

**GHANA INSTITUTE OF JOURNALISM  
SCHOOL OF GRADUATE STUDIES AND RESEARCH (SOGSAR)**



**ASSESSING INTERACTIVE ONLINE COMMUNICATION AND ITS EFFECT ON  
PUBLIC RELATIONS OUTCOMES WITH INSIGHT FROM SELECTED BANKS**

**BY**

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**THIS DISSERTATION IS SUBMITTED TO THE GHANA INSTITUTE OF  
JOURNALISM, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE  
AWARD OF MASTER OF ARTS DEGREE IN PUBLIC RELATIONS**

**NOVEMBER, 2021.**

**ACKNOWLEDGEMENTS**

This study came to a successful completion through the unflinching support of some great personalities in my life.

My utmost appreciation to the Almighty God for granting me life, good health, grace, mercies and blessings during the period of study.

I wish to also express my unfeigned thankfulness to my able supervisor, Solace Yawa Asafo (PhD), through whose guidance, constructive and productive suggestions and words of encouragement, I was able to carry out this study efficiently and effectively.

My profound gratitude goes out to my dad, Nana Bannuah Mensah-Aborampah for his encouragement, support, prayers and for taking care of my needs.

My sincerest gratitude to Aikins Osei Amoako Esq, for holding me down and for the financial aid throughout this study.

To Mr. Michael Opoku Manu and Mykle Kojo Phrempon, thank you for your constant motivation and encouragement given me to study hard always.

May God bless you all for contributing to my education, with your blessings, may they have no end.

**DEDICATION**

Dedicated to the Almighty God, for the constant good health, strength, knowledge and power to pull through. Praises and adoration due you, Lord.

Also wholeheartedly dedicated to my amazing late mother, Madam Felicia Mensah-Aborampah through whose firm upbringing and motivation, I am soaring. She was and continues to be an inspiration for my academic feats.

To my loving and ever supportive dad, Nana Bannuah Mensah-Aborampah, for always rooting me with the essential moral, spiritual, emotional and financial support.

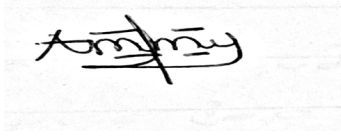
To my sweet siblings, Selasie Amie Attipoe and Rosemary Atwemaa Mansah whose encouragement, I am able to go through this study successfully.

Lastly, to my humdinger, Christian Mark Oteng, thank you for the unending love and support. I dearly love and appreciate you all.

## DECLARATION

### CANDIDATE'S DECLARATION

I hereby declare that this dissertation is the result of my own research and that no part of it has been presented for another award in this institution or elsewhere.



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Mabel Mensah-Aborampah

14/12/2021  
Date

### SUPERVISOR'S DECLARATION

I hereby declare that I supervised this dissertation in accordance with the guidelines on the supervision of research works as laid down by the Ghana Institute of Journalism.



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Dr. Solace Asafo

14/12/2021  
Date

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#### **LIST OF ABBREVIATIONS**

AI - Artificial Intelligence
ATM - Automated Teller Machine
EDI - Electronic Data Interchange
EFT - Electronic Funds Transfer
IT - Information Technology
PRISA - Public Relations Institute of Southern Africa
ML - Machine Learning
NCS - Network Computer Systems
NITA - National Information Technology Agency
RTGS - Real Time Gross Settlement
USSD - Unstructured Supplementary Service Data

#### **ABSTRACT**

The study assessed how organizations in the banking industry use interactive online communication enabled by technology to achieve overall organizational success through their

public relations efforts. In order to achieve this, the interactive online communication channels of GCB Bank and Fidelity Bank were investigated to ascertain how they use interactive online communication in their practice and to find out if these channels have been effective tool for the banks. By employing a mixed method approach, data was collected from 100 customers of GCB Bank and Fidelity Bank. This afforded the study to use the survey approach while employing non-probability sampling technique. The findings showed that the channels mostly used by respondents included face-to-face interactions, USSD, social media and through emails. It was also realized that interactive online communication affected respondents' perception of their bank positively. As a recommendation, the study proposed that banks as well as other corporate organizations invest in adopting interactive communication as part of its communication

strategy

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## CHAPTER ONE INTRODUCTION

### 1.0 BACKGROUND OF THE STUDY

Public relations is critical for developing, shaping, maintaining, and managing connections between an organization and its stakeholders (Anani-Bossman, 2021). However, public relations must play a strategic/managerial role in order for this to happen. Only by involving the practitioner in strategic management and managerial activities can public relations truly excel and add real value to the organization (Chentiba, Faisal and Mumuni, 2021).

Hermawati and Utari (2017) further elaborate that the core public relations functions are best summed up as gathering information by researching all it publics through information received from them, providing counsel to management on stakeholder attitudes and responses, instituting policies and programs that give them adequate attention, and rigorously evaluating the effectiveness of all public relations programs. The goal is to project a positive image while also developing a strong and solid relationship with the publics of the organization.

The emergence of globalization, fueled mostly by information and communication technology, has resulted in the amazing rise of the public relations profession, sparking endless debates about how much public relations actually contributes to an organization's bottom line (Anani-Bossman, 2020). The spread of globalization and its impact on public relations practice in what is now known as worldwide or global public relations in Thompson's (2018) thinking has raised serious concerns about the relevance and effectiveness of public relations practice in various cultural settings. Indeed, published literature (Verčič, Zeffass and Wiesenberg, 2015; Falconi, 2014; L'Etang, 2012) implies that experts and practitioners believe that public relations may currently be practiced effectively on a worldwide scale, despite cultural hurdles.

In the past, public relations specialists relied nearly entirely on the media to communicate the organization's messages to the general public. The internet has created new avenues for direct two-way communication between businesses and the general population (Hermawati and Utari, 2017). The use of internet technology by organizations to communicate and create relationships with key publics, customers and consumers, employees, investors and contributors, community members, government, and the news media is known as online public relations (Avidar, 2011).

The internet as suggested by Fitch (2009) has prompted public relations professionals to use it. Furthermore, if a corporation's existence has been revealed via an online site, public relations should incorporate internet services into every operation. Each side has a good understanding of public firms. The firm profile, as well as its products and services, will be clear to the audience. Public relations makes use of current internet infrastructure such as email, mailing lists, Yahoo messenger, web sites, news groups, and social networking in its online activities (Petrovici, 2014). Even social networking is becoming a popular way of communication, and its usefulness is now being considered. This study thus intends to assess how interactive online communication affects public relations outcomes of organizations.

### 1.1 STATEMENT OF THE PROBLEM

In an annual research published in January 2019, global digital organizations *We Are Social and Hootsuite* indicated that more than 10 million Ghanaians utilize the internet (Kemp, 2020). The statistic reflects 35 percent of the country's total population, a rise of two million from the January 2017 figure (Dzisah, 2018). This figure demonstrates how swiftly Ghanaians are adopting digital technology and emphasizes the necessity for businesses to do the same. Indeed, according to WARC (2019), the popularity of social media has led corporate marketers to hire online personalities to endorse their products and influence followers' perspectives through their communications. This development perfectly ties in to Hermawati and Utari's (2017) argument that public relations can use information technology to disseminate information about the organization.

Also, the innovativeness of information technology which wields enormous power, can sometimes backfire on a public relations campaign or plan (Mukherjee and Mahiwal, 2019).

Though it is critical to stay current and present in accordance with the target audience, it is also critical to be knowledgeable about the analytical and technological applications of the same. Getting something to go viral is not always beneficial to a company (Kuteynikov et al., 2019). Despite organization in the banking space have adopted IT, literature focused on customers' usage of interactive communication tool and how that affects their perception of banks have not been explore especially in the Ghanaian setting. .

As a result, the purpose of this study is to investigate how online and interactive online communication is used by customers of GCB and Fidelity Bank in the face of technology to achieve overall organizational success through public relations efforts and the perceptions customers have generated of the bank as a brand.

### **1.2 OBJECTIVES OF THE STUDY**

In an attempt to carry out the study successfully, the researcher set the following research objectives:

1. To identify the various online communication channels of GCB and Fidelity Bank
2. To investigate whether customers of GCB and Fidelity Bank use online communication channels
3. To find out if these channels have been effective tools for GCB and Fidelity Bank

### **1.3 RESEARCH QUESTIONS**

The researcher set these research questions to help probe so that the study's objectives can be achieved. The researcher thus intends to find out:

1. What interactive online communication channels do Ghanaian banks use in interacting with their customers?
2. What are the usefulness of the interactive online communication channels to the customers?
3. Have these channels been effective tool for GCB and Fidelity Bank?

### **1.4 SIGNIFICANCE OF THE STUDY**

This study contributed to the literature on the subject, in line with Schandorf's (2019) belief that digital communication is now the dominant focus in communication studies in general. Furthermore, because the study looked at the problem from Ghanaian bank customers' standpoint, this research presented a new perspective. Because of the study's distinctiveness, it made it an important piece of academic work that contributed to the academic discussion of current communication technologies' ever-evolving innovation in how public relations can be synergized with information technology to achieve organizational success.

Furthermore, this research is important because it supports certain academics' claims (Lynn, 2006; Ndahinda, 2011; Anani-Bossman, 2018) that there is little literature on public relations based on indigenous African sources. Which the study is inclined towards the adoption of technology, the researcher from the perspective of public relations and its accompanying outcomes or implications. As a result, undertaking this study is prudent in bridging the gap identified and will also provide more evidence to guide discourse in this area while contributing as well to the African literature.

### **1.5 SCOPE OF THE STUDY**

The study was focused on testing the objective of assessing interactive online communication and its effect on public relations outcomes in the banking industry of Ghana. From this pool, the researcher narrowed the scope to how the Ghana Commercial Bank Limited and Fidelity Bank Limited used email, USSD, ATM, internet call in their communication with their customers. Again, even though there are numerous interactive communication channels (social media, email, chat-bots Unstructured Supplementary Service Data (USSD), automated teller machine (ATM), internet call, etc.), the study will be limited to the channels available to most Ghanaian banks' customers thus, email, USSD, ATM, internet call.

However, and most importantly, in a conceivable manner, this research, all its related findings and data cannot be said to be arrant since the population sample pertained to just one state-owned and one private bank. Nevertheless, the findings may serve most of the general and specific effects on the public relations outcomes while assessing interactive online communication from the viewpoint of the selected banks' customers.

### **1.6 LIMITATIONS OF THE STUDY**

In the course of the research, the researcher encountered some limitations. Prime among them are, time constraints, financial constraints, and cooperation of respondents. The choice of only these banks was due to the limitation of the time available for the study and also due to the precautionary measures resulting from COVID-19, some customers of the banks were not

willing to partake in the study. With time constraints, there was less time to be with the customers during the data collection process to guide them thoroughly with regards to expected answers.

There were financial constraints as well. Transport fares in and out of the researcher's place of work to the other bank to gather data was a limitation. Sometimes, the researcher got to the bank only to meet a different schedule or a lot of customers who are already stressed from waiting in line and hence, is unable to gather information that day.

The COVID-19 pandemic also caused stir in the data gathering. To create an interest of customers listening to the researcher to share their knowledge on the study topic, incentives of face mask and hand sanitizers were given to customers who were outside banking hall wanting to make entry without these requirements set out by World Health Organization and Ghana Health Service to tone down the spread of the virus. Some avoided the researcher under the guise of social distancing though the researcher was observing that as well as other protocols.

The cooperation of customers was another hurdle. Respondents from the inception, were not opening up and were very cautious with their responses, they thought the researcher had come to interfere and inquire into their way of banking or get access to their banking information as perceived by some respondents due to the rampant banking theft off late. As time went by, after vivid explanations, they felt easy and comfortable; they consequently responded.

## **1.7 OPERATIONAL DEFINITIONS**

### **1.7.1 Public Relations**

Although public relations practice dates back to the early 20th century, the Public Relations Society of America (2021) states that the definition of public relations has been defined in many ways while evolving with the changing roles and innovations of technology. Public relations is defined as a strategic communication process that builds mutually beneficial relationships between organizations and their publics (Public Relations Society of America, 2021). Also, the Public Relations Institute of Southern Africa (PRISA) defines public relations as the management through communication of perceptions and strategic relationships between and organization and its internal and external stakeholders (Wallrich, 2021).

Dozier, Grunig and Grunig (2013) further add that public relations is wider than persuasion strategies and wider than initiatives such as media relations or advertising that are specialized in public relations. The overall preparation, execution, and assessment of contact with both external and internal public groups that affect an organization's ability to achieve its objectives are defined by public relations and communication management.

Cutlip, Center and Broom as well introduce the perspective that public relations is the management function that identifies, establishes, and maintains mutually beneficial relationship between an organization and the various publics on whom its success or failure depends. For the purpose of this study however, Seitel's (2017) definition of the concept was adopted to represent what is meant by public relations as it is elucidated to include a wide range of communication activities aimed at fostering and maintaining positive relationships between a business and its stakeholders.

### **1.7.2 Information Technology**

Information Technology (IT) refers to the development, maintenance, and use of computer software, systems, and networks (Lloyd, 2020). It includes their use for the processing and distribution of data. Data means information, facts, statistics, etc., gathered together for reference, storage, or analysis. Attaran (2003) also introduces IT as the capabilities offered to organizations by computers, software applications, and telecommunications to deliver data, information, and knowledge to individuals and processes".

According to Reiling (2016) as well, IT refers to anything related to computing technology. The Internet, for example, comes under the umbrella term IT. So does computer hardware, software, and networking. Oliveira and Martins (2011) as well indicate that IT means the use of hardware, software, services, and supporting infrastructure to manage and deliver information using voice, data, and video.

In the context of this study, IT will mean activities referring to everything that businesses use computers for. This is because IT consists of building communications networks for a company, safeguarding data and information, creating and administering databases, helping employees troubleshoot problems with their computers or mobile devices, or doing a range of other work to ensure the efficiency and security of business information systems.

### **1.7.3 Information Dissemination**

Information dissemination has been revolutionized in recent years. Internet access, training videos and DVDs, and interactive software, for example, are now readily available to many organizations including human service agencies (Severtson and Carr, 2012). Cui, Ni, Shen and Wang (2020) see information dissemination as an active distribution and the spreading of information of all kinds to the users or those audiences that deserve it, Mirza (2014) contends

that it is the circulation or wide dispersal of information.

Lu and Liu (2019) as well say that the key to effective distribution of information is the proper matching of the medium to the message. This is usually achieved by adopting a method that will work for the intended audience. That notwithstanding, for this study, information dissemination will be narrowed to focus on means by which facts are distributed to the public at large. The means by which people and various organizations distribute information has exploded within the last several decades. Oral and visual communications were the first means humans used to distribute information, followed by written communication. All means of communication stem from these basic means.

### **1.8 ORGANIZATION OF THE STUDY**

There are five (5) chapters in this research study of which the first chapter of the research work includes a background to the study, a problem statement, and research objectives, among other important parts. The second chapter focuses on the review of literature. This chapter reviews related literature as well as use empirical studies to inform this research. The study's research methodology is covered in the third chapter. The fourth chapter analyses the data obtained, while the fifth chapter mainly explores the study's conclusions and summarize it.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 INTRODUCTION**

This chapter reviews literature related to this study with the expectation that relevant information would be obtained to help shape and enrich the study. The chapter also discusses concepts, theories as well as studies relevant to the study.

#### **2.1 INTERNET COMMUNICATION**

Internet communication refers to the number of different ways people can communicate over the World Wide Web (Lee et al., 2011). It includes chat rooms, email, instant messaging, forums, social networking sites and voice over IP programs. In times of a more challenging and competitive environment for voluntary organizations, with heightened scrutiny, greater demands, fewer resources, and increased competition which is why information and communication technology has been held up as one way to address these challenges (Eimhjellen, 2014). Internet communication tools like social media, email, blogs, and chat rooms are open to personal and professional purposes, like building a business online.

There are various internet communication tools that enable us to network both personally and professionally. The World Wide Web, or the Internet, is a series of connected networks that connect computers across the world together. This network allows different kinds of communication methods (Alam and Benaïda, 2018). Voice over IP, or VoIP, refers to programs like Skype that allow people to communicate using audio and video over the Internet. Social media sites like Facebook are another example of internet communication. These sites allow people to post messages and then respond to the messages over others in a long network from one computer to another.

Internet forums also facilitate communication by letting someone create a thread, which others then respond to in a long chain (Geerts and Veg-Sala, 2011). Many websites such as blogs also allow people to post comments to communicate that way. Chat rooms are among some of the oldest examples of communication on the Internet along with forums. Moss (2018) notes that even before graphic user interfaces, such as AOL, it was possible to communicate over the Internet in text form only when the Internet was mostly a collection of connected college and government computers.

##### **2.1.1 History of internet and its usage in Ghana**

Ghana in August 1995 became the next African country to have full Internet connectivity in sub-Saharan Africa (Bempong, 2014). This historic achievement was brought about by cooperation among several organizations, including Network Computer Systems (NCS), Pipex International, The Ministry of Transport and Communication of Ghana, Ghana Telecom, and British Telecom. The enormous efforts to get Ghana fully connected was accomplished by Dr. Nii Quaynor and his strong technical team, composed of William Tevie, Joseph Annan, Andy Bulley, and others in NCS (GhanaWeb, 2021). NCS is an Information Technology company providing variety of services in Ghana. There have been quite a number of e-mail systems in Ghana over the years, based primarily on Fidonet and UUCP.

With the structural adjustment program in Ghana and the open economic policy of the Ghana government, the telecommunications sector embarked on a program of privatization (Asabere et al., 2014). NCS received approval from the Ministry of Transport and Communication to offer value-added e-mail and other services to subscribers in Ghana. In 1993, NCS registered GH.COM domain and sought a service provider to serve it (Internet Society, 2021). Pipex responded favorably to the request and worked with NCS to establish a commercial service in Ghana. The initial method of connection was by dial-up IP to Pipex performed periodically,

using a DEC station 5000 model 25 with Morningstar PPP software. With the explosion in the worldwide Internet, it became imperative for the network in Ghana to be expanded.

While mobile technology has advanced swiftly in Sub-Saharan Africa, Iwata (2015) notes that internet connectivity has not significantly. According to Aljazeera (2021), internet penetration in Africa is 18%, substantially lower than the global average of 30%, and just one out of every ten families is online. Even while 60% of the world's population is still without access to the internet, and 64% of them live in rural areas, it was predicted that by 2020, mobile internet users will increase to 3.8 billion.

Nii Quaynor, board chairman of the National Information Technology Agency (NITA) and director of the Internet Society in Ghana asserts that "Africa is not changing as fast as the rest of the world, and the gap is widening". Ghana's internet penetration rate reached 50% in January 2021, up from 48% in the same month the previous year (Statista, 2021). The percentage of the entire population who utilizes the internet is represented by this metric. Internet World Stats (2021) reports that from 2000-2021, while Ghana has an internet growth of 49%, the number of registered internet users in the West African country has risen considerably as well.

In Ghana, for instance, while there were 15.70 million internet users in January 2021, between 2020 and 2021, the number of internet users climbed by 943 thousand (+6.4 percent) (Data Reportal, 2021). In January 2021, Kemp (2021) indicates that there were 8.20 million social media users, representing 26.1% of Ghana's total population.

### **2.1.2 Online interaction and mobile telephony**

Due to the obvious topology of the wireless networks in which mobile phones function, mobile telephony is often described as cellular telephony, and mobile phones are referred to as cell phone (Vasseur and Dunkels, 2010). Each phone is connected to exactly one cell at any given time on the network, which is divided into cells. A cell is a physical area that the network operator determines the size of. Because each cell can only handle a certain number of simultaneous calls, network operators design their networks such that cells are smaller and more frequent in locations where more people are expected to make calls. A cell tower with a wireless transceiver base station is in charge of each cell. All active phones in the cell's cell are connected to the base station via a wireless connection (Campbell and Park, 2008). When a user and their phone travel to a different cell, the base stations undertake a handover.

Internet connectivity is no longer limited to desktops, thanks to current cellphones; it is now really ubiquitous (Gupta and Jain, 2014). E-mail, instant chat, and the World Wide Web are all available with a few short button presses. Instant Internet connection is also available in other nations, even if it can be expensive at times. Every field and sector of any nation has benefited from the introduction of information technology (Anas, 2013). It has made it easier to carry out public relations campaigns with a higher level of consumer or target audience interaction. Information technology technologies are difficult to avoid on both ends since they provide various possibilities (Pavlik, 2007). In addition, if the target audience's visibility on online platforms changes, it is worth hitting them where they are most comfortable (Ao and Huang, 2020).

Gupta and Jain (2014) note that although social media was originally designed to bring people from all over the world together and allow them to express their views and opinions, it has evolved into a powerful tool for starting businesses and promoting oneself. Social media brings value to businesses by forming networks that improve competitiveness, facilitate information exchange, and promote strong relationships. Social media began as a way to connect with friends and family, but it was quickly embraced by companies looking to reach out to consumers using a common new communication tool (Perrin, 2015). The ability to communicate and exchange knowledge with everyone on the planet, or with a large number of people at once, is the power of social media (Gabriel and Röhrs, 2017). There are over 3.8 billion social media users worldwide. Users of social media are, on average, younger, according to the Pew Research Center (Anderson and Jiang, 2018). Between the ages of 18 and 29, nearly 90% of people used some form of social media. New social media apps like TikTok and Clubhouse appear every year, joining the ranks of existing social networks like Facebook, YouTube, Twitter, and Instagram (Fuchs, 2021).

### **2.1.3 How banks used the internet prior to introducing online communication**

Rapid technological advancements appear to have a greater impact on banking industry changes than any other. The banking sector, as the center of the financial sector, currently provides financial services not just within a country but also around the world (Laukkanen, Sinkkonen and Laukkanen, 2009). Banking is a data-intensive industry that was one of the first to use information technology. According to Bons et al. (2012), banking functions have been massively virtualized during the last decade. Savings books, share certificates, and branch service advisors have all been replaced with online, digital alternatives over this time, as has the move from real money to electronic payments.

The global volume of non-cash transactions (e.g., credit transfers, direct debit, and card payment transactions) exceeded 260 billion in 2009, up 7% on average since 2001 (Capgemini, 2011). The Internet and mobile technologies enable this transition, which has significant ramifications for bank internal operations, the financial industry's value chain, and bank-customer interactions. With the increasing number of Internet-enabled smartphones, not only has the share of turnover

from electronic commerce increased as measured by the ratio of electronic network sales to total turnover (Cardiff, 2016), but also mobile phone subscriptions have increased significantly from around 20 subscriptions per 100 inhabitants in 1997 to more than 120 in 2008.

Since there is a direct link between financial and economic evolution, the financial industry plays a critical role in the production of information. By mobilizing savings, appraising projects, managing risk, supervising managers, and enabling transactions, the financial sector has supported and promoted technical innovation, which has aided economic progress (Kirakosyan and Dănaiață, 2014). Understanding the characteristics of customers who utilize internet banking is critical for financial institutions. It enabled financial organizations to concentrate their efforts on profitable sectors.

#### **2.1.4 Information Banks Disseminate Online**

For banks and financial institutions, providing a positive customer experience is a never-ending process and a constant priority, but the landscape is shifting (Hinson, 2011). Banks now face an entirely new set of expectations and dynamics when it comes to every area of client engagement, due to the improvements in digital banking and new technology such as artificial intelligence (AI). Bank customer loyalty is being put to the test more than ever before (Abubakar, Aliyu and Tasmin, 2012). The long-held belief that customers will remain loyal to only one bank throughout their lives is being put to the test right now.

To deal with issues like globalization and the expanding impact of financial markets, information system requirements have radically evolved in recent years, particularly in the banking and finance business (Moschella and Pinto, 2019). Flexibility and profitability in this sector of the economy are now dependent on the availability of ready, current, and accurate information at every employee's workplace. These claims are demonstrated by describing two recent real-world banking applications, each of which is unique (Jalal-Karim and Hamdan, 2010). The speedy distribution of reliable information in a worldwide, distributed working environment is the foundation of their business value. To succeed technically, they employ a combination of modern database, networking and software engineering concepts (Hinson, Madichie and Ibrahim, 2012).

To ensure customer pleasure, retention, and loyalty, (Okoe and Boateng, 2016) is if the view that effective customer experience and communications across a more complicated array of channels are becoming increasingly important. Despite all of the technology advancements, one fundamental reality remains thus banks can avoid missing what matters to their clients by consistently listening to, interacting with, and learning from them (Quarshie and Ami-Narh, 2012). This has led to the adoption of AI by some banks. For example, you might discover through AI and excellent data management that a consumer prefers to apply for a loan without having to speak to anyone.

Also, a consumer might want to make a phone call or set up an appointment in a branch near his or her home so that they can be guided through each stage. As a result, banks should consider implementing a more cross-functional approach to customer care across the organization, bringing teams together to work for a shared goal: the customer (Okoe and Boateng, 2016). Based on a thorough understanding of each consumer, this form of cooperative strategy provides a more consistent and personalized communication experience for each customer (Nartey, 2010). In Ghana, banks after the adoption of online communication with their customers, employ its usage to relay information such as, account balances, mini-statements, new products and services alert, deductions and interests accumulation, as well as, network failure periods. These are done via other channels but particularly done online through emails and banking apps.

#### **2.0.6 Channels Banks Use to Communicate**

IT is increasingly transitioning from a back office function to a key contributor to a bank's long-term value (Mawutor, 2014). IT achieves this by maximizing banks' proactive measures, such as strengthening and standardizing banks' infrastructure in terms of security, communication (Boateng, 2016), and networking, achieving inter branch connectivity, transitioning to a Real Time Gross Settlement (RTGS) environment (Georgiadou and Nickerson, 2020), forecasting liquidity by building real-time databases, and using Magnetic Ink Character Recognition and Imaging technology for churning. In accordance to this school of thought, (Lipton, Shrier and Pentland, 2016) makes the point that Ghanaian banks are focusing heavily on retail banking.

The technological revolution has made it feasible to give customers with greater convenience and flexibility in banking transactions (Etim, 2014). The e-banking has made the customer say good-bye to huge account registers and large paper bank accounts. Some of these e-banks services include Credit Cards/Debit Cards, ATM, E-Cheques, EFT (Electronic Funds Transfer), DeMAT Accounts, Mobile Banking, Telephone Banking, Internet Banking and EDI (Electronic Data Interchange) among others (Mawutor, 2014). Through these channels, the banks are able to interact with its clientele with having them come over to the premises. Pertaining to this study, emphasis will be placed on the channels at the disposal and usage of Ghanaian banks, which are Credit Cards, Debit Cards, ATM, Mobile Banking, Telephone Banking, Internet Banking and Direct Banking.

The increasing sophistication of technology and the expanding popularity of the Internet have been the primary drivers of pricing (Boateng and Narteh, 2016). Customers' expectations are shifting as they transition from traditional banking to e-banking. E-banking first appeared in the

United Kingdom and the United States in the 1920s. Through electronic payments transmission and credit cards, it becomes extremely popular in the 1960s. In the early 1980s, Europe and the United States pioneered the concept of web-based banking (Kurzer, 2019). Many banks, on the other hand, have upgraded their services by incorporating computer and electronic equipment.

The path a bank takes via digital transformation provides an exciting chance to see how well it communicates with existing and potential clients in each of these three areas (Frimpong and Vaccari, 2015). The bank will obtain valuable insight on how to improve activities in order to meet critical business objectives. When it comes to empowering proactive customer communications, technologies like AI and machine learning (ML) are most powerful as market differentiators for financial-services providers thus not as technology for the sake of technology, but as an opportunity to improve or even personalize communications (Okoe and Boateng, 2016). In Ghana, Fidelity Bank and ABSA Bank for instance have online virtual assistants, “Kukua” and “Abby” respectively.

## **2.2 THEORETICAL FRAMEWORK**

### **2.2.1 Diffusion of Innovation Theory**

The theory originated in communication to explain how, over time, an idea or product gains momentum and diffuses (or spreads) through a specific population or social system. The end result of this diffusion is that people, as part of a social system, adopt a new idea, behavior, or product (Kaminski, 2011). Adoption means that a person does something differently than what they had previously. The key to adoption is that the person must perceive the idea, behavior, or product as new or innovative as it is through this that diffusion is possible.

In other words, the rate at which new ideas and technologies spread is explained by the diffusion of innovation (Al-Zoubi, 2013). Individuals and organizations frequently employ the diffusion of innovation theory to determine the rate at which consumers are likely to accept a new product or service (Akça and Özer, 2014). Adoption of a new product, service, or idea does not occur at the same time for everyone in a social system. Consumers who adopt an innovation earlier have different characteristics than those who adopt it later (Al-Jabri and Sohail, 2012). As a result, it is critical to understand the characteristics of each segment that will enhance or hinder the adoption of an innovation.

In the diffusion of innovation theory, there are five adopter categories; those who desire to be the first to try an idea are known as *innovators*, those that are comfortable with change and adopting new ideas are known as *early adopters*, people who are part of the *early majority* are those who adopt new advances before the rest of the population. However, MacVaugh and Schiavone (2010) highlights that there is proof that the innovation works is required before this segment will accept it. Also, the *late majority* is made up of people who are skeptical of change and will only adopt an innovation after it has been widely accepted and adopted by the majority of the population, whereas the *laggards* are made up of people who are very traditional and conservative, and thus are the last to adopt new technologies which makes them is the most difficult group to persuade.

Based on the assumptions of the theory, it can be deduced that in order to ascertain the interactive online communication channels Ghanaian banks use, their customers would have to be segmented. In order to appreciate this view, Mehrad and Tajer (2016) indicates that the uses and gratification theory suggests that media users for instance have the freedom to choose how they will use the media and how it will affect them. In this case, even though there are varying interactive online communication channels, because customers can dictate which channels they prefer, it is essential to identify the most appropriate channels so that communication between banks and their customers become seamless.

Again, this theory is salient to the study because it is largely innovation inclined. This means that in order to affect perception or assess how its adoption affects perception, there should be an understanding of how the media effects theory assumes. This is because while adopting new innovative means of communication, it would be publicized through the mass media. Like the media effects theory asserts, audiences learn attitudes, emotional responses, and new ways of behaving through modeling provided by the media, they would be inclined to adopt interactive online communication channels if exposed to them. That notwithstanding, with Fedorov's (2017) contention that since media consumers are active and their actions are guided by mental processes, the study presents an opportunity to determine which of these assertions are prevalent in the Ghanaian banking space.

Further, according to the theory, the five adopter categories are distributed as follows: The first 2.5 percent of individuals to adopt an innovation are innovators, followed by 13.5 percent early adopters, 34 percent early majorities, 34 percent late majorities, and 16 percent laggards (García-Avilés, 2020). It is worth noting that the laggards' category is far larger than the innovators category at the other end of the range. The theory explains how quickly a new product or service is adopted by consumers which in turn aids individuals and organization in understanding how trends develop and firms in determining the possibility of a new product's success or failure.

### **2.2.2 Relationship to the Study**

Many banking institutions, for instance, have made significant investments in mobile

application-related technology over the years, relying on this channel to provide better and more efficient service to their consumers in a more comfortable manner (Safeena et al., 2012). While the contributions of earlier novel delivery channels such as ATMs and internet banking have been recognized in the literature, improvements in mobile technology and gadgets have undeniably transformed the banking sector, particularly in the area of service delivery (Shaikh and Karjaluo, 2015).

It can, therefore, be argued that technological advancements in the area of telecommunications and information technology have continued to revolutionize the banking industry. The delivery of financial services has experienced major changes during the past few years. A feature of the banking industry across the globe has been that it is increasingly becoming turbulent and competitive. Banks, aided by technological developments, have responded to the challenges by adopting a new strategy, which emphasizes on attempting to build customer satisfaction through offering better products and services and at the same time to minimize operation costs.

Provision of interactive communication services has been broadly used, and an understanding of the customer adoption process will have important implications for bankers and customers alike. It can be asserted that banks are usually adopt innovation as *innovators*, *early adopters* and sometimes even *early majority* in most cases (Owusu et al., 2021). The reason for this is because in the place of *innovators* in some cases, banks are those who decide to launch certain innovations to suit a need. The creation and adoption of virtual banking assistant for instance is an example of this scenario. These virtual banking assistants are avatars equip with machine learning abilities and artificial intelligence to help customers to make their banking experiences more personalized. In this scenario, it can be observed that even though this innovation may have been an idea introduced by one actor, as *early adopters*, other banks have adopted this technology.

Also, in the case of being the *early majority* banks like Fidelity and ABSA Bank have their respective online virtual assistants, “Kukua” and “Abby” as alluded to earlier. As Sheng, Wang, and Yu (2011) point out, the culture of a people is very crucial in the adoption of any technology or innovation which presupposes that context matters in the adoption of a technology. Thus, the factors that drive interactive communication adoption may differ based on context. The present study offers some perspective on the discourse on use of public relations usage in the banking sector. This is because the study narrows this down to cover how the usage of interactive communication affects the public relations outcomes of banks in the Ghanaian setting.

### **2.3 CONCLUSION**

This chapter reviewed literature related to this study with the expectation that relevant information would be obtained to help shape and enrich the study. The chapter also focused on concepts, theories as well as studies relevant to the study.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 INTRODUCTION**

This chapter outlines the methodological approach this study employed. In line with this, the chapter covers the research design, research population, sampling technique, data collection procedure, and ultimately data processing and analysis.

#### **3.1 RESEARCH DESIGN**

The research design is the basic approach researchers use to try to rationally and consistently combine the study's numerous features (Akhtar, 2016). This ensures that the researchers can properly address the research topic because it is the plan for data collection, measurement, and analysis. As seen by Salkind (2010), research design is a means of systematically solving the research problem because it encompasses all of the processes involved in the investigation. There are three (3) research methods, according to Myers, Well, and Lorch (2011): qualitative, quantitative, and mixed methodology approaches. The research design also spells out how the study will be carried out, including an overview of the methodologies used and processes followed, as well as explanations or justifications for certain methods and procedures. As a result, it's critical to emphasize that the study was carried out using a mixed method research approach.

#### **3.2 MIXED METHODS RESEARCH**

As shown by Hakim (2012), research methods are classified as either quantitative, qualitative or mixed method which in essence affects the separation of data, gathering and processing techniques. As a result, this study used a mixed method approach. The Mixed method is a method of collecting and analyzing both quantitative and qualitative data in the same study (Bowers et al., 2013). Mixed methods research takes advantage of the benefits of both qualitative and quantitative methods, allowing researchers to look at things from many angles and discover connections across the layers of the varied research questions of a study.

Mixed methods research can be utilized to better comprehend the links or inconsistencies

between qualitative and quantitative data (Xie, 2016), because it gives participants a powerful voice and allows them to express their experiences throughout the research process, as well as encourage new pathways of study that enrich the evidence and allow questions to be answered more deeply (Wisdom and Creswell, 2013). Mixed methods research can improve academic interaction and enrich researchers' experiences by illuminating topics from many perspectives. Surveys were chosen for this study because, according to Babbie and Mujis (2010), they are useful for defining the characteristics of a large population because no other research tool can offer this breadth of capability, resulting in a more reliable sample from which to draw conclusions and make important decisions.

### **3.3 SURVEY RESEARCH**

Survey research refers to the process of gathering data from a group of people by asking questions (Check and Schutt, 2011). This type of study allows for a wide range of ways for recruiting participants, collecting data, and using various instrumentation techniques. Quantitative research strategies (e.g., using numerically rated items on questionnaires) or qualitative research strategies (e.g., utilizing open-ended questions) can be used in survey research (i.e., mixed methods). Surveys are widely utilized in social and psychological research because they are frequently used to describe and explore human behavior (De Vaus and de Vaus, 2013).

The survey approach can be used for descriptive, exploratory, or explanatory research (Sapsford, 2006), especially since this approach is best suited for investigations in which the unit of analysis is a single individual. The survey method can be used for descriptive, exploratory, or explanatory research (Sapsford, 2006). This technique works well in investigations where the unit of analysis is a unique member. While surveys are used to study other units of analysis, such as groups and organizations, Vaske (2019) adds that such surveys may be subject to respondent bias if the informant chosen lacks adequate knowledge or has a biased opinion about the phenomenon of interest.

Compared with other types of inquiries, survey research provides a number of advantages (Nardi, 2018). Furthermore, survey research is ideal for acquiring information about a group that is too large to study in person (Punch, 2003). Mail-in, e-mail, and phone surveys can cover a large area, such as a whole country, with precision sampling to ensure that the population is well represented in a limited selection. For the purpose of this study, a survey approach which focuses on the client customers of Ghana Commercial Bank Limited (GCB) and Fidelity Bank Limited (Fidelity). From these banks, fifty (50) customers were drawn out respectively so that the study would be able to garner first-hand information from resource persons (respondents) who dealt directly with the banks. This primary data would in turn equip the findings of the study with justification so that the originality of the study can be ascertained.

### **3.4 OVERVIEW OF ORGANIZATIONS**

#### **3.4.1 About Ghana Commercial Bank Limited (GCB)**

With over 214 branches across the country, GCB is the biggest bank in Ghana with a leading in the count among financial institutions in the country (GCB Corporate Profile, 2021). GCB rose to such a huge number of branches after taking management of Unique Trust (UT) and Capital Bank's 53 branches. GCB was established in 1953 as Gold coast Bank, the first bank for Blacks. In 1957, it was separated into Ghana Commercial Bank and Bank of Ghana. It rebranded as GCB Bank Limited in 2013 with a change of logo and motto. Full rebranding effect took place in 2014. The bank has a vision to be the leading bank in all markets and a mission to provide first class banking solutions for customers and value for all stakeholders. It has 9 zones and a head office. The zones are, Accra, Kumasi, Sunyani, Cape Coast, Tamale, Koforidua, Takoradi, Ho, Tema and the head office in Accra. GCB boasts of having the highest number of bank customers nationwide.

GCB as the known oldest and first bank in Ghana, began its operations when technology use in the banking sector was at its barest minimum. A lot of things were done manually. From account creations, to loans and cheques processing, everything was done manually. Employees had to scout for customers, keep in touch with them consistently by providing them with frequent information on their accounts by going to their homes or workplaces. After a while, mobile phones become quite common so they employed its use as well in communicating with their customers, other than the home and work visits and in-branch customer service.

In a world where nothing stays the same, GCB now finds itself in a more competitive climate with higher consumer expectations than ever before (GCB Corporate Profile, 2021). Internet and mobile connectivity have skyrocketed, bringing with it new knowledge and higher service expectations. This has had a tremendous impact on the way banking is conducted and viewed by the general population.

New banking products and services have been introduced as part of GCB's commitment to

higher standards. The bank is upgrading its branch network to worldwide standards, updating its systems and technology, and focusing on improved client satisfaction across all of its business channels. Through a commitment to exceptional service and best practice, the Bank's mission has always been to be Ghana's top financial services provider (GCB Corporate Profile, 2021). Every day, the acts that GCB performs as an organization indicate its dedication to the country, its legacy, values, and future.

It is now more critical than ever to refocus and reassert its position in the marketplace through a fresh, evolved brand, better communication, and a never-ending dedication to better serve its clients in order to maintain its position as Ghana's premier bank and continue to develop. The bank has implemented an internal change program that has been deeply incorporated in its business plans, staff training, branches, and services as part of the transformation. The bank's score values and brand were updated as part of this effort, which resulted in a new evolved logo and a greater on-the-street presence.

GCB expresses its satisfaction in sharing its underlying business ideas, basic values, and brand systems with its stakeholders (GCB Corporate Profile, 2021). GCB is convinced that, with these assets and the commitment and support of its owners and partners, it will be able to achieve growth and prosperity for all of its stakeholders, including, of course, its consumers. GCB notes that it can claim with entire conviction and certainty that it is excited about its future, having celebrated its 60th anniversary in 2013 and launching a new image for the Bank in 2014 to help propel it ahead for the next 60 years (GCB Corporate Profile, 2021). The bank has consistently grown and demonstrated its commitment to Ghana over the last six decades and continues to do so in the achievements it makes and in the positive difference it brings to people's lives.

In keeping with the objectives of the study, the Suame Magazine branch of the bank which has an estimated customer base of six thousand, six hundred and fifty (6,650) was used. The branch falls in the 21 branches of the Kumasi zone in the Ashanti Region. It is located 10 seconds drive from the TarkwaMaakro junction of Suame Magazine; also, 3 minutes drive from the Suame roundabout. It occupies the former Unique Trust (UT) Bank Suame Magazine Branch premises.

#### **3.4.2 About Fidelity Bank Limited (Fidelity)**

Fidelity Bank has over 73 branches nationwide, 11 of which are the in the Ashanti Region where the study was conducted. Fidelity sets out to create a world-class financial company that delivers exceptional returns to all of its stakeholders (Fidelity Bank Corporate Profile, 2021). As a Discount House, Fidelity opened its doors in October 1998. Fidelity Discount House drew a large clientele and was known for its inventive and appealing financial product offerings, making it the go-to discount house. Fidelity states that its consumers demanded a deeper and richer commercial relationship as a result of the high quality of services provided, making the move into banking logical (Fidelity Bank Corporate Profile, 2021). The bank was granted a universal banking license on June 28, 2006.

The Bank's ongoing expansion resulted in the founding of Fidelity Asia Bank Limited (FABL) in Labuan, Malaysia, as a wholly-owned Asian subsidiary in July 2012 (Fidelity Bank Corporate Profile, 2021). FABL is a company that engages in offshore banking. Fidelity Securities Limited (FSL), a wholly owned subsidiary of the bank, was established as the bank's investment banking arm because investment banking has always been a crucial pillar in the bank's overall strategy (Fidelity Bank Corporate Profile, 2021). FSL's business includes consulting services, securities issuance, capital raising, and portfolio investment management for customers. It was formerly known as Fidelity Asset Management.

Fidelity professes to have hand-selected and developed a team of high-caliber experts with a wide range of abilities and expertise, as well as spent extensively in technology and training to ensure that it is on par with the finest in the world (Fidelity Bank Corporate Profile, 2021). The Fidelity Bank Corporate Profile (2021) shows that the bank also has a branch network of 69 branches nationwide. The Bank continues to provide a broad range of innovative products and services to fulfill the banking and financial needs of both current and prospective customers. Fidelity had already broken even six months after opening its doors for business, a remarkable feat that set the stage for its expansion, which can be seen not only in its steadily growing network of branches, mobile banking platform, and solid base of satisfied customers, but also in the numerous industry awards it has received for customer service, digital product offerings, and trade finance. Since its establishment, Fidelity has received over 60 awards for excellence (Fidelity Bank Corporate Profile, 2021).

Fidelity came to the limelight when some previous technology use in banks was already at its peak. However, the most common way they communicated with their customers before switching to online communication use, was one-on-one interactions in the banking halls, phone calls and text messages. A few times, loyal or dormant customers were visited in their homes and workplaces in order to keep the customers in the know of their accounts, as well as inform them of the new products the bank has introduced. Account creation before recent times at Fidelity bank, required just the signature or thumbprint in addition to personal details of the customer.

Times have evolved and hence, now requirements include utility bills, passport picture as well as verifiable identification cards like the voter ID are added to personal details before an account can be created. These are all in line with the bank of Ghana laid down rules. Also, there are new ways that have been added to the old ways they communicate with their customers, which include, ATMs, emails, internet calls, USSD and the famous 24 hours Whatsapp application 'Kukuaa' which is relative just Fidelity bank. These have brought ease of access to accounts by their holders.

The focus for this study was the Suamebranch of the bank which has an estimate of four thousand and seventeen (4,017) customers. This branch is located on the Suame Magazine stretch from the Suame roundabout, a minute's drive from Nurom hotel. It occupies the building on plot number 19, block XIV, opposite the water tower, Suame, Kumasi. The researcher works in a bank in the vicinity so for convenience sake and its qualification as a private bank, the bank's branch was used for the study.

### **3.5 RESEARCH POPULATION**

A population is a group of people from whom a researcher collects data for a study (Moffitt, 2005). The population's description and the common bonding characteristic of its members are usually the same. While Du Plessis and Majam (2010) notes that research is carried out for the benefit of the general population, Tashakkori and Creswell (2007) on the other hand, point out that because of the vast numbers of populations, researchers are unable to examine every single person in the population since it is too costly and time-consuming. Since a population cannot be thoroughly observed, a sample is taken to accurately represent the population. Taherdoost (2016) adds that it is for this reason that researchers rely on sampling techniques. From these banks, fifty (50) customers were drawn out respectively so that the study would be able to garner first-hand information from resource persons (respondents) who dealt directly with the banks. This primary data would in turn equip the findings of the study with justification so that the originality of the study can be ascertained.

### **3.6 SAMPLING TECHNIQUE AND SAMPLE SIZE**

As seen by Dhivyadeepa (2015), sampling is the process of picking units from a population of interest in order to fairly extrapolate our findings back to the population from which the sample was drawn. As per Polit and Beck's (2010) notion as well, sampling is the process of picking units from a population of interest in order to fairly generalize findings back to the population from which the sample was drawn. A research sample on the other hand is a subset of the population from which it was collected, and it must be of sufficient size to merit statistical analysis to derive population-related conclusions (Salkind, 2010). Because of the enormous population sizes, researchers are frequently unable to test every individual in the population due to cost and time constraints; as a result, Morse (2010) claim that researchers employ sampling strategies to collect population samples. A study sample is a subset of a population taken from, and it must be large enough to permit statistical analysis so that population-related conclusions can be formed (Ritchie, Lewis and Elam, 2013).

The non-probability sampling method was utilized because Acharya et al. (2013) proposes that there are two types of sample designs thus, non-probability sampling designs and probability sampling designs while performing a study. The non-probability sampling was adopted because it selects samples based on the researcher's subjective judgment rather than random selection (Ghaljaie, Naderifar and Goli, 2017). Also, Taherdoost (2016) makes the point that it is a more flexible strategy, because the researchers' knowledge is mostly relied on under this sample method. In light this, the convenience sampling method was used to determine the sample size for the study.

Convenience sampling also known as availability sampling is a method of selecting participants based on their immediate availability (Farrokhi and Mahmoudi-Hamidabad, 2012). According to Robinson (2014), this accessibility is generally defined in terms of geographical proximity, but it can also include other criteria such as known contacts. In light of this, it is worth noting that the study's participants were all customers of the selected banks. This sampling techniques was adopted because the customers who were available and willing were used. Also, owing to the fact that the sampling techniques is largely per the discretion of the researcher, the process of arriving at the sample involved the researcher's inclination that a specific individual would be viable to provide the study with useful data.

### **3.7 DATA COLLECTION INSTRUMENT**

The study opted to use questionnaire as the data collection tool because Clark and Vealé (2018) indicates that a questionnaire is a type of research tool that consists of a set of questions and responses printed or written in a certain order on a form and used to collect specified data from respondents. Also, this was most appropriate because it consisted of organized questions, also known as objects, that follow a defined framework in order to collect individual data on one or more specified themes, the questionnaire becomes the primary tool for gathering data.

Also, another reason for adopting this tool had to do with the fact that when compared to many other primary data collection methods, Faleiros et al. (2016) believes that questionnaires provide

faster data collection, fewer or no cost requirements, and higher levels of objectivity. The questionnaire was designed in such a way that it transforms the essential data into a series of questions that research participants can and will answer. This is because the questionnaire was to be administered in a standardized fashion to all survey respondents.

The document comprised of both close-ended and open-ended questions. This is advantageous since it allows for the collection of both quantitative and qualitative data. The questions came in four sections, with Section A focusing on the Background of the respondents with four closed-ended questions. Section B emphasized on the channels of online communication, also with four closed-ended questions. Section however, based on the uses of interactive online communication with a mixture of closed-ended and open questions. The last section, Section D, pertained to the public relations outcomes with one closed question and two open questions.

### **3.8 DATA COLLECTION TECHNIQUE**

Data collection's primary purpose is to get high-quality information that answers all of the questions that have been posed (Gundry and Deterding, 2019). To improve the quality of knowledge, data must be collected in order to draw inferences and make educated decisions about what is considered factual. Data collection is a systematic method of gathering and analyzing specific information in order to answer crucial questions and evaluate the results. It concentrates on knowing everything there is to know about a certain topic (Wetcher-Hendricks, 2011).

Codó (2008) suggests that closed-ended or multiple-choice questions are used in quantitative research to acquire numerical data. The method used by the researcher to collect data can vary; however, it is critical to select an acceptable approach for collecting quantitative data. For the audience to collect and analyze the data, the questions posed must be impartial and simple to grasp. The researcher used questionnaires to collect data for this investigation. This study resorted to the use of questionnaire as the technique for data collection.

The questionnaire developed was made up of four (4) sections; Background of respondents (four questions), Channels of online communication (four questions), Uses of interactive online communication (seven questions) and Public relations outcomes (three questions). In order to clear ambiguity and to ensure reliability and validity of the data collection tool, the questionnaire was pretested. This led to the addition of other questions, rewording of some questions as well as the provision of possible answers which changed some open-ended questions into closed ended-ones.

After pretesting, the researcher administrated the final questionnaire to the respondents by approaching them usually before they went into the bank premises to undertake their business. This was ideal as they had to wait in line outside of the bank because of the COVID protocols which discourages crowding public places. While in the queue, the respondents were apprised of the study and if they were willing, they were administered the questionnaire.

In order to prevent confusion, the researcher administered the questionnaire one at a time. This meant that while a respondent was addressing a questionnaire, none would be given out until they were done. At all times, the researcher was close by in case the respondents needed any clarifications because the submission had to be immediate. After the sample had been determined, the researcher spent a week (Monday to Thursday with an average of 12 questionnaires administered daily) each at the selected branches of GCB and Fidelity respectively to administer the questionnaires. In the end, all hundred (100) questionnaires administered were duly answered and collected by the researcher indicating a 100% response rate.

### **3.9 DATA ANALYSIS**

Punch (2003) mentions that cleaning, converting, and modeling data to identify usable information for business decision-making is defined as data analysis. Data analysis' goal is to extract usable information from data and make decisions based on that knowledge. The data analysis process entails acquiring data using a suitable application or tool that allows the researcher to study the data and identify patterns (Vaske, 2019). The researcher can make decisions or draw final findings based on the knowledge and data.

On analyzing the data collected, the interpreting the findings will be done alongside views or opinions from literature. This is so that certain findings can be juxtaposed with literature and critiqued where necessary. Also, the biography of the respondents will be salient to the discourse on the findings because it defines the respondents and give an overview as to how or why they may have made certain inputs. Ultimately, quantitative descriptive analysis was used to aid the analysis. Also, Microsoft Excel used to supplement the analysis process. Microsoft Excel is a spreadsheet program that employs formulas and functions for data analysis and documentation (Corporate Finance Institute, 2021). This was a justifiable course of action because Excel analysis is used by organizations of all sizes all around the world to do research and financial analysis among other things (Carlberg, 2014). The interface has rows and columns of numbers that may be changed mathematically using both simple and advanced arithmetic operations and functions.

To achieve this, all the questionnaire administered were given codes as well as the questions contained in the questionnaire. This ensured that the analysis was seamless. For open-ended

questions, the answers provided were grouped into various themes which best depicted them. Once the data had been successfully inputted, the researcher then generated and allocated corresponding percentile to the data. The essence of this exercise came to bear as it enabled the researcher generate adequate visual representation of data through figures like pie charts, bar charts among others. This was done in line with Bryman and Cramer's (2012) suggestion that it help to properly explain findings in a study.

### **3.10 CHAPTER SUMMARY**

This chapter outlined the methodological approach the study employed. The discussion touched on the research design, research population, sampling technique, data collection procedure, and ultimately data processing and analysis.

## **CHAPTER FOUR**

### **PRESENTATION OF RESULTS AND INTERPRETATION**

#### **4.0 INTRODUCTION**

This chapter discusses the findings obtained from the field data that would help the study achieve its objectives. The purpose of this chapter is to analyze the data acquired, after which the researcher interprets the data to make it easier to understand. This exercise is carried out in the order in which the data collection instrument posed the questions.

#### **4.1 GENDER REPRESENTATION OF RESPONDENTS**

The data suggested that 68% of the respondents were male with another 32% being females. While the data suggests both gender of respondents were willing to partake in the study, majority of the respondents were male.

Figure 1: Gender Representation of Respondents

Field Data, 2021

#### **4.2 AGE REPRESENTATION OF RESPONDENTS**

On the age distribution, nine percent of respondents indicated they were below 20 years while 51% said they were between the age range of 21-30 years. This is followed by 34% of respondent pegged between 31-40 years another 2% representing respondents who are between 41-50 years and 51 years and above respectively. The data therefore reveals that a majority of the respondents were between 21-30 years.

Figure 2: Age Representation of Respondents

Field Data, 2021

#### **4.3 ACADEMIC QUALIFICATION OF RESPONDENTS**

The academic qualifications of the respondents showed that the dropout point of the respondent was senior high school. This means that all the respondents had one point had formal education making their input prime for the study. The data shows that six percent of respondents had a WASSCE while 77% had degrees. It was also observed that 36% of respondents had had graduate school experience as they had Masers. This then again introduces some level of supposed exposure so that the data collected in insightful. Even though all the respondents had had some education, majority were first degree holders suggesting the data collected would be objective because of the diversity in the mix of educational background of the participants.

Figure 3: Academic Qualification of Respondents

Field Data, 2021

#### **4.4 MARITAL STATUS OF RESPONDENTS**

The marital status of the respondents largely revolved around being single or married. The data shows that 79% of respondents were single while 21% were married. The inference of this is that a significant number of the respondents were not married.

Figure 4: Marital Status of Respondents

Field Data, 2021

#### **4.5 DURATION OF TRANSACTION**

The next line of inquiry focused on ascertaining how long the respondents had been customers of the various banks. The study gathered that 51% of respondents had been transacting for between 1-5 years while another 30% had been doing to for 6-10 years. This was followed by 11% of respondents who had been transacting for between 11-15 years and another 8% doing so for

more than 16 years.

Figure 5: Duration of Transaction

Field Data, 2021

#### **4.6 RESPONDENTS' INTERACTION WITH BANKS**

While it had been established that the respondents had had transactions with their various banks, the next line of probe was focused on the respondents' interaction with the bank. Here, 77% indicated they did interact with their banks with 17% of respondents indicating they did not. Interestingly however, 6% of respondents declined to address this probe.

Figure 6: Respondents' Interaction with Banks

Field Data, 2021

#### **4.7 MODE OF INTERACTION WITH BANKS**

A further inquiry into how the interaction was done showed that 13% of respondents made use of face-to-face interactions while 21% did so through Unstructured Supplementary Service Data (USSD). Another 10% of respondents noted their interaction was done over social media and 35% other respondents said their interaction was done through emails.

Figure 7: Mode of interaction with Banks

Field Data, 2021

#### **4.8 FREQUENCY OF BANKS' INTERACTION**

On the frequency of the interactivity between the respondents and their banks, 11% indicated it happened on a daily basis while 15% indicated it only occurred on a weekly basis. A further 28% said they interacted with their banks monthly with majority (46%) of the respondents indicated their interaction happened only once a while.

Figure 8: Frequency of Banks' Interaction

Field Data, 2021

#### **4.9 SUBJECT OF INTERACTION**

It was revealed that the interaction which occurred between the respondents and the banks were largely in relation with transaction information as affirmed by 54% of respondents. 34% of the respondents also noted the subject of their interaction centered around new products by the banks. The remaining 12% of respondents also pointed out that their interaction was around information on their accounts.

#### **4.9 USAGE OF INTERACTIVE ONLINE COMMUNICATION CHANNELS**

Because it had been established that interactivity was present between the respondents and their banks, this inquiry focused on whether the respondents used the interactive online communication channels of their banks. The data gathered revealed that while 64% of respondents did, 36% of respondents did not.

Figure 9: Usage of Interactive Online Communication Channels

Field Data, 2021

To expand on the respondents' usage of interactive online communication channels of their banks, the respondents listed those they did use. A majority (28%) of respondents indicated they used USSD followed by emails which was also used by 14% of the respondents. Social media, phone calls and online banking was also used by 11%, 3% and 8% of respondents respectively.

#### **4.10 USEFULNESS OF INTERACTIVE ONLINE COMMUNICATION**

The study further found that the interactive online communication instituted by the banks were useful to the respondents. Even though this assertion was disputed by 26% of respondents, an overwhelming 72% of the respondents validated this claim. Two percent of the respondents however refused to give an input to this inquiry.

Figure 10: Usefulness of Interactive Online Communication

Field Data, 2021

In explaining the essence of the opinion shared on the thought of the respondents' bank, 38% of respondents indicated it was very useful which was dispelled by 8% of respondents who noted that the interactivity rather was a nuisance. Even with this, 33% of respondents noted that their thoughts of their banks changed towards viewing them in a positive light because it presented them with convenience while another 19% noted they held the same view because they were able to obtain information from this initiative.

#### **4.11 EFFECT OF INTERACTIVE COMMUNICATION**

The study again came to the realization that the interaction between the bank and the respondents caused the respondents to view the bank in a positive light. While 89% of the respondents affirmed this assertion, 9% disagreed with another 2% of respondents refraining from giving any input to the assertion.

Figure 11: Effect of Interactive Communication

Field Data, 2021

The validation of the assertion that interaction caused the respondents to think of their banks positively was largely premised on the fact that the 53% of the respondents supposed it meant they had customer satisfaction at heart. Also, 28% thought it was because they saw their banks as being efficient in carrying out its duties. Innovativeness was another reason 17% of the respondents noted for being a cause for them thinking of their banks positively.

#### **4.12 INTERACTION AND PERCEPTION**

From the thought held by the respondents of their banks, the researcher shifted to ascertain whether this could affect the respondents' perception of their banks. Here, 60% of respondents noted that interaction indeed affected the perception of their banks' brand. While 23% of respondents refuted this assertion, 13% indicated they were not sure with another 4% of respondents refraining from giving inputs on this inquiry as well.

Figure 12: Interaction and Perception

Field Data, 2021

The respondents had divergent views as to the reasons for they stand they took in relation to how interaction affected their perception of the banks. 12% of the respondents noted that they were not influenced because the interaction was a normal phenomenon and would be mediocre if it affect them. That notwithstanding, 44% of respondents noted they were influence because the interaction showed the bank cherished customer satisfaction while 17% also indicated this meant their banks were innovative. Another section of respondents also asserted that their perception of their banks' brand because the action translated to having a good corporate image to them.

#### **4.13 CHAPTER SUMMARY**

This chapter discussed the findings obtained from the field data that helped the study achieve its objectives. The purpose of the chapter was to analyze the data acquired, after which the researcher interpreted the data to make it easier to understand. This exercise was carried out in the order in which the data collection instrument posed the questions.

## **CHAPTER FIVE**

### **CONCLUSION AND RECOMMENDATION**

#### **5.0 INTRODUCTION**

This section gives an overview of the research study presenting a summary and conclusion informed by the data collected from the study as well as insight gathered from reviewing other works as well as a recommendation.

#### **5.1 SUMMARY OF FINDINGS**

The purpose of this study was to assess how organizations use interactive online communication

in the face of technology to achieve overall organizational success through their public relations efforts. In light of this, the study set specific objectives to help achieve this objective. The discussion of these sub-objectives were done by drawing on literature as well as findings from the field. This exercise was in an effort to ascertain the converging and diverging points of literature and the study's primary data.

The initial objective was to investigate the interactive online communication channels of GCB and Fidelity Bank. From the study, it was gathered that while the respondents used interactive online communication, the channels mostly used included face-to-face interactions, USSD, social media and through emails. This is consistent with Newsom, Turk and Kruckeberg's (2012) assertion in part that even though public relations persons could communicate in real time, modern technologies have enabled them to build a global connection and use it effectively to promote their idea.

This again gives credence to Ringim, Razalli and Hasnan's (2012) position that today's banking climate is extremely competitive which is why to survive and flourish in a changing market climate, banks are turning to the latest technology, which are seen as a "enabling resource" that may aid in the development of learner and more flexible structures that can respond swiftly to the dynamics of a rapidly changing market scenario.

Further, the next objective was well was to ascertain how GCB and Fidelity Bank use interactive online communication in their practice. While Lipton et al. (2016) emphasizes that consumers want financial institutions to interact with them in a way and at a time that is convenient for them, it was observed from the study that organizations could use the interactive online communication portray an image of having customer satisfaction at heart. This is because, per the respondents' account, this innovation presents the banks as being efficient in carrying out its duties. This is not the point of saturation as innovativeness is another way public relations could be used to cause customers to think of their banks positively.

This implies that public relations as a planned effort can be used to subtly propagate certain coordinated organizational objectives. The study also found that the interaction which occurred between the respondents and the banks were largely in relation with transaction information. This again falls in line with Jalal-Karim and Hamdan's (2010) elucidation that customers may access their accounts, receive account statements, transfer funds, and purchase drafts by simply pressing a few buttons. The further realization made by the study that another subject of these interaction was centered around new products by the banks as well as a means of corresponding information on the accounts of respondents therefore did not come as a surprise.

Finally, the study sought to find out if these channels have been effective tool for the banks. The idea behind this enquiry was to ascertain how the customers' perception of the various interactive online communication channels their banks had or employed affected their perception of the banks' brand in general. Here, it was observed that respondents affirmed that interaction with their banks indeed affected the perception they held of their banks' brand. That notwithstanding, some also indicated that they were not influenced because the interaction was a normal phenomenon and would be mediocre if it affect them. This assertion may be so because as Lipton et al. (2016) observed, customers have come to expect this as a norm for doing business with their banks.

Interestingly, another section of respondents also asserted that their perception of their banks' brand because the action translated to having a good corporate image to them. This as well can be hinged on the view Das (2020) espouses that the modern bank can no longer rely solely on its branch network as customers are increasingly expecting innovative, more convenient delivery systems, and services like Internet banking serve a dual purpose for them.

Also, with some respondents noting that the interaction with their banks showing they cherished customer satisfaction and also considered to be innovative, this indicates that the banks through their public relations efforts are fostering the relationships the banks have with their clientele. This is because traditional banking is gradually giving way to relationship banking in the banking industry (Barquin and Hv, 2015) and that customers despise messages that ignore earlier exchanges (Lipton et al., 2016).

## **5.2 CONCLUSION**

The study sought to assess how interactive online communication affects public relations outcomes of organizations. In pursuing this objective, the focus of the study was thus limited to the customers of GCB and Fidelity banks. The study set certain specific objectives to investigate the interactive online communication channels of GCB and Fidelity Bank, to ascertain how GCB and Fidelity Bank use interactive online communication in their practice and to explore the public relations outcomes Ghanaian banks set from interactive online communication.

The data gathered was indicative of the fact that while the respondents had knowledge of various means of interactive measures their banks had put in place, not all utilized this. That notwithstanding, it was observed that face-to-face interactions, USSD, social media and emails were the common means through which interactive communication occurred. Also, it was revealed that while the interactive measures were seen by some as innovative, to others, it was a cliché. Even in the view of this, a significant number of respondents held the view that the interactive measures put in place by their banks affected their perception they had about their

banks in a positive way.

### 5.3 RECOMMENDATIONS

This inquiry observed that while the respondents largely commended they study, there were some reservations. A section of the respondents suggested the questions be clearer and more options provided so respondents who opted to remain neutral could do so. That notwithstanding, there was further recommendation by the respondents indicating that banks invest more in personnel development so that the interactivity would be more effective. In all, a section of the respondents asserted that the study was an impactful one and was essential to the communication between banks and their customers.

On this premise, the study proposes that banks as well as other corporate organizations invest in adopting interactive communication as a part of its communication strategy. This is essential as these interactive initiative can go a long run to preventing customer agitation borne out of communication disconnect, lack of information or even misinformation. More significantly, banks have to invest in developing the skills of public relations practitioners in order to strengthen their interactive communication efforts.

Banks will be closer to their clients as a result of expanding their digital presence. The corporate website of the banks is an appealing means of establishing this feat. A good website should provide links to other needed information and sources in addition to content, interface, ease of use, and convenience. It must be easily identifiable and accessible to users. Banks must also provide good access speed and timely responses.

As a matter of streamlining the banking ecosystem, regulators of the industry as well managers of the various banks can put in place policies that further this course. Also, in relations to future studies, the study recommends that the phenomenon is replicated with focus in other industries so that findings can be compared. This exercise can lead to the development of framework to better explain the essence of interactive communication in the contemporary business environment.

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## APPENDIX RESEARCH QUESTIONNAIRE

Dear Respondent,

I am a graduate student of the Ghana Institute of Journalism and undertaking a study title **ASSESSING INTERACTIVE ONLINE COMMUNICATION AND ITS EFFECT ON PUBLIC RELATIONS OUTCOMES WITH INSIGHT FROM SELECTED BANKS**. The research is being carried out as part of the requirements for receiving a Master's degree in Public Relations. The purpose of this questionnaire is to elicit information in order to achieve the study goals.

Please give your honest view on the problems mentioned, as the information gathered will be kept in strict confidence. Also, if you feel uncomfortable with the line of questioning at any point, you can stop with the procedure. Thank you for your co-operation.

Kindly tick or mark in the box against your answer. For instance;

1. Do you have a bank account?

i. Yes [ X ]

ii. No [ ]

The (X) marked against Yes, shows that you have a bank account.

**SECTION A: BACKGROUND DATA OF RESPONDENTS**

1) What is your gender?

i. Male [ ]

ii. Female [ ]

2) What is your age?

3)

i.

ii. 20 and below [ ]

iii. 21-30 [ ]

iv. 31-40 [ ]

v. 41-50 [ ]

vi. 51 and above [ ]

3)

4) What is your highest academic qualification?

i.

ii. BECE [ ]

iii. WASSCE [ ]

iv. Diploma [ ]

v. Degree [ ]

vi. Masters [ ]

vii. Others, please specify

.....

5) What is your marital status?

i. Single [ ]

ii. Married [ ]

iii. Divorced [ ]

iv. Others, please specify .....

**SECTION B: CHANNELS OF ONLINE COMMUNICATION**

6) How long have you been transacting with your bank?

i.

ii. 1-5 years [ ]

iii. 6-10 years [ ]

iv. 11-15 years [ ]

v. 16 years and more [ ]

7) Do you interact with your bank?

i. Yes [ ]

ii. No [ ]

8)

9) How does your bank interact with you?

i.

ii. Face-to-face [ ]

iii. Unstructured Supplementary Service Data (USSD) [ ]

iv. Social media [ ]

v. Email [ ]

10) How often does your bank interact with you?

i.

ii. Daily [ ]

iii. Weekly [ ]

iv. Monthly [ ]

v. Once a while [ ]

**SECTION C: USES OF INTERACTIVE ONLINE COMMUNICATION**

11) What does your bank communicate to you about?

.....  
.....

12) Do you use any of the interactive online communication channels of the bank?

i.

ii. Yes [ ]

iii. No [ ]

13)

14) If yes, please list the ones you use

.....  
.....

15) Is the interactive online communication of you bank useful to you?

i.

ii. Yes [ ]

iii. No [ ]

16) Please explain how useful the interaction is

.....  
.....

17) Does the interaction make you think of your bank positively?

.....  
.....

18) What is your reason for the answer above?

.....  
.....

**SECTION D: PUBLIC RELATIONS OUTCOMES**

19) Does the interaction affect your perception of the brand of your bank?

i.

ii. Yes [ ]

iii. No [ ]

iv. Not sure [ ]

20) Please give reasons for your response in question 16?

.....  
.....

21) What is your recommendation to the study?

.....  
.....

