing country perspective. *Int. J. Enterprise Inf. Syst.* 14 (3), 106–127.

Khang, H., Ki, E.-J., & Ye, L. (2012). Social Media Research in Advertising, Communication, Marketing, and Public Relations, 1997–2010. *Journalism & Mass Communication Quarterly*, 89(2), 279–298. doi:10.1177/1077699012439853

Khatoon, S., Zhengliang, X., & Hussain, H. (2020). The mediating effect of customer satisfaction on the relationship between electronic banking service quality and customer purchase intention: Evidence from the qatar banking sector. *SAGE Open*, 10(2), 215824402093588

Khattak, S., Jan, S., Ahmad, I., Wadud, Z., & Khan, F. Q. (2021). An effective security assessment approach for Internet banking services via deep analysis of multimedia data. *Multimedia Systems*, 27(4), 733–751.

Kim, A.J. and Ko, E. (2012) Do Social Media Marketing Activities Enhance Customer Equity An Empirical Study of Luxury Fashion Brand. *Journal of Business Research*, 65, 1480-1486.

Kim, J., Giroux, M., Kim, J.E., Choi, Y.K., Gonzalez-Jimenez, H., Lee, J.C., et al., (2020). The moderating role of childhood socio-economic status on the impact of nudging on the perceived threat of coronavirus and stockpiling intention. *J. Retailing Consum.Serv.* <https://doi.org/10.1016/j.jretconser.2020.102362>.

Kim, S.K.S. (2003), "Research paradigms in organizational research paradigms in organizational learning and performance: learning and performance: competing modes of inquiry competing modes of inquiry", *Information Technology, Learning, and Performance Journal*, Vol. 21 No. 1, pp. 9-18.

Kindon, S. L., Pain, R., & Kesby, M. (2010). *Participatory action research approaches and methods: Connecting people, participation and place*. Routledge.

Kirk, C. P. and Rifkin, L. S. (2020), "I'll trade you diamonds for toilet paper: Consumer reacting, coping and adapting behaviors in the COVID-19 pandemic", *Journal of Business Research*, Vol. 117, pp. 124-131.

Kirk, C. P. and Rifkin, L. S. (2020), "I'll trade you diamonds for toilet paper: Consumer reacting, coping and adapting behaviors in the COVID-19 pandemic", *Journal of Business Research*, Vol. 117, pp. 124-131.

Knaack, P., & Gruin, J. (2021). From shadow banking to digital financial inclusion: China's rise and the politics of epistemic contestation within the Financial Stability Board. *Review of International Political Economy* : RIPE, 28(6), 1582–1606.

Kosiba, J. P. B., Boateng, H., Okoe Amartey, A. F., Boakye, R. O. and Hinson, R. (2018), "Examining customer engagement and brand loyalty in retail banking: The trustworthiness influence", *International Journal of Retail & Distribution Management*, Vol. 46 No. 8, pp. 764-779.

Kosiba, J. P. B., Boateng, H., Okoe Amartey, A. F., Boakye, R. O. and Hinson, R. (2018), "Examining customer engagement and brand loyalty in retail banking: The trustworthiness influence", *International Journal of Retail & Distribution Management*, Vol. 46 No. 8, pp. 764-779.

Krishna, A., Dangayach, G.S. and Jain, R. (2011), "Service failure and recovery: comparison between health care and automobile service station", No. 184, School of Doctoral Studies European Union.

Krishna, A., Dangayach, G.S. and Jain, R. (2011), "Service failure and recovery: comparison between health care and automobile service station", No. 184, School of Doctoral Studies European Union.

Kuan, K.K.Y., Zhong, Y. and Chau, P.Y.K. (2014), "Informational and normative social influence in group-buying: evidence from self-reported and EEG data", *Journal of Management Information Systems*, Vol. 30 No. 4, pp. 151-178.

Kumar, M., Tat Kee, F. and Charles, V. (2010), "Comparative evaluation of critical factors in delivering service quality of banks: an application of dominance analysis in modified SERVQUAL model", *International Journal of Quality and Reliability Management*, Vol. 27 No. 3, pp. 351-377.

Laato, S., Islam, A.N., Farooq, A., Dhir, A., (2020). Unusual purchasing behavior during the early stages of the COVID-19 pandemic: the stimulus-organism-response approach. *J. Retailing Consum. Serv.* 57, 102224.

Ladhari, R., Pons, F., Bressolles, G. and Zins, M. (2011), "Culture and personal values: how they influence perceived service quality", *Journal of Business Research*, Vol. 64 No. 9, pp. 951-957, doi: 10.1016/j.jbusres.2010.11.017.

Lai, P.C., (2017). Security as an extension to TAM model: consumers' intention to use a single platform E-Payment. *Asia-Pacific J. Manag. Res. Innov.* 13 (3-4), 110-119.

Lai, V.S. and Li, H. (2005), "Technology acceptance model for internet banking: an invariance analysis", *Information and management*, Vol. 42 No. 2, pp. 373-386.

Laukkanen, T. (2016), "Consumer adoption versus rejection decisions in seemingly similar service innovations: The case of the Internet and mobile banking", *Journal of Business Research*, Vol. 69 No. 7, pp. 2432-2439.

Laukkanen, T. (2016), "Consumer adoption versus rejection decisions in seemingly similar service innovations: The case of the Internet and mobile banking", *Journal of Business Research*, Vol. 69 No. 7, pp. 2432-2439.

Lavrakas, P.J. (2008), *Encyclopedia of Survey Research Methods*, Sage Publications, Newbury Park, CA.

Lee, G., Clark, A. M., & Thompson, D. R. (2013). Roses and thorns: Authorship and the PhD by publication. commentary on cleary M, jackson D, walter G, watson R & hunt GF (2012) editorial: Location, location, location - the position of authors in scholarly publishing. *Journal of Clinical Nursing* 21, 809-811. *Journal of Clinical Nursing*, 22(1-2), 299-300. <https://doi.org/10.1111/jocn.12008>

Lee, I., Choi, B., Kim, J. and Hong, S.-J. (2007), "Culture-technology fit: effects of cultural characteristics on the post-adoption beliefs of mobile Internet users", *International journal of electronic commerce*, Vol. 11 No. 4, pp. 11-51.

Lee, J. and Hong, I.B. (2016), "Predicting positive user responses to social media advertising: the roles of emotional appeal, informativeness, and creativity", *International Journal of Information Management*, Vol. 36 No. 3, pp. 360-373.

Lee, M.C. (2009), "Factors influencing the adoption of internet banking: an integration of TAM and TPB with perceived risk and perceived benefit", *Electronic Commerce Research and Applications*, Vol. 8 No. 3, pp. 130-141.

Leidner, D.E. and Kayworth, T. (2006), "A review of culture in information systems research: toward a theory of information technology culture conflict", *MIS Quarterly*, Vol. 30 No. 2, pp. 357-399.

Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64, 101487.

Li, Z. and Tang, X. (2011), "Group polarization and non-positive social influence: a revised voter model study", *International Conference on Brain Informatics*, Springer, Berlin and Heidelberg, September, pp. 295-303.

Liao, H. (2007), "Do it right this time: the role of employee service recovery performance in customer perceived justice and customer loyalty after service failures", *Journal of Applied Psychology*, Vol. 92 No. 2, pp. 475-489, doi: 10.1037/0021-9010.92.2.475.

Lim, W. M., Gupta, G., & Biswas, B. (2021). Collaborative consumption continuance: a mixed-methods analysis of the service quality-loyalty relationship in ride-sharing services. *Electronic Markets*.

Lin, H.F. (2011), "An empirical investigation of mobile banking adoption: the effect of innovation attributes and knowledge-based trust", *International Journal of Information Management*, Vol. 31 No. 3, pp. 252-260.

Lincoln, Y. S., Lynham, S. A., & Guba, E. G. (2011). Paradigmatic controversies, contradictions, and emerging confluences, revisited. In N. K. Denzin & Y. S. Lincoln (Eds.), *The Sage handbook of qualitative research* (4th ed.). Thousand Oaks, CA: Sage.

Luo, X., Li, H., Zhang, J. and Shim, J.P. (2010), "Examining multi-dimensional trust and multi-faceted risk in initial acceptance of emerging technologies: an empirical study of mobile banking services", *Decision Support Systems*, Vol. 49 No. 2, pp. 222-234.

- Madriz, E., 2000. Focus groups in feminist research. *Handbook Qual. Res.* 2, 835–850.
- Makanyeza, C., (2017). Determinants of consumers' intention to adopt mobile banking services in Zimbabwe. *Int. J. Bank Market.* 35 (6), 997–1017.
- Makris, A., Khaliq, M. and Perkins, E. (2021), "A Scoping Review of Behavior Change Interventions to Decrease Health Care Disparities for Patients With Disabilities in a Primary Care Setting: Can Social Marketing Play a Role?", *Social Marketing Quarterly*, Vol. 27 No. 1, pp. 48-63.
- Malaquias, R. F. and Silva, A. F. (2020), "Understanding the use of mobile banking in rural areas of Brazil", *Technology in Society*, Vol. 62, 101260.
- Malaquias, R.F. and Hwang, Y. (2016), "An empirical study on trust in mobile banking: a developing country perspective", *Computers in Human Behavior*, Vol. 54 No. 2016, pp. 453-461.
- Malar, D. A., Arvidsson, V., & Holmstrom, J. (2019). Digital transformation in banking: Exploring value co-creation in online banking services in India. *Journal of Global Information Technology Management*, 22(1), 7-24.
- Malefy, T.W., 2015. Relationship advertising: how advertising can enhance social bonds. *J. Bus. Res.* 68 (12), 2494–2502.
- Malik, M. (2020). ELEMENTS INFLUENCING THE ADOPTION OF ELECTRONIC BANKING IN PAKISTAN AN INVESTIGATION CARRIED OUT BY USING UNIFIED THEORY OF ACCEPTANCE AND USE TECHNOLOGY (UTAUT) THEORY. *Journal of Internet Banking and Commerce : JIBC*, 25(2), 1–18.
- Malik, M. S., & Islam, U. (2019). Cybercrime: an emerging threat to the banking sector of Pakistan. *Journal of Financial Crime*, 26(1), 50–60.
- Malthouse, E.C., Calder, B.J., Kim, S.J., and Vandenbosch, M. (2016), "Evidence that user-generated content that produces engagement increases purchase behaviours", *Journal of Marketing Management*, Vol. 32 Nos 5/6, pp. 427-444.
- Malthouse, E.C., Calder, B.J., Kim, S.J., and Vandenbsh, M. (2016), "Evidence that user generated content that produces engagement increases purchase behaviours", *Journal of Marketing Management*, Vol. 32Nos5/6, pp. 427-444.
- Marakarkandy, B., Yajnik, N. and Dasgupta, C. (2017), "Enabling internet banking adoption: an empirical examination with an augmented technology acceptance model (TAM)", *Journal of Enterprise Information Management*, Vol. 30 No. 2, pp. 263-294.
- Marakarkandy, B., Yajnik, N., Dasgupta, C., 2017. Enabling internet banking adoption: an empirical examination with an augmented technology acceptance model (TAM). *J. Enterprise Inf. Manag.* 30 (2), 263–294.
- Marous, J. (2020) Big Banks Benefiting Most From COVID-19 Digital Shifts Available at: <https://thefinancialbrand.com/95735/digital-online-banking-coronavirus/>
- Marshall, C., & Rossman, G. B. (2011). *Designing qualitative research*. Los Angeles, CA: Sage.
- Martin, W.E. and Bridgmon, K.D. (2012), *Quantitative and Statistical Research Methods: From Hypothesis to Results*, John Wiley and Sons, Vol. 42.

- Mason, A., Narcum, J. and Mason, K. (2020), "Changes in consumer decision-making resulting from the COVID-19 pandemic", *Journal of Customer Behaviour*, Vol. 19 No. 4, pp. 299-321.
- Mathew Martin, P. J. and Rabindranath, M. (2017), "Digital Inclusion for Access to Information: A Study on Banking and Financial Institutions in India", *SAGE Open*, Vol. 7 No. 3, 2158244017720479.
- Mauri, A.G. and Minazzi, R. (2013), "Web reviews influence on expectations and purchasing intentions
- Maxham, J.G. and Netemeyer, R.G. (2002), "Modeling customer perceptions of complaint handling over time: the effects of perceived justice on satisfaction and intent", *Journal of Retailing*, Vol. 78 No. 4, pp. 239-252.
- Maxwell, J. A. (2012). *Qualitative Research Design: An interactive approach* (Vol. 41). Sage publications.
- Maxwell, J., (2013). *Qualitative Research Design: an Interactive Approach*, vol. 3. Sage, Thousand Oaks, CA.
- Mazhar, F., Rizwan, M., Fiaz, U., Ishrat, S., Razzaq, M.S. and Khan, T.N. (2014), "An investigation of factors affecting usage and adoption of internet & mobile banking in Pakistan", *International Journal of Accounting and Financial Reporting*, Vol. 4 No. 2, pp. 478-501.
- Mbama, C. I., & Ezepue, P. O. (2018). Digital banking, customer experience and bank financial performance: UK customers' perceptions. *International Journal of Bank Marketing*, 36(2), 230–255.
- McKim, C. A. (2017). The value of mixed methods research: A mixed methods study. *Journal of Mixed Methods Research*, 11(2), 202-222. <https://doi.org/10.1177/1558689815607096>
- McPherson, G. E., & McCormick, J. (2006). Self-efficacy and music performance. *Psychology of music*, 34(3), 322-336.
- Meher, B. K., Hawaldar, I. T., Mohapatra, L., Spulbar, C., Birau, R., & Rebegea, C. (2021). THE IMPACT OF DIGITAL BANKING ON THE GROWTH OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) IN INDIA: A CASE STUDY. *Verslas: Teorija Ir Praktika*, 22(1), 18–28.
- Melo, A.J., Hernández-Maestro, R.M. and Muñoz-Gallego, P.A. (2017), "Service quality perceptions, online visibility, and business performance in rural lodging establishments", *Journal of Travel Research*, Vol. 56 No. 2, pp. 250-262.
- Melo, A.J., Hernández-Maestro, R.M. and Muñoz-Gallego, P.A. (2017), "Service quality perceptions, online visibility, and business performance in rural lodging establishments", *Journal of Travel Research*, Vol. 56 No. 2, pp. 250-262.
- Merleau-Ponty, M. (1964) *Signs*, trans. R. C. McCleary. Evanston, IL: Northwestern University Press.
- Merriam, S. B. (2009). *Qualitative research: A Guide to design and implementation*. San Francisco, CA: Jossey-Bass.
- Merriam, S. B., & Tisdell, E. J. (2016). *Qualitative research: A guide to design and implementation*.

- Michel, S. and Meuter, M.L. (2008), "The service recovery paradox: true but overrated?", *International Journal of Service Industry Management*, Vol. 19 No. 4, pp. 441-457.
- Mitic, M., Kapoulas, A., 2012. Understanding the role of social media in bank marketing. *Market. Intell. Plann.* 30 (7), 668–686.
- Mogaji, E. (2018). *Emotional Appeals in Advertising Banking Services*. Emerald Publishing Limited.
- Mohammadi, H., (2015). A study of mobile banking loyalty in Iran. *Comput. Hum. Behav.* 44, 35–47.
- Mohd-Shariff, R.O.S. and Aniza, B. (2013), "Service quality in Islamic and conventional banks in Malaysia: an explorative and comparative analysis", doctoral dissertation, Durham University, Durham.
- Moone, R. P. and Lightfoot, E. (2009), "Social marketing strategies for reaching older people with disabilities: findings from a survey of centers for independent living participants", *Journal of social work in disability & rehabilitation*, Vol. 8 No. 2, pp. 65-81.
- Mørch, L. L., and Huniche, L. (2006), "Critical Psychology in a Danish Context. *Annual Review of Critical Psychology (Online)*", Vol. 5. <http://www.discourseunit.com/arcp/5.htm>
- Morling, Beth (University of Delaware). (2020). *Research methods in psychology: Evaluating a world of information (Fourth ed.)*. WW Norton & Co.
- Morrisson, O. and Huppertz, J.W. (2010), "External equity, loyalty program membership, and service recovery", *Journal of Services Marketing*, Vol. 24 No. 3, pp. 244-254.
- Mos Jeanu, D., Roxana, N., Faccia, D., Cavaliere, L.P.L., Bhatia, S., (2020). Digital technologies' implementation within financial and banking system during socio distancing restrictions–back to the future. *Int. J. Adv. Res. Eng. Technol.* 11 (6).
- Moser, F. (2015), "Mobile Banking: A fashionable concept or an institutionalized channel in future retail banking? Analyzing patterns in the practical and academic mobile banking literature", *International Journal of Bank Marketing*, Vol. 33 No. 2, pp. 162-177.
- Moussavou, J. (2020). Banking and Digital Transformation: Towards an Integration of Fintechs' Activities to Develop Innovation. *The Journal of Applied Business and Economics*, 22(14), 221–238.
- Mullan, J., Bradley, L. and Loane, S. (2017), "Bank adoption of mobile banking: stakeholder perspective", *International Journal of Bank Marketing*, Vol. 35 No. 7, pp. 1154-1174.
- Munoz-Leiva, F., Climent-Climent, S., Liébana-Cabanillas, F., (2017). Determinants of intention to use the mobile banking apps: an extension of the classic TAM model *Spanish J. Market ESIC* 21 (1), 25–38.
- Muqadas, F., Ilyas, M. and Aslam, U. (2016), "Antecedents of knowledge sharing and its impact on employees' creativity and work performance", *Pakistan Business Review*, Vol. 18 No. 3, pp. 655-674.
- Muqadas, F., Rehman, M., Aslam, U. and Ur-Rahman, U. (2017), "Exploring the challenges, trends and issues for knowledge sharing: a study on employees in public sector universities", *VINE Journal of Information and Knowledge Management Systems*, Vol. 47 No. 1, pp. 2-15.

Muqadas, F., Rehman, M., Aslam, U. and Ur-Rahman, U. (2017), "Exploring the challenges, trends and issues for knowledge sharing: a study on employees in public sector universities", *VINE Journal of Information and Knowledge Management Systems*, Vol. 47 No. 1, pp. 2-15.

Murphy, M., & Costa, Cristina (Lecturer in Lifelong Learning). (2015). *Theory as method in research: On bourdieu, social theory and education*. Routledge.

Nabity-Grover, T., Cheung, C. M. and Thatcher, J. B. (2020), "Inside out and outside in: How the COVID-19 pandemic affects self-disclosure on social media", *International Journal of Information Management*, Vol. 55, 102188.

Naeem, M. & Ozuem, W. (2021). The role of social media in internet banking transition during COVID-19 pandemic: Using multiple methods and sources in qualitative research. *Journal of Retailing and Consumer Services*, 60, 102483. <https://doi.org/10.1016/j.jretconser.2021.102483>

Naeem, M. (2019a), "Role of social networking platforms as tool for enhancing the service quality and purchase intention of customers in Islamic country", *Journal of Islamic Marketing*,

Naeem, M. (2019a). Understanding the role of social networking platforms in addressing the challenges of Islamic banks. *Journal of Management Development*, 38(8), 664-680. doi:10.1108/JMD-04-2019-0107

Naeem, M. (2019b), "Uncovering the role of social media and cross-platform applications as tools for Knowledge sharing", *VINE Journal of Information and Knowledge Management Systems*, available at: <https://doi.org/10.1108/VJIKMS-01-2019-0001>

Naeem, M. (2019b). Role of social networking platforms as tool for enhancing the service quality and purchase intention of customers in Islamic country. *Journal of Islamic Marketing*, 10(3), 811-826. doi:10.1108/JIMA-11-2018-0214

Naeem, M. (2019c). Do social networking platforms promote service quality and purchase intention of customers of service-providing organizations? *Journal of Management Development*, 38(7), 561-581. doi:10.1108/JMD-11-2018-0327

Naeem, M. (2020), "Developing the antecedents of social influence for Internet banking adoption through social networking platforms: evidence from conventional and Islamic banks", *Asia Pacific Journal of Marketing and Logistics*, Vol. 33 No. 1, pp. 185-204.

Naeem, M. (2020). Developing the antecedents of social influence for internet banking adoption through social networking platforms: Evidence from conventional and Islamic banks. *Asia Pacific Journal of Marketing and Logistics*, 33(1), 185-204. doi:10.1108/APJML-07-2019-0467

Naeem, M. (2020). Developing the antecedents of social influence for Internet banking adoption through social networking platforms: evidence from conventional and Islamic banks. *Asia Pacific Journal of Marketing and Logistics*, 33(1), 185-204. <https://doi.org/10.1108/APJML-07-2019-0467>.

Naeem, M., and Ozuem, W. (2021), "The role of social media in internet banking transition during COVID-19 pandemic: Using multiple methods and sources in qualitative research", *Journal of Retailing and Consumer Services*, Vol.60, 102483.

Naeem, M., and Ozuem, W. (2021), "The role of social media in internet banking transition during COVID-19 pandemic: Using multiple methods and sources in qualitative research", *Journal of Retailing and Consumer Services*, Vol.60, 102483.

Naeem, M., Ozuem, W., & Ward, P. (2022). Understanding the accessibility of retail mobile banking during the COVID-19 pandemic. *International Journal of Retail & Distribution Management*, 50(7), 860–879.

Naeem, M., Ozuem, W., and Ward, P. (2022b) Understanding the accessibility of retail mobile banking during Covid-19 Pandemic. *International Journal of Retail & Distribution Management* (Under review).

Naeem, M., Ozuem, W., Howell, K., Ranfagni, S., (2022a) Developing the social practice of mobile banking adoption framework: Implication for post COVID-19 pandemic. *Psychology and Marketing*. (Under Review)

Nam, J.H., Lee, T.J.,)(2011). Foreign travelers' satisfaction with traditional Korean restaurants. *International Journal of Hospitality Management* 30 (4), 982–989.

Nicolini, D., (2012). *Practice Theory, Work, and Organization: an Introduction*. OUP, Oxford.

Nimsith, S.I., Shibly, F.H.A. and Rifas, A.H. (2016), "Awareness of Islamic banking products and services among the non-Muslims in Sri Lanka", available at: <http://ir.lib.seu.ac.lk/handle/123456789/2576>

Niven, P., & Grant, C. (2012). PhDs by publications: An 'easy way out'? *Teaching in Higher Education*, 17(1), 105-111. <https://doi.org/10.1080/13562517.2012.640086>

Nuttavuthisit, K. (2019). Focus Group Interview. In K. Nuttavuthisit (Ed.), *Qualitative Consumer and Marketing Research* (pp. 141-164). Springer, Singapore. https://doi.org/10.1007/978-981-13-6142-5_6.

Ofori-Asenso, R., Agyeman, A.A., Laar, A. and Boateng, D. (2016), "Overweight and obesity epidemic in Ghana – a systematic review and meta-analysis", *BMC Public Health*, Vol. 16 No. 1, pp. 1-18.

O'Keeffe, P. (2020). PhD by publication: Innovative approach to social science research, or operationalisation of the doctoral student .or both? *Higher Education Research and Development*, 39(2), 288-301. <https://doi.org/10.1080/07294360.2019.1666258>

Okumuş, A. and YAŞIN, A.G.B. (2007), "Yapı market müşterilerinin hizmet kalitesi değerlendirmelerine göre pazar bölümlerinin incelenmesi", *Erciyes Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, No. 28.

Olaru, D., Purchase, S. and Peterson, N. (2008), "From customer value to repurchase intentions and recommendations", *Journal of Business & Industrial Marketing*, Vol. 23 No. 8, pp. 554-565.

Oliveira, T., Thomas, M., Baptista, G., Campos, F., (2016). Mobile payment: understanding the determinants of customer adoption and intention to recommend the technology. *Comput. Hum. Behav.* 61, 404–414.

Omorie, O.K., Addae, J.A., Coffie, S., Ampong, G.O.A., Ofori, K.S., (2019). Factors influencing consumer loyalty: evidence from the Ghanaian retail banking industry. *Int. J. Bank Market.* 37 (3), 798–820.

OOKLA (2017), "Speed test Global index for November", available at: <https://propakistani.pk/2017/12/13/pakistan-ranks-poorly> (accessed December 31, 2017).

Özkan, P., Süer, S., Keser, İ. K., & Kocakoç, İ. D. (2020). The effect of service quality and customer satisfaction on customer loyalty: The mediation of perceived value of services, corporate image, and corporate reputation. *International Journal of Bank Marketing*, 38(2), 384-405. <https://doi.org/10.1108/IJBM-03-2019-0096>

Ozuem, W. (Ed.) (2016), *Competitive Social Media Marketing Strategies*, IGI Global, Hershey, PA.

Ozuem, W. and Lancaster, G. (2012), "Technology-induced customer services in the developing countries", *Service Science Research, Strategy and Innovation: Dynamic Knowledge Management Methods*, IGI Global, Hershey, PA, pp. 185-201.

Ozuem, W., Howell, K.E. and Lancaster, G. (2016a), "Understanding technologically-induced customer services in the Nigerian banking sector: the internet as a post-modern phenomenon", *International Journal of Information Technology and Management*, Vol. 15 No. 3, pp. 272-290.

Ozuem, W., Ranfagni, S., Willis, M., Rovai, S., & Howell, K. (2021). Exploring customers' responses to online service failure and recovery strategies during Covid-19 pandemic: An actor-network theory perspective. *Psychology & Marketing*, 38(9), 1440–1459.

Ozuem, W., Willis, M. and Howell, K. (2022), "Thematic analysis without paradox: sensemaking and context", *Qualitative Market Research*, 25 (1), 143-157. <https://doi.org/10.1108/QMR-07-2021-0092>

Papadopoulos, T., Baltas, K. N. and Balta, M. E. (2020), "The use of digital technologies by small and medium enterprises during COVID-19: Implications for theory and practice", *International Journal of Information Management*, Vol. 55, 102192.

Parida, P. K. (2015), "The social construction of gendered vulnerability to tsunami disaster: The case of coastal Sri Lanka", *Journal of Social and Economic Development*, Vol.17 No.2, pp.200-222.

Patel, K.J., Patel, H.J., (2018). Adoption of internet banking services in Gujarat: an extension of TAM with perceived security and social influence. *Int. J. Bank Market*. 36 (1), 147–169.

Patel, K.J., Patel, H.J., 2018. Adoption of internet banking services in Gujarat: an extension of TAM with perceived security and social influence. *Int. J. Bank Market*. 36 (1), 147–169.

Patten, E., Ozuem, W., Howell, K., (2020). Service quality in multichannel fashion retailing: an exploratory study. *Inf. Technol. People* 33 (4), 1327–1356.

Peltola, T. and Mäkinen, S.J. (2014a), "Influence of the adoption and use of social network tools on absorptive capacity in new product development", *Engineering Management Journal*, Vol. 26 No. 3, pp. 45-51, doi: 10.1080/10429247.2014.11432019.

Pinar, M., Wilder, C., Shaltoni, A.M. and Stück, J.M. (2017), "Effects of gender, occupational stereotyping, and culture on perceived service quality in Anglo-Saxon and middle eastern cultures", *Services Marketing Quarterly*, Vol. 38 No. 2, pp. 57-73, doi: 10.1080/15332969.2017.1289786.

Pookulangara, S. and Koesler, K. (2011), "Cultural influence on consumers' usage of social networks and its' impact on online purchase intentions", *Journal of Retailing and Consumer Services*, Vol. 18 No. 4, pp. 348-354, doi: 10.1016/j.jretconser.2011.03.003.

- Prentice, C., Chen, J., Stantic, B., (2020). Timed intervention in COVID-19 and panic buying. *J. Retailing Consum. Serv.* 57, 102203.
- Quach, S., & Thaichon, P. (2017). From connoisseur luxury to mass luxury: Value co-creation and co-destruction in the online environment. *Journal of Business Research*, 81, 163-172.
- Radu, A., Surachartkumtonkun, J., Weaven, S. and Thaichon, P. (2018), "Examining antecedents of reconciliation following service failure and recovery", *Journal of Strategic Marketing*, pp. 1-17, doi: 10.1080/0965254X.2018.1518920.
- Rahi, S., & Ghani, M. A. (2018). A STRUCTURAL EQUATION MODELING (SEM-AMOS) FOR INVESTIGATING BRAND LOYALTY AND CUSTOMER'S INTENTION TOWARDS ADOPTION OF INTERNET BANKING. 206–220.
- Rahi, S., Ghani, M.A., Ngah, A.H., (2019). Integration of unified theory of acceptance and use of technology in internet banking adoption setting: evidence from Pakistan. *Technol. Soc.* 58, 101120.
- Rahi, S., Khan, M. M., & Alghizzawi, M. (2021). Extension of technology continuance theory (TCT) with task technology fit (TTF) in the context of Internet banking user continuance intention. *The International Journal of Quality & Reliability Management*, 38(4), 986–1004.
- Rahi, S., Khan, M.M., Alghizzawi, M., (2020). Extension of technology continuance theory (TCT) with task technology fit (TTF) in the context of Internet banking user continuance intention. *Int. J. Qual. Reliab. Manag.* <https://doi.org/10.1108/IJQRM-03-2020-0074>
- Rahman, S., & Shah, A. (2017). INVESTOR SENTIMENT AND MOMENTUM PROFITABILITY: A CASE OF PAKISTAN. *Journal of Internet Banking and Commerce : JIBC*, 22(3), 1–19.
- Rammal, H.G. and Zurbruegg, R. (2016), "Awareness of Islamic banking products among Muslims: them case of Australia", *Islamic Finance*, Palgrave Macmillan, Cham, pp. 141-156.
- Ranaweera, C. and Sigala, M. (2015), "From service quality to service theory and practice", *Journal of Service Theory and Practice*, Vol. 25 No. 1, pp. 2-9.
- Rathore, A.K. and Ilavarasan, P.V. (2018), "Social media and business practices", in Mehdi, K.P. (Ed.), *Encyclopedia of Information Science and Technology*, 4th ed., IGI Global, pp. 7126-7139, doi: 10.4018/978-1-5225-2255-3.ch619.
- Ravitch, S. M., & Carl, N. M. (2016). *Qualitative research: Bridging the conceptual, theoretical, and methodological*. Los Angeles, CA: Sage.
- Ravitch, S. M., & Riggan, M. (2017). *Reason & rigor: How conceptual frameworks guide research*. Los Angeles, CA: Sage.
- Ravitch, S.M., Carl, N.M., (2019). *Qualitative Research: Bridging the Conceptual, Theoretical, and Methodological*. SAGE Publications, Incorporated.
- Raza, S. A., Jawaid, S. T. and Hassan, A. (2015), "Internet banking and customer satisfaction in Pakistan", *Qualitative Research in Financial Markets*, Vol. 7 No. 1, pp. 24-36.
- Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *TQM Journal*, 32(6), 1443–1466.

Raza, S.A., Umer, A. and Shah, N. (2017), "New determinants of ease of use and perceived usefulness for mobile banking adoption", *International Journal of Electronic Customer Relationship Management*, Vol. 11 No. 1, pp. 44-65.

Reckwitz, A. (2002), "Toward a theory of social practices: A development in culturalist theorizing", *European Journal of Social Theory*, Vol. 5 No. 2, pp. 243-263.

Rehman, U.U., Ilyas, M., Aslam, U. and Imran, M.K. (2016), "Service quality dimensions and its impact on customer's behavioural intentions", *Pakistan Business Review*, Vol. 18 No. 1, pp. 120-139.

Reuters, 2020. Coronavirus effect: UK supermarket visits jump by 79 million before lockdown. Available at: <https://www.indiatoday.in/business/story/coronavirus-effect-uk-supermarket-visits-jump-by-79-million-before-lockdown-1661763-2020-03-31>

Ringberg, T., Odekerken-Schroder, G., Christensen, G.L., (2007). A cultural models Approach to service recovery. *J. Market.* 71 (3), 194–214.

Roberts, D.L. and Piller, F.T. (2016), "Finding the right role for social network in innovation", *MIT Sloan Management Review*, Vol. 57 No. 3, pp. 41-47.

Robins, L. M., & Kanowski, P. J. (2008). PhD by publication: A student's perspective. *Journal of Research Practice*, 4(2)

Robson, C. (2002). *Real World Research: A Resource for Social Scientists and Practitioner-Researchers* (2nd ed.). Oxford: Blackwell.

Robson, C., (2007). *Real World Research*, vol. 2. Blackwell, Chichester.

Røpke, I. (2009), "Theories of practice—New inspiration for ecological economic studies on consumption" *Ecological economics*, Vol. 68 No.10, pp.2490-2497.

Roumieh, A. and Garg, L. (2014), "E-Marketing strategies exploiting social media for Islamic Banking", *International Journal of Emerging Technology and Advanced Engineering*, Vol. 4 No. 2, pp. 1-9.

Roy, S.K., Balaji, M.S., Kesharwani, A., Sekhon, H., (2017). Predicting Internet banking adoption in India: a perceived risk perspective. *J. Strat. Market.* 25 (5–6), 418–438.

Rubin, H.J. and Rubin, I.S. (2011), *Qualitative Interviewing: The Art of Hearing Data*, Sage, Thousand Oaks, CA.

Rule, P., & John, V. M. (2015). A necessary dialogue: Theory in case study research. *International Journal of Qualitative Methods*, 14, 1–11. doi:10.1177/1609406915611575

Ryan, G.W. and Bernard, H.R. (2003), "Techniques to identify themes", *Field Methods*, Vol. 15 No. 1, pp. 85-109.

Saddique, (2022) Digital banking transactions soar. Available at <https://tribune.com.pk/story/2361928/digital-banking-transactions-soar> (accessed at 01-10-2022).

Safeena, R. and Kammani, A. (2018), "A unified framework for internet banking adoption: Indian perspective", *Technology Adoption and Social Issues: Concepts, Methodologies, Tools, and Applications*, IGI Global, pp. 371-388.

Saldaña, J., & Omasta, M. (2018). *Qualitative research: Analyzing life*. Los Angeles: Sage.

Timmermans, S., & Tavory, I. (2012). *Theory construction in qualitative research: From grounded theory to abductive analysis*.

Saleem, Z. and Rashid, K. (2011), "Relationship between customer satisfaction and mobile banking adoption in Pakistan", *International Journal of Trade, Economics and Finance*, Vol. 2 No. 6, pp. 537-544.

Samad, A. (2004), "Performance of Interest-free Islamic banks vis-à-vis Interest-based conventional Banks of Bahrain", *IJUM Journal of Economics and Management*, Vol. 12 No. 2, pp. 1-15.

Sánchez Pérez, M., Carlos Gázquez Abad, J., María Marín Carrillo, G. and Sánchez Fernández, R. (2007), "Effects of service quality dimensions on behavioural purchase intentions: a study in public- sector transport", *Managing Service Quality: An International Journal*, Vol. 17 No. 2, pp. 134-151.

Saunders, B., Sim, J., Kingstone, T., Baker, S., Waterfield, J., Bartlam, B., ... and Jinks, C. (2018), "Saturation in qualitative research: exploring its conceptualization and operationalization" *Quality & quantity*, Vol.52 No.4, pp.1893-1907.

Schatzki, T., (2001). *Practice theory*. In: Schatzki, T.R., Knorr Cetina, K., Von Savigny, E. (Eds.), *The Practice Turn in Contemporary Theory*. Routledge, New York.

Schatzki, T.R., (2011). *Where the action is (on large social phenomena such as sociotechnical regimes)*. Sustainable Practices Research Group. Working Paper, 1, pp. 1–31.

Schon, D., 1983. *The Reflective Practitioner: How Professionals Think in Action*. Basic Books, New York.

Schoonenboom, J., & Johnson, R. B. (2017). How to construct a Mixed methods research design. *Kölner Zeitschrift Für Soziologie Und Sozialpsychologie*, 69(Suppl 2), 107-131. <https://doi.org/10.1007/s11577-017-0454-1>

Schwandt, T. A., Lincoln, Y. S., and Guba, E. G. (2007), "Judging interpretations: But is it rigorous? Trustworthiness and authenticity in naturalistic evaluation", *New directions for evaluation*, Vol.114, pp.11-25.

Shaikh, A. A. and Karjaluto, H. (2015), "Mobile banking adoption: A literature review", *Telematics and Informatics*, Vol. 32 No. 1, pp. 129-142.

Shaikh, A. A., Glavee-Geo, R., & Karjaluto, H. (2017). Exploring the nexus between financial sector reforms and the emergence of digital banking culture – Evidences from a developing country. *Research in International Business and Finance*, 42, 1030–1039.

Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality on customer loyalty: A moderated mediation approach. *International Journal of Bank Marketing*, 37(5), 1119-1142. <https://doi.org/10.1108/IJBM-03-2018-0063>

Shankar, A., Datta, B., Jebarajakirthy, C., & Mukherjee, S. (2020a). Exploring mobile banking service quality: A qualitative approach. *Services Marketing Quarterly*, 41(2), 182-204.

Shankar, A., Jebarajakirthy, C., & Ashaduzzaman, M. (2020b). How do electronic word of mouth practices contribute to mobile banking adoption?. *Journal of Retailing and Consumer Services*, 52, 101920. <https://doi.org/10.1016/j.jretconser.2019.101920>.

Shanmugam, M., Wang, Y.Y., Bugshan, H. and Hajli, N. (2015), "Understanding customer perceptions of internet banking: the case of the UK", *Journal of Enterprise Information Management*, Vol. 28 No. 5, pp. 622-636.

Shareef, M.A., Baabdullah, A., Dutta, S., Kumar, V., Dwivedi, Y.K., (2018). Consumer adoption of mobile banking services: an empirical examination of factors according to adoption stages. *J. Retailing Consum. Serv.* 43, 54–67.

Shareef, M.A., Baabdullah, A., Dutta, S., Kumar, V., Dwivedi, Y.K., 2018. Consumer adoption of mobile banking services: an empirical examination of factors according to adoption stages. *J. Retailing Consum. Serv.* 43, 54–67.

Sharma, R., Singh, G., Sharma, S., (2020). Modelling internet banking adoption in Fiji: a developing country perspective. *Int. J. Inf. Manag.* 53, 102116.

Shih, Y.Y. and Fang, K. (2004), "The use of a decomposed theory of planned behavior to study Internet banking in Taiwan", *Internet Research*, Vol. 14 No. 3, pp. 213-223.

Shove, E., Pantzar, M. and Watson, M. (2012), *The dynamics of social practice: Everyday life and how it changes*, Sage, London.

Singh, S. and Srivastava, R. K. (2018), "Predicting the intention to use mobile banking in India", *International Journal of Bank Marketing*, Vol. 36 No. 2, pp. 357-378.

Siyal, A. W., Ding, D., & Siyal, S. (2019). M-banking barriers in Pakistan: a customer perspective of adoption and continuity intention. *Data Technologies and Applications*, 53(1), 58–84.

Sloan, L., & Quan-Haase, A. (2017). *The sage handbook of social media research methods*. Sage.

Son, Y., Kwon, H. E., Tayi, G. K., & Oh, W. (2020). Impact of customers' digital banking adoption on hidden defection: A combined analytical–empirical approach. *Journal of Operations Management*, 66(4), 418–440.

Sparkes, A. C., & Smith, B. (2014). *Qualitative research methods in sport, exercise and health: From process to product*. Routledge.

Spector, P. E. (2006). Method variance in organizational research: Truth or urban legend? *Organizational Research Methods*, 9(2), 221-232. <https://doi.org/10.1177/1094428105284955>

Speziale, H.S., Streubert, H.J. and Carpenter, D.R. (2011), *Qualitative Research in Nursing: Advancing the Humanistic Imperative*, Lippincott Williams and Wilkins.

Steg, L., & Tertoolen, G. (1999). Sustainable Transport Policy: The Contribution from Behavioural Scientists. *Public Money & Management*, January–May, 63–69. doi:10.1111/1467-9302.00154.

Suvittawat, A. (2015), "Service quality at Thailand's Siam commercial bank: Chonburi province", *International Journal of Economic Perspectives*, Vol. 9 No. 4, pp. 21-26.

Tan, K.S., Chong, S.C., Loh, P.L. and Lin, B. (2010), "An evaluation of e-banking and m-banking adoption factors and preference in Malaysia: a case study", *International Journal of Mobile Communications*, Vol. 8 No. 5, pp. 507-527.

- Tarhini, A., El-Masri, M., Ali, M., Serrano, A., (2016). Extending the UTAUT model to understand the customers' acceptance and use of internet banking in Lebanon: a structural equation modeling approach. *Inf. Technol. People* 29 (4), 830–849.
- Tarhini, A., Mgbemena, C., Trab, M. S. A., & Masa'Deh, R. (2015). User adoption of online banking in Nigeria: A qualitative study. *The Journal of Internet Banking and Commerce*, 20(3).
- Tax, S.S. and Brown, S.W. (1998), "Recovering and learning from service failure", *MIT Sloan Management Review*, Vol. 40 No. 1, pp. 75-88.
- Taylor, N., Clay-Williams, R., Hogden, E., Braithwaite, J. and Groene, O. (2015), "High performing hospitals: a qualitative systematic review of associated factors and practical strategies for improvement", *BMC Health Services Research*, Vol. 15 No. 1, pp. 1-22, doi: 10.1186/s12913-015-0879.
- Teater, B., Forrester, D., Devaney, J., Scourfield, J., & Carpenter, J. (2017). *Quantitative research methods for social work: Making social work count*. Palgrave Macmillan.
- Tetteh, J. E. (2021). Electronic banking service quality: Perception of customers in the greater accra region of ghana. *Journal of Internet Commerce*, , 1-28. <https://doi.org/10.1080/15332861.2020.1870340>
- Thackeray, R., Neiger, B.L., Hanson, C.L. and McKenzie, J.F. (2008), "Enhancing promotional strategies within social marketing programs: use of web 2.0 social media", *Health Promotion Practice*, Vol. 9 No 4, pp.338-343
- Theiri, S., & Alareeni, B. (2021). Perception of the digital transformation as a strategic advantage through the covid 19 crisis? case of tunisian banks. *Journal of Sustainable Finance & Investment*, , 1-22. <https://doi.org/10.1080/20430795.2021.1964809>
- Thusi, P. and Maduku, D. K. (2020), "South African millennials' acceptance and use of retail mobile banking apps: An integrated perspective", *Computers in Human Behavior*, Vol. 111, 106405.
- Tobbin, P. (2012). Towards a model of adoption in mobile banking by the unbanked: a qualitative study. *info*, 14(5), 74-88.
- Tobin, Gerard and Begley, Cecily (2004), "Methodological rigour within a qualitative framework" *Journal of Advanced Nursing*, Vol.48 No.4, pp. 388-396.
- Tooranloo, H.S., Ayatollah, A.S., (2017). Pathology the internet banking service quality using failure mode and effect analysis in interval-valued intuitionistic fuzzy environment. *Int. J. Fuzzy Syst.* 19 (1), 109–123.
- Tran, H.T.T. and Corner, J. (2016), "The impact of communication channels on mobile banking adoption", *International Journal of Bank Marketing*, Vol. 34 No. 1, pp. 78-109.
- Tran, L.T.T., (2020). Managing the effectiveness of e-commerce platforms in a pandemic. *J. Retailing Consum. Serv.* 58, 102287.
- Trevisan, F., Bello, B., Vaughan, M., & Vromen, A. (2020). Mobilizing personal narratives: The rise of digital "story banking" in U.S. grassroots advocacy. *Journal of Information Technology & Politics*, 17(2), 146-160. <https://doi.org/10.1080/19331681.2019.1705221>

Trevisan, F., Bello, B., Vaughan, M., & Vromen, A. (2020). Mobilizing personal narratives: The rise of digital "story banking" in U.S. grassroots advocacy. *Journal of Information Technology & Politics*, 17(2), 146–160.

Tsitsi Chikandiwa, S., Contogiannis, E. and Jembere, E. (2013), "The adoption of social media marketing in South African banks", *European Business Review*, Vol. 25 No. 4, pp. 365-381.

Tulving, E., & Thomson, D. M. (1973). Encoding specificity and retrieval processes in episodic memory. *Psychological Review*, 80(5), 352.

Uprichard, E., & Dawney, L. (2019). Data diffraction: Challenging data integration in mixed methods research. *Journal of Mixed Methods Research*, 13(1), 19-32. <https://doi.org/10.1177/1558689816674650>

Valos, M.J., Haji Habibi, F., Casidy, R., Driesener, C.B. and Maplestone, V.L. (2016), "Exploring the integration of social media within integrated marketing communication frameworks: perspectives of services marketers", *Marketing Intelligence & Planning*, Vol. 34 No. 1, pp. 19-40.

van der Hoorn Bronte. (2018). Reflections on the PhD thesis. *International Journal of Managing Projects in Business*, 11(3), 673-686. <https://doi.org/10.1108/IJMPB-10-2017-0126>

Van der Spuy, P., Frick, L., & De Jager, P. (2017). Developments in the production of economics PhDs at four research-intensive universities in south africa. *South African Journal of Science*, 113(3-4), 1-9. <https://doi.org/10.17159/sajs.2017/20160117>

Van Esch, P., Duffy, S. M., Teufel, J., Northey, G., Elder, E., Frethey-Bentham, C., Cook, T. B. and Heller, J. (2019), "ExerStart: helping seniors be active and independent for less", *Journal of Social Marketing*, Vol. 9 No. 2, pp. 146-160.

Vannoy, S.A. and Palvia, P. (2010), "The social influence model of technology adoption", *Communications of the ACM*, Vol. 53 No. 6, pp. 149-153.

Verma, S. and Gustafsson, A. (2020), "Investigating the emerging COVID-19 research trends in the field of business and management: A bibliometric analysis approach", *Journal of Business Research*, Vol. 118, pp. 253-261.

Walliman, N. (2018). *Research methods: The basics*. Routledge.

Wang, C.C., Lo, S.K. and Fang, W. (2008), "Extending the technology acceptance model to mobile telecommunication innovation: the existence of network externalities", *Journal of Consumer Behaviour*, Vol. 7 No. 2, pp. 101-110.

Wang, Y., Lu, X. and Tan, Y. (2018), "Impact of product attributes on customer satisfaction: an analysis of online reviews for washing machines", *Electronic Commerce Research and Applications*, Vol. 29, pp. 1-11, doi: 10.1016/j.elerap.2018.03.003.

Wang, Z. (2016), "Interactions between social media marketing and service quality in the airline industry of the United States", *Journal of International Business and Law*, Vol. 15 No. 2p.8

Wankel, C. (2016), "Reframing management education with social media", *Organization Management Journal*, Vol. 13 No. 4, pp. 202-213.

- Wazir, A. K., & Khan, H. G. A. (2018). IMPACT OF PARTICIPATIVE LEADERSHIP AND EMPLOYEE VOICE THROUGH CONSCIENTIOUSNESS ON ORGANIZATIONAL EFFECTIVENESS: 3-TIME LAGGED STUDY ON BANKING SECTOR OF PAKISTAN. *Journal of Internet Banking and Commerce : JIBC*, 23(3), 1–23.
- Wen, Z., Huimin, G., Kavanaugh, R.R., (2005). The impacts of SARS on the consumer behaviour of Chinese domestic tourists. *Curr. Issues Tourism* 8 (1), 22–38.
- Wessels, L. and Drennan, J. (2010), “An investigation of consumer acceptance of m-banking”, *International Journal of Bank Marketing*, Vol. 28 No. 7, pp. 547-568.
- Wewege, L., Lee, J., & Thomsett, M. C. (2020). Disruptions and Digital Banking Trends. *Journal of Applied Finance and Banking*, 10(6), 15–56.
- Wieringa, J.E. and Verhoef, P.C. (2007), “Understanding customer switching behavior in a liberalizing service market an exploratory study”, *Journal of Service Research*, Vol. 10 No. 2, pp. 174-186.
- Wiese, M. and Humbani, M. (2020), “Exploring technology readiness for mobile payment app users”, *The International Review of Retail, Distribution and Consumer Research*, Vol. 30 No. 2, pp. 123-142.
- Willems, K., Verhulst, N. and Brengman, M. (2021), “How COVID-19 could accelerate the adoption of new retail technologies and enhance the (E-) servicescape. The Future of Service Post-COVID-19 Pandemic”, *Transformation of Services Marketing*, Vol. 2, pp. 103-134.
- Wilson, J. (2012). Volunteerism research: A review essay. *Nonprofit and Voluntary Sector Quarterly*, 42(2), 176–212.
- Wolcott H. F. (1995). *The art of fieldwork*. Walnut Creek, CA: AltaMira Press. Zita, J. (1998). *Body talk: Philosophical reflections on sex and gender*. New York, NY: Columbia University Press.
- Xu, X., Liu, W. and Gursoy, D. (2019), “The impacts of service failure and recovery efforts on airline customers’ emotions and satisfaction”, *Journal of Travel Research*, Vol. 58 No. 6, pp. 1034-1051.
- Yaqoob, U., & Khalid, U. (2018). LIQUIDITY RISK MANAGEMENT AND ITS IMPACT ON PERFORMANCE OF THE BANKS: A COMPARATIVE STUDY BETWEEN ISLAMIC AND CONVENTIONAL BANKS OF PAKISTAN, MALAYSIA AND INDONESIA. *Journal of Internet Banking and Commerce : JIBC*, 23(3), 1–26.
- Ye, Q., Law, R., Gu, B. and Chen, W. (2010), “The influence of user generated content on traveler behavior: an empirical investigation on the effects of e-word-of-mouth to hotel online bookings”, *Computers in Human Behavior*, Vol. 27 No. 2, pp. 634-639.
- Younas, W., & Alasan, I. I. (2021). FINANCIAL EXCLUSION IN PAKISTAN. *Academy of Marketing Studies Journal*, 25(5), 1–3.
- Young, L., & Freytag, P. V. (2021). Beyond research method to research collaboration: Research co-production relationships with practitioners. *Industrial Marketing Management*, 92, 244-253. <https://doi.org/10.1016/j.indmarman.2020.02.016>
- Yuen, Y.Y., Yeow, P.H., Lim, N., (2015). Internet banking acceptance in the United States and Malaysia: a cross-cultural examination. *Market. Intell. Plann.* 33 (3), 292–308.

Zameer, H., Tara, A., Kausar, U. and Mohsin, A. (2015), "Impact of service quality, corporate image and customer satisfaction towards customers' perceived value in the banking sector in Pakistan", *International Journal of Bank Marketing*, Vol. 33 No. 4, pp. 442-456.

Zhang, D., Mahmood, A., Ariza-Montes, A., Vega-Muñoz, A., Ahmad, N., Han, H., & Sial, M. S. (2021). Exploring the impact of corporate social responsibility communication through social media on banking customer E-WOM and loyalty in times of crisis. *International Journal of Environmental Research and Public Health*, 18(9), 4739. <https://doi.org/10.3390/ijerph18094739>

Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: Evidence from islamic banking. *Journal of Innovation and Entrepreneurship*, 10(1), 1-18.

APPENDICES

6.1 APPENDIX -1: TRANSCRIPT

Researcher

As you know that the major objective of my research is to explore the role of social media to create awareness about the banking services therefore most specifically, I am focusing on the Islamic banking. I would like to start from asking the basic questions like have you ever seen any information about Islamic banking on social media?

Participant

Yes I have seen many times because some people they had sharing about the Islamic banks what they like because most of do people really like Islamic banking system therefore if any of my friend have some information I have seen many times they have shared on the social media.

Researcher

What is usual response when you see the any banking related information on social media?

participant

Usually I share this information with my friends on Facebook or Twitter or I can share in WhatsApp group with something interesting or relevant to my any friend.

Researcher

Participant

what type of the content you usually like on the social media and why do you like this type of the content?

as you know that privacy is one of the major issue in our country therefore if someone creating awareness about how to protect our accounts and money in the banking system these type of information I really like to share with my family and friends.

researcher

Do you think privacy is real issue and how social media can play its role to deal with the privacy issue in banking industry of Pakistan?

participant

I'm sure that social media can be a source of information sharing by the banks to create awareness among the public and their customer most specifically I would like to advise to the Islamic banks because they are less paying attention on the marketing communication there far I believe that the most need to educate their customer and public to protect their accounts.

Researcher

Do you think there is any issue related to the social media communication while the customer or people they share their information on the social media?

Participant

yes I know that many people they try to explain their own banking how they use Internet banking but they forgot to secure their own information which is that required effort by the banks to educate the customer if someone want to share something on the social media they should be clear about their personal information.

Researcher what you would like to advise to the banking sector in this regard?

Participant

I would like to device for the banking sector to hire highly skilled professionals who are really competed and social media or digital media communication that would be helpful the banking sector's to educate the customer about their Islamic banking services and also communicate about the security and privacy issues in Pakistan.

Researcher

do you think the conventional banks they are more active on the social media as compared to the Islamic banks?

Participant

There is lot of details about products, services, and promotional packages of conventional banks are available on social media platforms like Facebook and YouTube. Most of time my friends, relatives, and friends of friends have shared positive comments on Facebook group when anyone asked about which banks are offered best car financing, saving account, ATM and other services. But they recommended the services of conventional banks because may Islamic banks are unable to educate targeted market in a Muslim country therefore, I could not see any recommendation about Islamic banks.

Researcher

do you want to add anything in context of the use of social media to promote the Islamic banking in Pakistan?

Participant

I would like to advise to the Islamic bank start the need to clearly communicate what is in the bank switches Islamic and how they are making sure that they are offering real Islamic services because I know that many of the people they still believe that the banking system is the same so they believe that conventional banking is same to the Islamic banking. But they also believe that conventional banking is much better than the Islamic banking because they provide more quality services to their customers. Additionally the conventional banks also providing Internet banking which is not being provided by the Islamic banks.

Researcher

Thanks very much for your time your interview and information you gave me during the interview is quite helpful to complete my research.

6.2 APPENDIX 2: TRANSCRIPT

Researcher

I hope you have read the participant information sheet am concent form and thank you for signing the consent form find my research. As you know that the major focus of my research is to explore the role of social media in context of improvement of the services quality and some said sector. Additionally I will also try to understand how the improvement in services quality through the social media impact on the customers purchase attention for stop as you know that in banking sector pushchairs attention meaning is to using the banking services. Please let me know if you have

any question about the research or you can ask me to skip any question without hesitation. Additionally you can also ask me to delete the response of any questions after the interview or during the interview. I would like to make it clear for you that you can skip any question or you can ask me to repeat the question if you don't understand anything. Are you happy to continue the interview?

Participant

yes I really understand the topic even I like the idea you have I have also some idea about the research bar because my sister is also conducting a PhD research and her focus is also on the social media communication in context of fashion industry. There far I'm really interested to understand you research and I would love to participate in your research. I have signed the consent form which is in your hand please let me know if you want me to sign any other document.

Researcher

thanks for your time for reading the consent form and participant information sheet yes I have caught the signed content form from you but there is not need to sign any other document.

Could you explain how the social media is impacting on the services quality most specifically in banking sector?

Participant

yes this is one of the most interesting question for me I can give you many examples that all the social media is impacting on the services quality and I am very convinced that is strictly impact on the services quality because social media is helping the customer to making the compliance fear the companies they are able to take the complaints through taking their own personal information and the location they are using.

Additionally I can add that for example if there's someone there is a lack of signals customer can take a picture and they can share their location and problem together with their own information so they are far the customer services they don't need to take the person information who you are to making a complaint and they don't need to take your location so through taking the picture and sharing with the WhatsApp or Facebook it would be easy for the customer and for the companies as well to improve the availability of the services at different locations.

Researcher

I really like the idea when you start that it's easy for the customer to share the complaint or lack of signal somewhere I would like to ask you how the social media can improve the privacy of their customers in context of services quality?

Participant

as I said that once a customer will share the picture or complaint on WhatsApp group of the company then it would be easy for the company to take the personal information of the customer for example gender phone number location and the

customer history with the company therefore it would be quite easy for the customers and the company to protect their privacy?

additionally I would like to add that social media can also play a role to educate the customer to protect the privacy of the customers therefore social media can play an awareness role among the public and the customers to protect the privacy of their customers.

Researcher

can you explain that how responsiveness his link to social media?

Participant

I think it is a common sense before the companies sometimes they don't respond to the customer now customer they have more power to talk about the company either this positive and negative therefore it pushed the company or I can say it forced the company to response back to the customer otherwise they will feel fear from the social media so I can save their social media is one of the tool to make the company responsive to the customers.

Researcher

do you think the social media is one of the most important communication tool for the organisation if you agree with this could you explain that how social media is one of the most important communication tool for the organisation?

Participant

I think [...] social networking platforms like Facebook groups promote communication and services reviews about internet services provider. Most of the people are sharing their experiences regarding which internet package of Zong is giving maximum MBs, unlimited call and SMS. Sometimes people are complaining about the services failure of Zong based various technical issues (slow downloading and uploading speed). It is also common that people posted their comments in local Facebook groups to take information about services recommendations at economical prices.

Researcher

Can you give me another example where the company can create services awareness among the customers so using a social media?

Participant

As I said earlier that social media can be used to create the awareness therefore social media can also be used to educate the customer how to use a bank account how to change the password how to register your SIM card many other services can be provided through the social media and the companies can use the social media to educate their customer about the services

. Researcher would you like to add anything else?

Participant#

no thank you so much I hope that my information would help you to complete your research and please let me know once you get this published I really like to read your research article.

Researcher

thanks very much for your time indeed

6.3 APPENDIX 3: TRANSCRIPT

Researcher

I hop you understand my topic because I have seen you indicated that you have read the participant information sheet.

Participant

thanks for sending me the participant information sheet in advance which provide me an opportunity to read about your topic which is quite interesting I really excited to participate in to know more about your research I will also ask you some questions during the interview.

Researcher

yes sure feel free to ask any question whenever you want any clarification or you are interested to ask any questions during the interview or even after the interview. You can also ask any question at the start of the interviewer would be happy to answer your question because it would help you to participate in the research.

Participant

yes I would like to ask you can you give me an example how the services quality can be improved and what is the service quality itself.

Researcher

Could you explain that how social media could help to improve the banking services?

Participant

You had to have, fer sure. because banks ought to have a healthy amount of concern for them, They can make it difficult for others to get close to them by their behaviour. Therefore, as soon as you notice them on social networking sites, you should immediately take action regarding the situation. Teach all of your consumers what they should do event that someone makes a derogatory comment about them in the presence of other people.

Researcher

What the banks should consider to use social media to improve the services quality?

Participants

It is not recommended that you remove the remark; nevertheless, you should address the issues. You might also write them a message to make certain that nobody else is aware of the issue. It will then be possible for you to correct it. In a nutshell, you need to think very carefully about how you will respond to those who have made critical comments. You may reduce the risk of someone damaging the reputation of your brand in a way that cannot be repaired by taking this precautionary measure.

Researcher

How could services organizations use the social media to listen their customers to improve the services?

Participants

If you don't ask others what they think, they can get the impression that you don't value the things they have to contribute to the conversation. At the conclusion of each transaction, the customer should be provided a survey or some other means of expressing their level of satisfaction with the transaction, whether they were pleased or dissatisfied.

Researcher

Do you think the services organizations like banks can get more information about their services?

Participants

It's a good idea to post comments that ask for feedback on a regular basis, even if you don't end up purchasing anything. Customers are not always right, but the majority of the time they are when a large number of individuals declare the same thing or have the same problem. Your good or service will be of higher quality if you are able to acquire more information regarding it.

Researcher

How the social media platforms can be used to assist their customers?

Participants

They need to have an exhaustive understanding of all there is to know about all facets of social media. They ought to be aware of your plans for the social media platforms. Additionally, they should maintain a close check on the social media strategy that you have previously developed. This is vital because in order for them to assist your consumers, they would need to adhere to that plan. The employees who are employed to do jobs like these should already be familiar with how to do them effectively before they are hired.

Researcher

How social media post and review could help to improve the services quality?

Participant

Because of the work that you've performed for them, I'm sure you have a large number of satisfied consumers. It is essential for people to teach others based on what they have gained from their own experiences. You need to make it a point to ask other individuals in your social media groups, as well as on any other platforms that you make use of, to post reviews about you. You shouldn't be concerned that they will say something unfavourable about you in their writing.

Researcher

Do you think customer like to contact the organization via social media and why?

Participants

Changes are taking place as well in the manner in which customers interact with businesses through the use of social media. Prior to this, a significant number of customers would, as a last resort, turn to social media when traditional methods of obtaining assistance were unsuccessful. Consumers in today's society are increasingly turning to it for a growing variety of purposes, including general inquiries, feedback, compliments, and sometimes even questions.

Researcher

Do you think the social media also helpful to create relation?

Because social networking is the sole customer relations channel that is visible to the general public, how it is managed can have a significant impact on how individuals feel about a company's brand. Even relatively minor or isolated instances of poor customer service can give the impression of being a public relations disaster if information is shared rapidly on social media. You may have to deal with more than simply a blow to your reputation as a result of this.

Researcher

Yes yes I understand what do you mean?

Participation

Yes you know the people that have control over the industry will, almost always, be present on the most widely used platforms. It is not very typical for dissatisfied customers to comment about these organizations in their comments, which increases the risks for businesses operating in industries with strict regulations such as the financial services industry or the healthcare industry or banking industry mobile industry

Do you think social media can also improve service quality on the bases of data?

Participant

Yes off course in spite of the fact that this standard seems to adhere to common sense, not all businesses adhere to it. You know better than that on the bases of data about dealing with customers on social media that were presented earlier, the

vast majority of businesses respond to comments made on Facebook and Instagram, but this does not mean that every single one of them does.

Researcher

Do you think social media can also improve the purchase of the services?

Participant

People that ask questions on social media about your company's products or services might already be consumers, but they might not be either. If you answer everything question that is asked of you on social media, it demonstrates that you are serious to providing excellent customer service. This demonstrates to potential consumers that you are engaged in the requirements they have.

Researcher

Do you think communicating with customers via social media also improve purchase intention on the customers?

Participant

As a result of businesses making their profiles on social media public, it is much simpler to locate individuals who may be interested in one's goods or services and to communicate with them. If other customers see you interacting in a positive manner with people they follow, this provides you with another way to persuade more people to user services.

Researcher

Do you think social media is one of the best tools to respond to customer complaint?

Participant

It's likely that your customer service group will be able to respond to questions from customers more efficiently and quickly than your network marketing team. According to the statistics that were presented earlier on customer service and social media service, a Twitter account that is utilised to assist clients is more likely to respond within twenty minutes. These numbers were presented earlier in this paragraph.

Researcher

Do you think the social media could be used as primary way to deal with customer complaints?

Participant

When you do customer services through social media, you prevent difficulties with your support and service from reaching your primary path. In addition to this, it guarantees that the appropriate teams will be in charge of monitoring the appropriate forms of public communication.

If you decide to create a social channel that is dedicated just to providing customer care, you should ensure that all of the other social sites associated with your

company include the account of that channel within their respective bios. When individuals need assistance with something, they will now know where to go to get it.

Researcher

Do think customers are also interest to get customer services via social media and why the would like to use more social media for complaints?

Participant

People will continue to contact you regarding support or service issues through the primary accounts that you maintain on various social media platforms. There is a possibility that they will not hunt for a support account by going to your primary profile first. Instead, they can just use the login for your company that they are already familiar with.

Customers that often pose the same inquiries are a glaring indication that you should provide them with means to answer such inquiries on their own accord.

Researcher

Do you think social media would be better to reply back to the customer complaint?

Participant

The social media sites that you employ to assist your clients are fantastic ways to provide information that can assist other people in feeling better about themselves. You may, for instance, make a video instruction or compose a blog article about the most effective ways to carry out a particular activity on the internet. The idea is to demonstrate to them how they can utilize your items in the most effective manner possible.

If you provide an online services, you might wish to consider publishing updates regarding any issues that have been discovered.

Because of these tools, there will be a reduction in the amount of requests for support. They are also a terrific site to send folks who have simple inquiries about receiving aid, which is why you should send them there.

Researcher

I can explain you this with one of the simple example that for example then we are visiting a restaurant or retail establishment, every patron has certain expectations regarding the quality of service they will receive. Quality of service is defined by how closely actual results match up with promises made to paying customers.

Companies with service quality that does what they say they will do and more are regarded favourably. Let's imagine you're hungry and decide to eat at a fast food joint, where you know your food will arrive in about five minutes. Soon after you've had your drink and found a table, your order is called, and it comes out much sooner than you expected! You undoubtedly think that this is a very high-quality service. When evaluating a service, clients use a specific criteria for example how was that age ability of the restaurant like the overall environment? how was the employees

behaviour over there which is also include the services responsiveness? how was the overall food which is also part of the tangibility of the services?

Participant

so it mean services qualities are all about the customer satisfaction how are business satisfy the customer needs and demands.

Researcher

yes yes you can say that but service quality is much more than this I agree with your thinking about the services quality you are 100% right but When a business provides high-quality services, it is better able to meet customers' demands and stay ahead of the competition. Every single one of them can attest to this fact. This is why it is crucial for businesses to perform market research to better understand their customers. To then evaluate how well its offerings meet those requirements, the company can do market research. The opinions of current and potential clients are crucial in gauging future tastes, preferences, and market movements. Through the use of these indicators, service providers can establish benchmarks for service quality that will consistently deliver rave reviews from their clientele.

There are five main factors that are taken into account when evaluating the quality of a service so if you manage it on a restaurant or you are a customer you can evaluate the services quality through taking the five lenses which are very famous in academia or I can say in the academic. the first element is matters that can be seen and touched, such as people, machines, and buildings. the second element is How dependable and precise was the service you provided?

the third element is How quickly the company responds to consumer requests for help or information indicates how responsive the business is.

the 4th element is An employee's assurance can be gauged by their level of politeness, education, self-assurance, and trustworthiness.

the fifth element is do they care about their clients? (Empathy) Is there individualised support available?

Participant

thank you so much for your such a long explanation of the services quality now I would be happy to participate and I'm very clear that what you are looking for in your research.

Researcher

thanks for your patience to listen all of my answer ha ha ha ha

participant

nice perfectly fine and for me to understand that it was not long but it was quite interesting thank you so much for your explanation

researcher

could you explain that how the responsiveness can be improved through the using the social media and banking industry or any other sources industry like banking?

responsiveness can be improved if the organisation they using their own social media platforms where they can activate the locations of the customers and the services can be fixed on time while the customers are complaining for staff for example I can give an example if the ATM of the banks is down and the customer can take the picture and share with the company the company would be able to take exact action where the customer is complaining from so this is a very responsible scan be improved through using the social media for stop but the companies that required to use effective social media marketing team and their required more expert people to directly communicate with their customers and to fix the problem through the collaboration and within the organisation.

How social network platforms can be used for increasing awareness and yet maintaining privacy?

yes I can say tha this is one the major source of information because companies can also increase the awareness among the customer about the privacy at the same time we also got a lot of information from the social media where the people are talking about the scams have been happened with them and we also share some information with family and friends.

How social network platforms can be helpful for generating reliable responses?

Yes I can say but it is not always the case with everyone first of all we need to get understanding how we can get reliable information from the social media therefore the banks need to take action to open their own social media channels there the customer they can make the queries to ask the answer of some questions if they have.

Which SNP is more frequently used to exchange services reviews related to telecommunication and banking industries?

These are the both industries where the social media can play a role but these both industry need to do work together to improve the services quality in banking sector and several companies they can help to each other to improve the customer experience using the social media.

What are the concerns of customers regarding the service quality and purchase decision?

I strongly believe that the customer reviews on the social media directly impact on our decision to take any cellular contract or SIM from the company but and banking sector I also believe that the social media is also creating awareness and kind of social proof for the public to buy or deny the services.

How social network platforms can be utilized to improve the services quality?

I think we had already discussed that like availability of the services can be improved through sharing the location where the customer they would be able to share the picture of the services issue and the social media team from the company's side they can target the people on the base of location and area. Additionally the implies training can also be improved to successfully interact with the customer because the customer are able to provide the reviews on the customers abilities to solve the customer problem.

How social network platforms can invoke purchase decision among customers?

As I said earlier that the social proof for the most of the people that talking about plus positive and negative reviews on the social media about the actual experience of the customers is really helpful and I can say directly impacting on our decisions to purchase the services. Additionally I can say that the availability of the information I can see a required information on the social media if any organisation doing their efforts so ability of the information on YouTube and Facebook also directly impact on the customer to take services from a specific company or I can say to use I specific bank to get the banking services.

Researcher

Could you give me any recommendation that how the banking companies they can satisfy their customers with their services?

Participant

I believe that social network platforms promote group-oriented communication including also reviews about services. Most people share their experiences that which package of cellular company is most beneficial under what circumstances including data, minutes, and text messages. Moreover, this cellular company is also offering customer services through its social network pages. At times people lodge complain about poor services at a particular social network page. It is also common for cellular company customers to obtain information about its services through social network pages particularly through its Facebook page and related groups. The elimination of intermediaries made possible by social media provides direct access for businesses to the customers they are trying to reach. This gives them the ability to learn what it is that their customers desire, as well as how they may improve and how they can serve their customers better.

One situation in which this is useful is when a firm wishes to increase the efficiency of the marketing operations it undertakes. On social media, users are speaking out against companies and organisations that act in a way that is contrary to their personal beliefs and values.

Researcher

What the banks or companies should do?

Participant

CEOs that are focused on the future make use of social media to enhance customer service and learn more about the ways in which customers connect with their companies. With the assistance of analysis of big data, businesses can devise strategies to realise their objectives.

Researcher

Could you explain that how the banks can understand the customers needs and demands?

Participants

Knowing the wants and needs of others who are similar to yourself can be of great assistance. The study of how people interact on social media platforms provides business leaders with valuable information that enables them to maintain a competitive advantage over their rivals.

It will become increasingly crucial in the future to provide prompt assistance to clients through the use of social media. The top executives will instruct their workers on how to make efficient use of this technology so that they can fulfil the requirements of their clients as quickly as possible and provide them with excellent service.

Researcher

What the professional need to do to improve the services to satisfy the customers?

Participant

Representatives in the department that handles customer service should be enthusiastic to assist consumers and not be scared to answer any queries that customers may have. Companies who provide poor customer service are forced to invest a significant amount of time and resources towards rebuilding their customers' trust in them. Most of the wasting the customer time

Researcher

How do you think the customer services wasting the customer time?

Participant

The majority of online help desks are not only challenging to use but also require a significant amount of time to set up. You are not only wasting the customer's time but also causing them further hassle by insisting that they come to you for service. It is possible for businesses to provide superior customer service if they go to the places online, such as social media, where their clients already spend the majority of their time.

Researcher

What is essential for the banks to improve the services quality?

Participant

It is essential to keep readers interested and involved in a blog to ensure that the site is kept up to date. If you are successful in resolving a customer issue, particularly if it is not the kind of issue that crops up very frequently, you should discuss your approach in a blog post.

Researcher

Do you think the customer can be specifically targeted by social media?

Participant

If you tag posts with the category customer service, you can provide users with a library of questions and solutions to those questions. This is somewhat analogous to a section labelled "frequently asked questions," except it features more personality and backstory.

In this approach, you will be able to inform your followers about positive experiences with customer service without placing them in the middle of the contentious complaint and resolution process that can often arise. If you take care of your customers' issues before they have a chance to contact you about them, you can prevent those customers from generating more complaints.

Researcher

What the banks should exactly do to improve customer services?

Participant

Do not, under any circumstances, await the filing of an official complaint before taking corrective measures. Using social media monitoring software, you can discover issues on the internet before they are made known to the general public. You should add words like "trouble" and "issues" to the programme that currently tracks your brand name so that you may get in touch with the consumer before the situation becomes any more dire. Your willingness to listen to what they have to say before responding will be very much appreciated by everyone there. Many banks are outsource which is an issues

Researcher

What the company should do in outsourcing?

Participant

For example you are the manager so in this case whether you want to engage a full-time team or outsource your customer service, you should always be consistent and avoid delivering clients confusing messages. This is true whether you choose to hire a full-time staff or outsource. You can ensure that all of your workers are on the same page by utilising an approval workflow system to verify the veracity of all

communications before making them available to the general public. This is particularly useful in situations in which a large number of employees are working on the same issue.

Researcher

Do you think the improvement in quality-of-service impact on you to use the services?

Participant

Yes yes yes I can stay it's possible that the sales, product development, or marketing departments may be better equipped to address some issues than the customer service team would be. These individuals have a wealth of knowledge in their respective disciplines. Because it is essential to obtain the appropriate response from the appropriate individual and provide it to the customer in the appropriate manner, responses are required to go through an approval procedure.

Researcher

Would you like to add anything else

Participant

I hope I have added a lot hahahahahahahah

Researcher

Yes, you did many thanks have good day

6.4 APPENDIX 4: TRANSCRIPT

Researcher

what's off all I would like to say thanks for your time you give to read the participant information sheet and to sign the consent form for me. Thanks for your time to find some time for me to participate in the interview as well. I'm really excited to conduct interview with you because you are government officer and you know more about the digitalization in the government sector and digitalization of private sector.

Participant

yes I really know that all the customers in public is responding to the digitalization in the country in public and private sector which required the researcher intention to solve different issues.

Researcher

yes that's why this is one of the most important issue so my research is focusing on to understand how social media can help to the banking sector to promote the

Internet banking adoption in banking industry. I hope you understand my research topic and you are happy to continue their interview

participant

yes I'm happy to continue but would like to ask you any question before starting the interview do I need to tell you my exact name and age and telephone number or address something like that in research

researcher no no absolutely not

researcher

I have also mentioned this in the concern form that you don't need to give you any person information and your personal information will not be recorded anywhere in the interview just for you no need to worry about these things

Participant

that's good that's good yes I'm I'm happy to continue the interview

researcher

have you ever seen any Internet banking related post on social media?

Participant

yes I have seen many people they're sharing that how they are using the Internet banking from their home which is quite good to learn about the advantage of the Internet banking the problem is here that the people that don't know how to use the Internet banking and when we visit the branch the employees over there they don't help the customer to adopt the Internet banking through answering their questions.

Researcher

do you think the social media would be a better solution for their customers to learn about the Internet banking?

Participant

yes that one of the best will where the people they are learning from you to the how to use the Internet banking for example they are learning how to log in and change account detail for example changing the password and many other things.

Researcher

could you explain that what is the major issue why the people they are not adopting the Internet banking in Pakistan?

Participant

I think it is like a social trend before the people were not used to do this now they're getting used to it to use the Internet bank rather than visiting the branch is physically

Researcher

what do you mean by social trend do you think because of the social media people are getting used to the Internet banking now?

Participant

yes yes yes of course when you see millions of reviews where the people that talking about the Internet banking these type of Elements influence other people to use the Internet banking where they tried to seek the information from the Internet.

Researcher

as you said that because of the influence the people they are using the net banking could you explain that all the people there getting influence from other to use the Internet banking?

Participant

For example I have started to use the Internet banking so I will feel that it is my social responsibility to tell my friends and family on the social media how much is amazing therefore, we feel that this is our social responsibility to share these type of the information on the social media about the Internet banking.

researcher

do you think the people they also awesome question little Internet banking over the social media from others?

Participant

yes yes yes I can save many times most the people they're asking about hawk and they change the password change the login in their account or how can they can they change information like address or their name in the Internet banking Many times, I have noticed that people are asking about the experiences of existing banking customers. For example, people asked about which bank has no issues of privacy, safety, security, and down links in the context of Internet banking. I and most people on Facebook has recommended the services of few conventional banks. Remaining community has created negative word of mouth for Islamic bank because they have lost their saving during the recent cybercrime attack. Even after that attack, some of people have told that they have closed their accounts from conventional banks.

Researcher

OK OK so quite interesting to know that while the people share the Internet banking related information on the social media. could you explain that why people create Internet banking letter content on the social media?

Participant

that could be different reasons because some people the share these type of information because they got more abuse on the social media other the field like as I said they are a social responsibilities and other people do like to share something new information with your friends and family on the social media I think these are the

common reasons part these different people they get influenced differently from each other.

Researcher

as you said that different people influenced differently So what do you mean by this could you explain that why and how different peoples they get influence differently from each other to use the Internet banking through exchanging and creation of the content and social media?

Participant

what do you mean by creating an exchanging of content on social media?

Researcher

I mean a change of Internet banking later information the social media either you create a post or write some words or share any picture which is related to the Internet banking. do you understand what I mean creation exchange of content social media now?

Participant

yes yes I really know what you mean by creation of content on social media. if we consider that why the people to get influenced differently from each other it would be very easy for us to understand that some people that really get influenced from the experts I mean the experts who are expert in creation of different pose to attract the people or other type of experts who are expert in the field like in banking sector that people will more believe on them and I can also say that more people they believe one more people I can say what other than most of the people they're talking about the social media so these type of different factors they are affecting the social media user to get influenced towards these Internet banking but overall I can say that social media is playing a vital role to create influence on the people I mean the persuasion or we can say motivation or we can say something else like the people they're getting something about the Internet banking so there is a social media behind

participant

I think I have added a lot for your research you can ask if you have any other question

Researcher

thank you so much for your participation in time after you have provider really good right up on my research that could be quite useful thanks once again have a good day

participant

thank you so much I'm happy to help

6.5 APPENDIX 5: TRANSCRIPT

researcher

first of all I would like to say thanks for your time you took to read my participants for mission sheet endure attended by many calls regarding the interview. Actually you are one of the most important participant for me to conduct the research with you because I'm expecting quite rich data from you because of your knowledge and interest in the topic therefore I was chasing you since many days.

Participant I'm so sorry to take long time to give you an appointment for the interview actually I was busy with my family as I told you earlier.

Researcher

it is perfectly fine for me still I'm very thankful for you, you give me an appointment to conduct the interview with you

Participant

I have read the participant information sheet you sent to me it's quite interesting and I think it's time to research I'm sure you will get a lot from the people know because most of the people they are trying to use the Internet banking from their home but they are struggling so this is the right time to understand how they are using the Internet banking.

Researcher

wow amazing add me you really understand my researchers but I would like to understand how the people they are using Internet banking in everyday life while there staying at home during the Covid 19 do you think that is the right time to do this

participant

yes yes absolutely yes I can say that as I said before that this is would be the right time to understand that how the Internet banking being used by the people while they are avoiding to go to the branches because before there was a quite different situation when the people were not adopting the Internet bank especially in our country's like a poor nations.

Researcher : Do you think that your use of social media platforms increased for information exchange during Covid-19?

Participant

yes I totally agree with you social media is providing the information I can say that social media is one of the only platform which is helpful for the people to give them the information how can they avoid to go to the physical branches of the banks will stop there far whenever we need any information we searched YouTube to find the information for example how can we change the password or how can we create online ID for Internet banking or how we can send a request to having the it turn the banking login details from the banks during the COVID-19.

Researcher

which type of the social media channel is usually used to cut the help for Internet banking?

first of all YouTube is one of the most helpful but what I did I shared my post with my friends is there anyone who can help me too use the Internet banking so I got reply from some of my friends with detail audios that how can we use the Internet banking from home.

Researcher

as you said that you shared post on the social media which social media channel you used to share the post?

Participant

I have used social media to share my post where some of my friends they asked me which branch or bank you are using currently so they send me the relevant videos to these banks which was quite helpful for me.

Researcher

Which information was commonly shared and received through social media platforms and how did it influence your routine practices?

If you ask me for the routine practises I think my friends and family they are the most important to ask them some questions about the Internet banking during the Covid 19 but now because of their help it become my routine to use Internet banking during the Covid is and I will also continue to use this because they get used to it.

Researcher

Do you think that shared information on social media changed your behavior toward technology use?

Participant

I would like to add here that changing behaviour is because of the COVID emergency as well because the people they cannot go to the branches and they would like to avoid the COVID Delphi people started to use the Internet banking but how it's become over behaviour because of our intention to get the required information about the Internet banking now we understand that it was quite easy to use but we didn't use it before because of the Covid we had to do this that's why we tried we tried to do this and we're successful now we are continuously using this I am sure most of the people they will continue to use the Internet banking which is really good for the banks and for their customers as well because we can use this type of banking wherever whenever we want to transfer to cheque the account before we used to go to the branches but was not like it quite helpful.

Researcher

Which videos, pictures, or posts through social media did you commonly see and how did they influence your routine banking activities?

some of the banks really tried to help their customers their customer services they developed a really amazing videos for their customer how can they start to use the Internet banking but my bank I think they've been sleeping and they are idiot because they didn't create any type of the video to support their customers so my friends video was quite helpful when I realise that all of my friends they are using the Internet banking then I also started to use and I ask my friends to send me the detail video and they also shared their videos with the friends this is the way what we started to help each other as a social responsibility during these difficult time.

Researcher

Do you think your use of internet banking increased as compared to before the start of this pandemic, if yes/no, then why?

Participant

Yes yes yes why not as I said earlier that before we never think about it it was quite helpful to using the banks from home but I can also say that our banks were also lazy they never tried to promote the Internet banking from the customer site that never did any efforts I can say that before they can use the social media are they are using now to provide the required information for their customers they can also explain how they can protect before there were many rumours that if you use the Internet banking people will looted your money and many other things were on the is social media but now it's quite easy and I think it's because of the help of the people like I also asked my colleague and friends sometime that friends I trust so I asked them how can I use that they help me in through the social media and face to face they also allow me to use their Wi-Fi sometime which is quite helpful for me I think it is at a social level move to move towards the Internet banking.

Researcher

What are common challenges which forced you to use or learn about internet banking services during Covid-19?

I believe that the trust is one of the common element with the people faced difficult because you not asked to everyone and you cannot trust the information on the all information and every information and information from coming anywhere because you want to get information from your closed an I can say most closest friends or from the family because it's matter of money ha ha ha ha so we want information from the library sources I think the banks also played their role so getting the liable information from the banks at initial state was quite challenging because the banks were not that much active to provide the required information that was the challenging for us. *I got much help from WhatsApp friends to start digital banking to keep me safe.*

Researcher

What you experienced which discouraged you to use internet banking?

I think the most discouraging for me is the use of language on the website it is quite difficult sometime is difficult for me to understand the words because all of the banks information are in English why not they're offering these information in our own language or in very very very easy English but they are not providing very English easy for the customer so this is I think one of the major difficulty and other things we all have to have a Wi-Fi an hour touch touch touch many touch type of screens in our hand to use the Internet banking.

I check bank website which was in English so I could not get how to start digital banking. I shared my computer screen through Skype with my brother who helped to create internet banking

Researcher

You said many times touch touch touch what do you mean by this?

Participant

I mean you always have to have a touch screen I can say laptop or mobile phone I think the mobile phone is one of the most common device where you can use a touch screen which is quite easy for you rather than to use the computer so that's why I said to touch touch touch in a funny way that many touches I like wired haha

Researcher

What are your expectations with respect to improve your behavior toward internet banking?

Participant

I think the top-level planning and strategic implementation required from the banks to promote the Internet banking to help the customers at the same time the cellular companies should also improve the Internet quality that would also help the banks and a street to promote the Internet banking. Or additionally the banks should also use a social media extensively to educate their customers about the Internet banking and about their overall banking services.

Researcher

yes I agree with you the banks should also use the social media to support their customer I know they have used a lot but there are more efforts are required. What do you think else could be done from the government or from the banks to prove the Internet banking in Pakistan?

Participant

the government also should pay attention towards the digitalization in the country that could help to the over artist aberration of the services in Pakistan. I believe that I have provided you a really quality data and rich data that could help you do you want me to add anything else in the research?

researcher

thank you so much for your time yes I sure you have provide really gotten quote data for my research thanks for your time thanks once again

6.6 APPENDIX 6: TRANSCRIPT

Researcher

first of all I would like to say thanks for your time you are giving me for the interview. Before starting the interview I would like to introduce my research that my major interest is to explore that how accessibility issues being faced by the people and how the people being dealt with these issues to use Internet banking.

Participant

I couldn't get the exact meaning of the accessibility could you explain that what is the meaning of accessibility in your research?

Researcher

excellent this is one of the most important question it shows that you are really interested in my research so you really want to understand at the first stage to participate thank you so much for your run trust and for such important question to ask me.

Accessibility in the digital world is the process of making websites, mobile apps, and other online tools usable by individuals with diverse abilities. It is important to make sure that everyone can access the same information, even if they have a disability.

There are many reasons to make your digital presence accessible. For example, someone who can't see might use a screen reader to look at a webpage, and a person with learning difficulty could need details and navigation that is easy to understand. Therefore it is very important what was the accessibility issues like for the old people who cannot read the screen for the disabled people or for the people who are not educated or for the other people who has a week I side So what were the issues for them so there my research we'll cover that hold these issues being faced by which type of the people than what they have done to adopt the Internet banking.

I'm so sorry for this month long speech an explanation actually would like to explain you in detail about the overall concept of the accessibility

Participant

no no no it's perfectly fine for me to understand that even I'm really interested I can say that you will get reward from Allah that you are fighting for the people who has some issues during the COVID-19 because no one talking about that even I can say the government that don't have any rule and regulation even they don't care about these people who are vulnerable and they are stuck at home and they cannot read they cannot go anywhere they need some help but the government is completely forgot about them I can say thanks raising this issue.

Researcher

yes I have done some research on the adoption of Internet banking during the COVID 19 so I came across that some of the people they are struggling with this. Therefore I'm conducting research to explore the accessibility issues and how these issues can be sorted to promote the Internet banking.

Participant

if you take my opinion that accessibility is not only about the people who cannot read and write it's also about the people who cannot afford the big devices or mobile to use Internet banking why they're not offering these type of banking on the cheap devices I mean I cannot afford a touch mobile as it is very expensive for me, so I take help of my trusted close friend for mobile banking

researcher

yes I agree with you the Internet banking should be adoptable on most of the devices so what type of the issue you are facing with your mobile now

participant

I have one while word screen of my mobile is really short so it's hard for me to use the Internet banking that's why I always ask to my son to use the Internet banking for me because I cannot see but sometime is really hard to trust on the kids so it's always make me worried there for the customer services should support me in this regard to know me the update about my account.

Researcher what type of the sport you required from the banks?

Participant

I mean they should register one of my son with my bank and they should give me update through the voice message every week or every month what type of activity is being done on my account and who did these activities so I can ask my son to use and turn the banking for me that would be a quiet useful.

Researcher

what time the issues you are facing on your small screen as you said that you have mobile which has a small screen?

Participant

I think it's very easy to understand that if you have a very small mobile so how it would be easy for you to understand the Internet banking even you can't open the website sometime on the mobile sometime the app is working other time with the website is working so it's quite difficult for me to use the Internet banking with the small screen so readability I think is one of the major issue.

Researcher

if you talk about the readability so how can you define about the readability So what are the readability issues in Internet banking?

Participant

readability mean it's really hard to read something in terms of language reviews sometimes they use very stupid colour over there so which make difficult to read they're online information they have and this well very very hard English they have used while they are not using this in our own language rather than giving us an English language.

Researcher

what would you like to advised the banking or banks to change something on their website that could make easy for you to use the Internet banking?

Participant

I would love to suggest that they should have to have us any pressing button on the Internet banking where we can press a button to know our balance or there should be a thumbprint verification rather than to using along along along password which are required help of someone so why not they're using the thumbprint to login in the bank and we can use this from somewhere else on a blue but tend to cheque our balance so that would be quite easy for us to use Internet bank rather than using a different type of the password to log in and to pressing a something on somewhere to go somewhere like if we want to cheque your balance or if we want to transfer about transfer I mean the transfer some money to someone so we need to go somewhere on different places on on the website or I mean on the application called app which is quite difficult.

Researcher

Do you think that your intention to use mobile banking increased during COVID-19?

Participant yes yes of course because we've been locked at home so we don't have any other option to do this so Internet banking or I can say the banking is one of the most important service so that's why we had to use the Internet banking and currently we have to use the Internet banking while we're staying at home therefore we tried to find ways to use Internet banking from home haha.

Researcher

What are your motivations to use mobile banking in an uncertain environment?

Participant

I think safety is one of the most important motivation for us to use the Internet banking but there are now many motivations for example time saving we can save our time and efforts to get there in the banks to just ask them for the balance.

Researcher

What information commonly shared through your social sources was helpful to develop your intention toward the use of mobile banking?

Participant

I strongly believe that the social media overall is one of the most important source for us to get used to the Internet banking because whenever we face an issue with centre WhatsApp we take a screenshot with sent to our friends that how can solve this issue what is the next step what is the next step to transfer the money what is the next step

to cheque the balance what is the next step to change the password and many other questions being asked through using the WhatsApp services.

Researcher

Do you want to mention specific sources that helped you to practice mobile banking during COVID-19?

Participant

As I said earlier that for me I can say that WhatsApp is one of the most important and at the second stage YouTube is also helpful because my son and my brother they always cheque the YouTube if they face any issue about the Internet banking.

Researcher

What specific challenges have you experienced during the use of mobile banking services?

Participant

The most challenge we have faced during the coveted is that we always try to contact with the customer services but most of the professionals over there they don't have appropriate knowledge and don't want to help the people during the Emergency so would like to advise to the banks that then should train their employees to facilitate the Internet banking during this emergency and in common days.

Researcher

Do you have any specific suggestions or recommendations that can develop your habit to continue to use mobile banking in the future?

Participant

I would like to ask today banks brand start this should do their level best to provide the most important information on their own YouTube channels while they're not opening their own YouTube channels to support their customer where the people they can search what problem they have and what is the solution they can find on the used if they should develop their own social media team and add the second place the must need to have to have their own social media customer services team where the people they would be able to get the customer services through the social media which is quite social easy and convenient for us to get the solution from the customer services.

Researcher

I really like your idea that there should be some blue black or white buttons where you can press to know some about some informations what else you would like to suggest to improve the accessibility of the banks I mean the Internet banking?

Participant

I think they should register the second person on the account who can use the banks and there should also be a wise option where we can hear what is being going on what the second person want to do and then the second step verification should required our thumbprint and different people that have a different requirement there

should be a voice option there should be a some phone call options where we can get called from the bank or we can read something in the Urdu or in our language so that would be a quite helpful if we want to assign or add someone else in the Internet banking While we want to use it from our own device or the from the device of others.

Researcher

would you like to add anything else on this matter?

Participant

thank you so much I have I believe that I have give you the most important information I hope it would helpful for you for your research thank you so much best of luck with your research and let me know if you want to do any other interview I would be more than happy to participate.

Researcher

thank you so much God bless you all

6.7 APPENDIX 7: TRANSCRIPT

Researcher

thanks for your time and your consideration to participate in the interview. I'm really thankful you also already signed the consent form and you have read the part spent information sheet. Before heading the interview would like to ask you please feel free to ask any question if you have about the topic.

Participant

yes I have seen that you are more interested to know about how the mobile banking has been adopted through the help off social media during COVID-19. what you will do with the data and why you want to do this research this is my first question would like to know more about your final objective about this research

researcher

the data in collecting is part of one of my academic research and publication therefore the all data will be published without providing any participant information about your address phone number or something else you will not be identical in my research. Because the all data will be analyse anonymously.

Participant

haha I'm not ha ha ha I'm not worried about the privacy I was just interested to now understand what is the purpose of your research.

Researcher

yeah I'm just explaining because some of the participant they're worried about their information they're providing that's why I give you some explanation. What is your opinion of the adoption of mobile banking during COVID-19?

Participant

I think during the go but we don't have any other option an everyone have a mobile so I think mobile banking become very common. At the same time Mobile also help us to contact our friends for example through taking the pictures what are the issues we are facing to login into the account.

Researcher

Do you think that your intention to use mobile banking increased during COVID-19? yes of course I know it has been increased a lot as I said we don't have any other option during the Corvette so mobile was one of the major reason because most of the people they have a mobile and banks they are also offering mobile apps where we are able to log into the account using digital banking from home.

What are your motivations to use mobile banking in an uncertain environment?

I can say our health and security from the Cove it was one of the motivation for the people to stay at home using the mobile banking so people spend some time to learn how they can use the banking from home. So I'm really explain this that COVID-19 is behind in two ways, first way is that everyone has a mobile and don't want to go out because of the problem of the COVID 19 people they started to learn about the mobile banking. The second reason is that during the go wait because of the lockdown people they've been stuck at the home and they have more free time to learn about the new skills and new ways to use the technology. moreover other people they also have a more time to support others to providing some information through the social media which become a major reason to drop mobile banking because of the availability of the time at social level I think this was the big pusher for the mobile banking.

What information commonly shared through your social sources was helpful to develop your intention toward the use of mobile banking?

Do you want to mention specific sources that helped you to practice mobile banking during COVID-19?

yes yes why not I think YouTube is one of the major source of information during COVID-19 at the same time some scary information on the Facebook and Twitter that pushed I'm mobile banking in the market.

What specific challenges have you experienced during the use of mobile banking services?

the most challenge that you have faced during the COVID-19 is that the banking sector I can see all of the banks they don't have any social media channels to educate their customers they should have to have their own social media team to educate the people to use the mobile banking that could become advantage later for them as well.

Do you have any specific suggestions or recommendations that can develop your habit to continue to use mobile banking in the future?

I would like to recommend to the bank start that should have to have the information about their customers in terms of they are weaknesses like eyesight any type of disabilities that would be quite helpful for them in the future to provide required information to the customers. Additionally they should also have to have information about the language because different languages are being used in Pakistan to their father if they have these kind of information they can send the information to their customers in their local language that would be quite helpful for the customer to understand.

More over there are many rural areas where internet facility is not fully available; so, many people from our town travelled to nearest town for mobile banking. I think [the] government should help us.

Researcher

Research

What would be best method to use the social media in customer services to improve the quality during covid-19?

Consider the myriad of issues that may arise as a result of providing poor customer service. There is a wide variety of methods in which businesses can utilise social media to improve their customer service. Complaints and issues don't have to take up all of the conversational space available.

Customer service can refer to a variety of various activities that a company does in so that its clients might experience a stronger sense of connection to the business. Because of this, customers should have a sense of ease, which will increase the likelihood that they will buy, utilise, and refer your items.

Research

What should be done from the top level of the organization to improve the services quality through using social media?

Participant

Executives that are focused on the future make use of social media to enhance their customer experience and gain a deeper understanding of the ways in which their customers connect with their companies. The examination of substantial amounts of

data aides companies in developing strategies that would get them closer to achieving their objectives.

This information is incredibly essential since it reveals the wants and needs of the client base. The analysis of the what the people are doing on social networking sites also provides information that business leaders may use to keep ahead of their rivals.

Researcher

What is the unique advantages to use the social media to improve the services quality during COVID-19?

People will want quicker customer service provided through social media channels an increasing amount of the time as time goes on. When business executives make use of this useful tool, they are able to ensure that representations of their companies swiftly satisfy the needs of clients in order for these representatives to give excellent service.

Researcher

What would like to add in context of increase in number followers on social media on brand page during COVID 19?

Participant

Despite the fact that it is a channel for providing customer support, it nonetheless adheres to the same guidelines as a marketing platform. The cardinal guideline is that you need to continuously make an effort to talk to new individuals.

Researcher

Do you think one way communication of banks would be helpful to solve the service quality issues during COVID 19 ?

Participant

Never, ever, ever understand that the one way social media enables you is if you talk to your followers and have an user engagement there. Neither of us ever, ever, ever really forget that. Hardly ever, ever, ever believe that. When it stops being a discussion and starts that becoming a way to talk to a large group of individuals all at once, the game is over. You are going to wind up losing a greater number of followers than visitors gain.

Researcher

What would you like to add more to explain the importance of social media to improve the services quality through using social media?

Participant

I hope that you understand my research that I'm interested explore that how sources quality can be improved through using the social media that could impact on you bind behaviour to use the banking services or other services. I have already conducted some research on where I identify that social media is really impact on the elements of services quality but this time focusing on horse services quality can be improved through using the social media therefore, I would be happy to hear more about how social media can be used to improve the overall services or services quality.

Research

Thanks very much for your kind cooperation in research