

A Comparative Analysis of Effects of Internet on Customers-Staff Informal Relationship in Selected Banks in Southwestern Nigeria

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Abstract: This empirical study focused on the “The Effects of Internet Use on Customer-Staff Social Interaction in Selected Banks in Southwestern Nigeria”. Methodologically, the study used structured questionnaire to obtain quantitative data from a sample size of five hundred customers. That is, one hundred customers in each of the selected banks using grab sampling technique. Result of the study shows that 24.1% of the respondents in First Bank Plc disagreed with the statement that the high volume of internet facilities negatively affect social interaction between staff and customer while 30.3% strongly agreed that there is no good social relationship between staff and customers because of internet connectivity in my bank. In Guaranteed Trust Bank Plc, 24.5% strongly disagree that the volume of internet facilities is responsible for poor social interaction while 25.2% agreed that there is no good social relationship between staff and customers because of internet connectivity in my bank. Findings in Skye Bank Plc shows that 24.1% of the respondents disagreed that the volume of internet facilities is responsible for negative relationship between staff and customers while 39.4% of the respondents strongly agreed that there is no good social interaction between staff and customers because of internet connectivity. In the case of UBA Plc, 44.1% were neutral about the volume of internet facilities causing negative relationship among staff and customers while 24.1% strongly agreed that internet connectivity is responsible for poor social interaction among staff and customers and finally in Zenith Bank Plc, 23.1% agreed that the volume of internet facilities is responsible for negative social interaction between workers and customers while 25.1% disagreed that there is no good social interaction between staff and customers. The study concludes that while internet application and use for banking operations and services becomes a core central management value, it should be cultural friendly. That is it should accommodate informal relationship among the stakes for proper and adequate expression.

Key words: Internet use, social relationship, informal relationship, banks, ICTs

INTRODUCTION

Social interaction is as old as the existence of world. It has been in existence and practice from time immemorial. It varies from one society to another. Each developmental stage attain by any society determine the forms and the facilities for interaction. The importance/or improvement of social interaction cannot be over emphasised even in organization. The rapid development of science and especially modern technology has change the forms and facilities use for social interaction especially between workers and customers in the workplace. Quite a number of variables determine the effective use of these technological facilities for efficient social interaction.

However, it is worthy of note that most organisations in developing/or Southern nations (Arnold, 1985) did not put into management consideration some people (customers) who cannot use any of these technological facilities for social interaction. Hence, this study to investigate the effect of internet use on social interaction among customers and staff in selected banks in southwestern Nigeria.

Literature review: New age business environment is very dynamic and undergoes rapid changes as a result of technological innovation, increased awareness and demands from customers. Business organizations, especially the banking industry of the 21st century

operates in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate. Information and Communication Technology (ICT) is at the centre of this global change. Archimedes said, "Give me a lever long enough and a fulcrum on which to place it and I shall move the whole world" (Archimedes, www.brainyquote.com). The lever he was taking about then was not understood, until the invention of Information and communication technology.

The application of information and communication technology concepts, techniques, policies and an implementation strategy to banking services has become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness. ICT directly affects how managers decide, how they plan and what products and services are offered in the banking industry. It has continued to change the way banks and their corporate relationships are organized worldwide and the variety of innovative devices available to enhance the speed and quality of service delivery. Harold and Jeff (1995) contend that financial service providers should modify their traditional operating practices to remain viable in the 1990s and the decades that follow. They claim that the most significant shortcoming in the banking industry today is a wide spread failure on the part of senior management in banks to grasp the importance of technology and incorporate it into their strategic plans accordingly.

Woherem (2000) claimed that only banks that overhaul the whole of their payment and delivery systems and apply ICT to their operations are likely to survive and prosper in the new millennium. He advises banks to re-examine their service and delivery systems in order to properly position them within the framework of the dictates of the dynamism of information and communication technology. The banking industry has witnessed tremendous changes linked with the developments in ICT over the years.

Electronic banking system is a conventional banking system which started in Nigeria in 1952 (Benjamin, 2001). Since, then the industry has witnessed a lot of regulatory and institutional advances. The industry was being controlled by at most 5 out of the 89 banks in existence before the commencement of the merger and acquisition of banks in Nigeria economy. Multiple branch systems is also one of the notable features of Nigerian Banks with a total of 89 banks accounting for about 3017 bank branches nationwide as at 2004. As well, the industry was faced with heavy challenges including the overbearing impact of fraud and corruption. Erosion in public confidence, a poor capital base, persistent cases of

distress and failure poor asset quality and so on. Part of the moves to resolve these lingering problems include the banking reform initiated by the Central Bank of Nigeria in June 2004 which is largely targeted at reducing the number of banks in the economy and making the emerging banks much stronger and reliable. So far, the banking reform has been a success story with 25 mega banks emerging after the recapitalization exercise which ended on 31st December, 2005 in the bid to catch up with global development and improve the quality of their service delivery.

Nigerian banks have no doubt invested much on technology and have widely adopted electronic and telecommunication networks for delivering a wide range of value added products and services. They have in the last few years transformed from manual to automated systems. Unlike before when ledge-cards were used, today banking has been connected to information technology networks thereby facilitating the practice of inter-banking and inter-branch banking transactions. Development domestically has the introduction of mobile telephone in 2001 and improved access to personal computers and internet service facilities have also added to the growth of electronic banking in the Nigeria banking sector. However, whereas local banks most commonly practice real time online internet banking, the integration of customers into the process is far from been realized. Many of the reasons are attributed to the high prevalence of internet fraud and lack of an adequate regulatory framework to protect the banks from the volatility of risks associated with internet banking, especially at the levels of communication and transaction. In the main, Nigeria is globally regarded as the headquarters of Advance Fee Fraud which is perpetrated mostly via the internet (Helleiner, 1998).

The quest for survival, global relevance, maintenance of existing market share and sustainable development has made exploitation of the many advantages of ICT through the use of automated devices imperative in the industry. This study evaluates the response of Nigerian banks to this new trend and examines the extent to which they have adopted innovative technologies in their operations and the resultant effects.

Effects of Information and Communication Technology (ICT) on banking industry: Agboola (2001) studied the impact of computer automation on the banking services in Lagos and discovered that electronic banking has tremendously improved the services of some banks to their customers in Lagos. The study was however restricted to the commercial nerve center of Nigeria and concentrated on only six banks. He made a comparative

analysis between the old and new generation banks and discovered variation in the rate of adoption of the automated devices. Aragba-Akpore (1998) wrote on the application of information technology in Nigerian banks and pointed out that IT is becoming the backbone of banks' services regeneration in Nigeria. He cited the Diamond Integrated Banking Services (DIBS) of Diamond Bank Limited and Electronic Smart Card Account (ESCA) of All States Bank Limited as efforts geared towards creating sophistication in the banking sector. Ovia (2000) discovered that banking in Nigeria has increasingly depended on the deployment of Information Technology and that the IT budget for banking is by far larger than that of any other industry in Nigeria. He contended that On-line system has facilitated internet banking in Nigeria as evidenced in some of them launching websites. He found also that banks now offer customers the flexibility of operating an account in any branch irrespective of which branch the account is domiciled. Cashless transactions were made possible in the society of today.

The mover of the economy (banking industry) is now well positioned to met-up with the new challenges from the costumers, competitors and even from the nation's economy with right tool in their hand to reach limitless point of success. The industry is now growing on daily basis with respect to new innovations that are coming out in the world of technology.

The entry of Nigerian banks into electronic banking:

Electronic banking both as a medium of delivery of banking services and as a strategic tool for business development has gained wide acceptance internationally and is fast catching up Nigeria with more and more banks entering the fray. Nigeria can be said to be the threshold of a major banking revolution with net banking having already been unveiled (Ovia, 2001). Of all the sectors in the Nigeria economy, banking stands out despite "a not too good" economy.

Electronic banking provides the facility of accessing customer accounts from anywhere in the world by using a home computer with internet connection is particularly fascinating to non-resident Nigerians and high net worth individuals having multiple bank accounts. The growth potential is therefore, immense. Further incentives provided by banks would dissuade customers from visiting physical branches and thus get 'hooked' to the convenience of armchair banking.

At present, the situation does not seem to have shown any significant improvement. Whereas about 90% of the banks in the country offer other forms of electronic banking services like telephone banking, ATM and electronic fund transfer, internet banking is yet to take

centre stage. This aspect of banking is still at the basic informative stage (Ovia, 2001) this is so despite the widely acclaimed benefits of internet banking against the traditional branch banking practice. Part of the reasons identified for the inability of banks in Nigeria to take full advantage of this mode of banking includes lack of adequate operational infrastructure like telecommunication and power, upon which electronic banking generally relies. Due to the inability of the banks to integrate their operations into the internet development process, internet banking can be said to have less in the existing banking structure in the country.

Earlier articulate reasons why internet banking was having a moderate economic impact in the country include that Nigerian bank customers are not on the average trained on for teller jobs and the working of internet banking, a situation which makes transaction processing via internet banking prone to error the absence of a clearly defined legal frame-work for internet banking, leaving banks with inadequate legal cover to provide the services and poor telecommunication infrastructure all over the country.

In addition, the fact that internet assuage in the country has been abused by cybercriminals makes its window unattractive for domestic banking operations and legitimate international operations. The inherent fear associated with patronizing internet banking services in Nigeria is again re-enforced by the growing evidences that the world over, dubious Nigerians use fake websites to scoop funds from unsuspecting victims. In some cases, these crimes are committed using existing bank sites.

Theoretical framework: In a broad sense, theories are needed first as aid to understanding events and problems in the practical world. A second general reason for having theory is to aid prediction (Fajana, 2006). In his own contribution, Dunlop (1958) stresses that theory is needed for the purpose of explaining observations. He decried the mounting up of facts on the plains of human ignorance and called for a speedy up of integrated theory to help interpret, explain and relate them. In the opinion of Walter (1974), the more industrial relations theory enables forecasting, the more useful it will be to practitioners, helping them to get ready for what may be in store. Flanders argues that theory is needed to pose the right questions and research to provide the right answers, granted that a constant interplay has to take place between the two. Explaining the link between theory and action, Hyman (1975) admonishes trade union scholars that indifference towards all theories can be extremely harmful and he went further to state that actions should not be based on take for granted assumptions especially, in a constantly changing world where traditional ideas are often rendered obsolete.

According to Fajana (2006) the most serious problem hampering the development of stable general and valid theories of industrial relations is perhaps the confusions of different stages of theory formulation. He posits that much of the controversy about theories of industrial relations could be avoided if the theorists could be conscious of their levels of theorizing and the limitations of such levels. There are five academic theories by which industrial relations institutions, structures and processes are analysed by different social theorists (Farnham and Primlott, 1998). These are unitary theory, conflict theory, social action theory, systems theory and marxist theory. This study adopted two-factor theoretical perspective.

Two-factor hygiene theory

Motivational-Hygiene Model: The Motivational-Hygiene Model states that employee motivation is achieved when employees are faced with challenging but enjoyable research where one can achieve, grow and demonstrate responsibility and advance in the organisation. That is when the employees' efforts are recognized, it brings about job satisfaction and motivation. Environmental factors such as poor lighting, poor ventilation, poor working conditions, low salaries and poor supervisory relationships are causes for dissatisfaction in a job. These for Herzberg are basic needs and for that matter, is the responsibility of society's businesses and industrial institutions to provide for its people in order to self-actualize.

According to Herzberg, the work one considers to be significant leads to satisfaction. Thus, factors that depict job satisfaction are completely different from those factors that lead to job dissatisfaction. Therefore, these feelings are not polar opposites: in other words the opposite of job dissatisfaction is not job satisfaction but no job satisfaction.

Hygiene factors: The hygiene factors are also referred to as the maintenance factors and comprise of the physiological, safety and love needs from Maslow's hierarchy of needs. They are factors that are not directly related to the job but the conditions that surround doing the job. They operate primarily to dissatisfy employees when they are not present, however, the presence of such conditions does not necessarily build strong motivation (Gibson *et al.*, 2000). These factors include company policy and administration, technical supervision, interpersonal relations with supervisor, interpersonal relations with peers and subordinates, salary, job security, personal life, research conditions and status. Herzberg called these hygiene factors, since they are necessary to maintain a reasonable level of satisfaction and can also

cause dissatisfaction. The hygiene factors are not direct motivators but are necessary to prevent dissatisfaction and at the same time serve as a starting point for motivation. However, improvements in these conditions do not create motivation (Huling, 2003).

Motivator factors: According to Herzberg, the motivator factors pertain to the job content, they are intrinsic to the job itself and do not result from "carrot and stick incentives". They comprise the physiological need for growth and recognition. The absence of these factors does not prove highly dissatisfying but when present they build strong levels of motivation that result in good job performance. They are therefore called satisfiers or motivators. These factors include: achievement, recognition, advancement, the research itself, the possibility of personal growth and responsibility. Combining the hygiene and motivator factors can result in some scenarios namely:

- High hygiene+high motivation, the ideal situation where employees are highly motivated and have few complaints
- High hygiene+low motivation: employees have few complaints but are not highly motivated

The job is then perceived as a pay check:

- Low hygiene+high motivation: employees are motivated but have a lot of complaints. A situation where the job is exciting and challenging but salaries and research conditions are not
- Low hygiene+low motivation: the worse situation unmotivated employees with lots of complaints

When employee works in an organization where motivation takes a central issue of management then the workers will always put in their best effort in order to realize optimal performance at workers and organizational level. Each time staff are motivated extrinsically especially in underdeveloped nation like Nigeria where poverty is the order of the day, workers tends to display high level of social interaction with their customers by attending to them very well not minding what brought them to the banking hall. Therefore, at this level, the customers are well satisfied with the banking transaction that they do. This theory sought to encourage managers not to be one-sided in considering factors to motivate employees but rather consider both two factors in order to optimally motivate and satisfy employees to get the best out of them especially when there is good social interaction between them and all their customers in spite of their socio-economic, religious and political background.

MATERIALS AND METHODS

This study was carried out in Southwestern part of Nigeria simply because most of the major business hubs in the country are located in Southwestern part and also, the headquarters of all the existing and functioning banks are established in the Southwestern side of the country. Three states were purposively selected for this study. They are Osun State, Oyo State and Lagos. In Osun State, Osogbo and Ile-Ife represents the state, Ibadan was selected to represents Oyo State while Lagos represents the entire state. These towns were purposively selected for data collection. A total of five banks were selected for this study. They are First Bank Plc, United Bank for Africa (UBA) Plc, Skye Bank Plc, Guaranteed Trust (GT) Bank Plc and Zenith Bank Plc. These banks were selected because they were part of the banks that survived the merger and acquisition exercise by the apex bank in Nigeria. One hundred respondents were selected from each town using grab/ or accidental sampling technique (Ogunbameru and Ogunbameru, 2010; Olaogun, 2008). That is, a total of five hundred respondents were selected to elicit information for the study. Structured questionnaire method thematically arranged was used to collect viable information for this study. The quantitative data was analysed using SPSS Software.

RESULTS

Extent internet use has affects social relationship between employees and customers in the selected banks:

This portion measure the extent internet use has actually affected social relationship between bank employees and the customers of all the selected banks in Nigeria.

Table 1 provides information on the extent internet use has affects social interaction between customers and staff particularly in First Bank Plc. Study findings as presented in the above table shows that a vast majority of the respondents (29.1%) strongly agree that internet use has greatly affected traditional banking with internet use, the workers can do more work within short time. This

is why the staff does not have the time for any form of informality with customers during working hours because of their increase workload (29.9%). More so, it was amazingly and strongly agree (46.9%) that internet use is meant to keep customers away from banking hall so that staff could have enough undisrupted time to do meaningful administrative research for each day. That is why in most banks if not all, some staff both male and female stayed in the bank till 10:00 pm or more to update their administrative research for that day. In some instances, some staff especially men past the night in the office in order to update backlog of duties for that day. Sociologically these set of people do not really have time for social life at all because on weekends some of them are in office to complete their research for that week. It cannot be concluded that internet use really affect social relationship in First Bank Plc because 25.6% respondents were not be to decide whether or not there is gap between staff and customers.

Table 2 shows that in Guarantee Trust Bank Plc respondents (25.0%) agree that internet use has totally face out traditional banking and because of that 30.0% strongly agree that customers do not have the temerity to engage any staff in any form of personal/unofficial discussion during working hours not because of the workload since (34.6%) of the respondents were undecided but simply because the bank spent huge amount of money on general ICT facilities especially internet to make virtually all banking operations and services easily available for all the customers nationwide than any other bank (31.9%). About 27.7% of the respondents strongly agree that internet use create a wide gap between employees and customers. Even when the bank comes with new internet related products or services there is a fast and immediate channel by which the information is pass across to all customers in the country that is, through mobile phone. Therefore, internet use has really created wide social relationship gap between staff and customers in new generation banks like Guarantee Trust Bank Plc.

Table 1: Descriptive analysis of the extent internet use has affects social relationship between customers and staff in First Bank Plc Respondents (N = 100)

Extent internet use has affects social relationship	SA	A	U	SD	D
Internet use has greatly affected traditional banking relationship in my bank	67 (29.1)	20 (11.9)	4 (10.8)	7 (16.7)	2 (8.7)
Customers do not have the right to engage any employee in personal discussion in my bank	3 (6.0)	35 (25.7)	23 (33.3)	20 (15.0)	19 (17.0)
Workload do not allow employees to engage in any form of informality in the workplace	20 (29.9)	29 (18.8)	11 (14.1)	12 (12.4)	28 (26.9)
Internet use is basically to keep all customers away from the banking hall	38 (46.9)	12 (11.5)	4 (11.1)	25 (14.5)	21 (19.8)
No special informal recognition giving to any customer in bank	35 (42.7)	14 (13.5)	10 (25.6)	23 (15.2)	18 (14.5)
Internet use create wide gap between employees and customers in my bank	28 (19.9)	23 (24.7)	20 (25.6)	11 (14.3)	18 (16.2)
The level internet use for operations and services in my bank is high	19 (13.1)	61 (28.2)	9 (16.4)	11 (22.0)	-
Internet is use for virtually all banking operations and services in bank than any other bank	21 (17.7)	35 (22.2)	12 (13.8)	7 (12.7)	25 (30.9)
My bank use internet for limited banking operations and services	20 (20.2)	29 (21.3)	16 (16.5)	20 (21.1)	15 (20.5)

Field survey (2013). The values in parenthesis show the percentage values

Table 3 discusses the extent internet use has affects social relationship between customers and staff in Skye Bank Plc. The findings in the above Table pose a completely different scenario. A huge majority of the respondents 43.5% disagree with the statement that internet use has greatly affected traditional banking relationship in the bank. The respondents in both mild and strong (22.6 and 23.2%, respectively) terms disagree that customers do not have the right to engage any employee in personal discussion in the bank. This is because the bank employees do not have much workload like their colleagues in other banks (27.8 and 26.9% strongly disagree and disagree respectively). The respondents do not believe that internet use is meant to keep customers away from the banking hall (31.%). The implication is that the bank still accord some personalities (customers) special informal recognition (20.8%) strongly agree with that. Also, the respondents in both soft and strong expression (20.7 and 20.8%, respectively) maintained that internet use has not created any wide gap between employees and customers in Skye Bank Plc. It is important to believe that the result in this bank is as a result of probably poor or low ICT or internet banking facilities that the bank use to discharge their duties, 26.5% of the respondents supports this argument. That is why the bank is not able to float all internet banking products and services like other banks. It is a bank that encourages in and out flow of customers without limit it is also

possible to discover that most of the customers in this bank are people who are average in age and old people. So, internet use do not in any way or form affect social relationship between staff and customers simply because the level and volume of internet facilities in this bank is too limited compare to other banks despite the thick and keen competition in the banking sector and globally.

Findings in UBA Plc in respect to the extent internet use has affect social relationship. Table 4 shows that the respondents are too sure about the position of the bank in respect to the indicators to measure the extent internet use has affected social relationship between customers and staff. This is because most of the respondents 35.1% were undecided whether internet use has greatly affected traditional banking relationship that exist before the advent of ICT use in the banking sector. In respect to whether or not customers have right to engage any employee in personal discussion in the bank, 24.6% were undecided while 24.1% of the respondents strongly disagree. It was strongly agree that workload do not allow employees to hold any informality in the workplace but internet se create wide gap between employees and customers in UBA Plc. It can deduced in UBA Plc that Internet use no matter the level does not affect the existing social relationship between the staff and the customers but rather the workload each staff battled with every working day makes them not to accommodate any customer for any informal or elongated discussion.

Table 2: Descriptive analysis of the extent internet use has affects social relationship between customers and staff in Guarantee Trust Bank Plc
Respondents (N = 100)

Extent internet use has affects social relationship	SA	A	U	SD	D
Internet use has greatly affected traditional banking relationship in my bank	41 (17.8)	42 (25.0)	5 (13.5)	10 (23.8)	2 (8.7)
Customers do not have the right to engage any employee in personal discussion in my bank	15(30.0)	25 (18.4)	8 (11.6)	37 (27.8)	15 (13.4)
Workload do not allow employees to engage in any form of informality in the workplace	7 (10.4)	36 (23.4)	27 (34.6)	20 (20.6)	10 (9.6)
Internet use is basically to keep all customers away from the banking hall	18 (22.2)	22 (21.2)	9 (25.0)	35 (20.2)	16 (15.1)
No special informal recognition giving to any customer in bank	5 (6.1)	32 (30.8)	3 (7.7)	34 (22.5)	26 (21.0)
Internet use create wide gap between employees and customers in my bank	39 (27.7)	18 (19.4)	17 (21.8)	12 (15.6)	14 (12.6)
The level internet use for operations and services in my bank is high	42 (29.0)	34 (15.7)	5 (9.1)	10 (20.0)	9 (26.5)
Internet is use for virtually all banking operations and services in bank than any other bank	38 (31.9)	29 (18.4)	19 (21.8)	11 (20.0)	3 (3.7)
My bank use internet for limited banking operations and services	23 (23.2)	27 (19.9)	17 (17.5)	22 (23.2)	11 (15.1)

Table 3: Descriptive analysis of the extent internet use has affects social relationship between customers and staff in Skye Bank Plc
Respondents (N = 100)

Extent internet use has affects social relationship	SA	A	U	SD	D
Internet use has greatly affected traditional banking relationship in my bank	45 (19.6)	25 (14.9)	11 (29.7)	9 (21.4)	10 (43.5)
Customers do not have the right to engage any employee in personal discussion in my bank	13 (26.0)	23 (16.9)	8 (11.6)	30 (22.6)	26 (23.2)
Workload do not allow employees to engage in any form of informality in the workplace	11 (16.4)	25 (16.2)	9 (11.5)	27 (27.8)	28 (26.9)
Internet use is basically to keep all customers away from the banking hall	8 (9.9)	14 (13.5)	7 (19.4)	38 (22.0)	33 (31.1)
No special informal recognition giving to any customer in bank	13 (15.9)	15 (14.4)	9 (23.1)	40 (26.5)	23 (18.5)
Internet use create wide gap between employees and customers in my bank	21 (14.9)	16 (17.2)	11 (14.1)	16 (20.8)	23 (20.7)
The level internet use for operations and services in my bank is high	29 (20.0)	30 (13.9)	20 (36.4)	12 (24.0)	9 (26.5)
Internet is use for virtually all banking operations and services in bank than any other bank	20 (16.8)	33 (20.9)	17 (19.5)	8 (14.5)	22 (27.2)
My bank use internet for limited banking operations and services	19 (19.2)	21 (15.4)	26 (26.8)	17 (17.9)	17 (23.3)

Field survey (2013). The values in parenthesis show the percentage values

Study findings present the extent internet use has affected social relationship between staff and customers in Zenith Bank Plc. Table 5 indicates that 28.6% of the respondents agree that internet use has greatly affected traditional banking relationship (informality) existing in the bank before the deployment and use of internet. Because of that the respondents (29.5%) disagree with the fact that customers do not have right to engage any employee in personal discussion. In this bank too, 26.0% agree that workload do not allow employees to hold any kind of informality in the workplace. In Kenith Bank Plc, it is very important to note that despite fact that internet facilities are used for virtually all banking operations and services (27.4%) to keep customers away from the baking hall (30.8%), the respondents disagree with the fact that internet use create wide gap between employees and customers in the bank. That is even though Zenith Bank Plc is a new generation bank, it still allows some level of informality with some customers.

Testing research hypothesis

Hypothesis 1 (H₁): “There is a strong significant relationship between the volume and level of internet use and its effects on social interaction among customers in the selected banks in Southwestern Nigeria”.

Null hypothesis (H₀): There is no strong significant relationship between the volume and level of internet use and its effects on social interaction among customers in the selected banks in Southwestern Nigeria.

To test this hypothesis, data collected on bank customers were subjected to pearson Chi-square. The results are presented in Table 6. The volume and level of internet use is the independent variable while effect of social interaction is the dependent variable. The relationship between the two variables across all the selected banks in Southwest Nigeria were tested and results shows the relationship between the volume and level of internet use and its effects on social interaction in First Bank Plc shows that there is a significant relationship ($\chi^2 = 66.767$, $p = 0.000$ and df of 12). In Guarantee Trust Bank Plc, it shows there is a significant relationship between the volume and level of internet use and its effect on social relationship ($\chi^2 = 64.469$, $p = 0.000$ and df of 16). Skye Bank Plc shows that there is a significant relationship between the volume and level of internet use and its effects on social relationship ($\chi^2 = 35.541$, $p = 0.026$ and $df = 16$) and in UBA Plc, data shows that there is not significant relationship between the volume and level internet use and its effects on social relationship ($\chi^2 = 15.878$, $p = 0.462$ and $df = 16$) while in Zenith Bank Plc there is significant relationship between the volume and level of use of internet and its effects on social relationship ($\chi^2 = 62.212$, $p = 0.000$ and $df = 16$). Therefore, the alternative hypothesis that there is a strong significant relationship between the volume and level of internet use and its effects on social interaction among customers is confirmed acceptable in First Bank, Guaranteed Trust Bank, UBA and Zenith Bank Plc while the null hypothesis which says there is no strong significant relationship between the volume and level of

Table 4: Descriptive analysis of the extent internet use has affects social relationship between customers and staff in UBA Plc
Respondents (N = 100)

Extent internet use has affects social relationship	SA	A	U	SD	D
Internet use has greatly affected traditional banking relationship in my bank	40 (17.4)	33 (19.6)	13 (35.1)	9 (21.4)	5 (21.7)
Customers do not have the right to engage any employee in personal discussion in my bank	11 (22.0)	21 (15.4)	17 (24.6)	32 (24.1)	19 (17.0)
Workload do not allow employees to engage in any form of informality in the workplace	19 (28.4)	24 (15.6)	18 (23.1)	21 (21.6)	18 (17.3)
Internet use is basically to keep all customers away from the banking hall	10 (12.3)	24 (23.1)	12 (33.3)	35 (20.2)	19 (17.9)
No special informal recognition giving to any customer in bank	14 (17.1)	25 (24.0)	12 (30.8)	27 (17.9)	22 (17.7)
Internet use create wide gap between employees and customers in my bank	24 (17.0)	26 (28.0)	11 (14.1)	16 (20.8)	23 (20.7)
The level internet use for operations and services in my bank is high	26 (17.9)	42 (19.4)	14 (25.5)	7 (14.0)	11 (32.4)
Internet is use for virtually all banking operations and services in bank than any other bank	18 (15.1)	26 (16.5)	25 (28.7)	15 (27.3)	16 (19.8)
My bank use internet for limited banking operations and services	16 (16.2)	28 (20.6)	29 (29.9)	17 (17.9)	10 (13.7)

Table 5: Descriptive analysis of the extent internet use has affects social relationship between customers and staff in Zenith Bank Plc
Respondents (N = 100)

Extent internet use has affects social relationship	SA	A	U	SD	D
Internet use has greatly affected traditional banking relationship in my bank	37 (16.1)	48 (28.6)	4 (10.8)	7 (16.7)	4 (17.4)
Customers do not have the right to engage any employee in personal discussion in my bank	8 (16.0)	32 (23.5)	13 (18.8)	14 (10.5)	33 (29.5)
Workload do not allow employees to engage in any form of informality in the workplace	10 (14.9)	40 (26.0)	13 (16.7)	17 (17.5)	20 (19.2)
Internet use is basically to keep all customers away from the banking hall	7 (8.0)	32 (30.8)	4 (11.1)	40 (23.1)	17 (16.0)
No special informal recognition giving to any customer in bank	15 (18.3)	18 (17.3)	5 (12.8)	27 (17.9)	35 (28.2)
Internet use create wide gap between employees and customers in my bank	29 (20.6)	10 (10.8)	19 (24.4)	12 (15.6)	30 (27.0)
The level internet use for operations and services in my bank is high	29 (20.0)	49 (22.7)	7 (12.7)	10 (20.0)	5 (14.7)
Internet is use for virtually all banking operations and services in bank than any other bank	22 (18.5)	35 (22.2)	14 (16.1)	14 (25.5)	15 (18.5)
My bank use internet for limited banking operations and services	21 (21.2)	31 (22.8)	9 (9.3)	19 (20.0)	20 (27.4)

Field survey (2013). The values in parenthesis show the percentage values

Table 6: Volume and level of internet use and effects on social interaction

The level of internet use for operations and services in the bank is high	There is no good social relationship between staff and customers because of internet connectivity					Total	Values	df	p-values
	SA	A	U	SD	D				
First Bank Plc									
Strongly agree	10	-	6	2	1	19	66.767	12	0.000
Agree	-	22	11	3	25	61			
Undecided	-	-	4	-	5	9			
Strongly disagree	-	5	4	-	2	11			
Total	10	27	25	5	33	100			
Guarantee Trust Bank Plc									
Strongly agree	-	9	11	12	10	42	64.469	16	0.000
Agree	-	15	10	1	8	34			
Undecided	-	3	-	1	1	5			
Strongly disagree	-	1	-	9	-	10			
Disagree	1	1	-	-	7	9			
Total	1	29	21	23	26	100			
Skye Bank Plc									
Strongly agree	6	1	2	6	14	29	35.541	16	0.026
Agree	1	7	5	6	11	30			
Undecided	2	-	5	12	1	20			
Strongly disagree	3	1	-	4	4	12			
Disagree	1	2	-	2	4	9			
Total	13	11	12	30	34	100			
UBA Plc									
Strongly agree	3	5	1	9	8	26	15.878	16	0.462
Agree	3	11	6	6	16	42			
Undecided	-	2	3	5	4	14			
Strongly disagree	-	3	-	2	2	7			
Disagree	-	5	2	2	2	11			
Total	6	26	12	24	32	100			
Zenith Bank Plc									
Strongly agree	3	6	6	8	06	29	62.212	16	0.000
Agree	-	12	5	3	29	49			
Undecided	-	-	5	-	02	7			
Strongly disagree	-	4	-	6	-	10			
Disagree	-	-	-	-	05	5			
Total	3	22	16	17	42	100			

Field survey (2013) and $p \leq 0.5$

internet use and its effects on social interaction among the customers in selected banks in Southwest Nigeria is rejected in Skye Bank Plc.

DISCUSSION

The application and use of Information and Communication Technology (ICT) in all organisations be it service oriented or manufacturing to restructure, redesign, handle more volume or research within little time and for prompt delivery and generating new products and services cannot be overemphasized. The banking sector is not left out in the acquisition and use of the modern technology. It is indeed a global and laudable technological revolution across all existing and functioning sectors in each society. The amount of capital any country or organisation is able to spend in the acquisition of relevant ICT facilities is a function of the quality of service or products the organisation produce for the customers, it determines the growth of the organisation and their customers, it also decide the level

of satisfaction attain by the customers and to sum it up, it is the function of the level and increase of performance, productivity and profit the organisation is able to record each year. The possession, application and use of high volume and level of relevant ICT by the bank is not negotiable. This is because of the level of competition that exists in the banking sector and even the world at large. That is with the use of intensive ICT facilities that are relevant to the banks will enable the bank to perform operations and services even outside the countries with prompt delivery of services. Therefore, the effect of the volume and level of internet use on social interaction among customers and staff in selected banks in Southwestern Nigeria shows that generally, the volume and level of internet facilities adopted by each of the selected bank for banking services and operations irrespective of where that customers is does not really mean anything or does not have any effect on but rather the management's ability to cater or bear in mind those that are not internet or ICT compliance. The fact remains that they are still customers/or stakes of a bank (s) and

that no matter what they should be carried along in the development of banking services and operations. Going by the findings of these findings in First Bank Plc, it is extremely difficult for customers to determine where they actually belong to in respect to whether or not the volume and the level of internet use affect social interaction between customers and staff of the banks. In the case of Guaranteed Trust Bank Plc and Skye Bank Plc, the volume and level of internet use affect social interaction simply because those faculties were strictly meant for wholistic banking services and operations for all the customers. But in Zenith Bank Plc and United Bank for Africa (UBA) Plc, the volume and level of internet use does not affect social interaction because customers especially those that are not internet compliance were given opportunities to directly meet with the staff to settle or solve their challenges in the area of banking services and operations.

CONCLUSION

It can be conclusively concluded that the relevant, necessity and importance of social interaction among human beings and companies especially the banking sector cannot be emphasized. That is in spite of the level and volume of internet deployed to the banking sector, management must do everything possible to ensure that the place of informality between customers and staff must not be override. That is management must be able to protect the informal relationship that exists between employees and customers this is because this form of relationship plays a vital role in the performance and productivity. The level and volume of internet use for banking operations and services should not in any way affect or conflict with the existing informal social interaction or relationship between workers and customers simply because it serves as a tool for gluing or cementing the relationship.

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