

Ascertaining the Perceived Risks and Benefits of Social Media Usage on the Behavioural Intent of Employees: Study of the Banking Sectors in Ga-West Municipality: Mediating Role of User Satisfaction

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Abstract— *The study was conducted to ascertain the perceived risks and the perceived benefits associated with social media usage on employees' behavioural intent with the mediating role of user satisfaction; a study of the Ga West Municipality banking sectors. Data was solicited using 200 questionnaires among the employees of some banking sectors in the Ga-West Municipality. A simple random sampling technique was used to solicit the data. A simple statistical tool, specifically SmartPLS algorithm, bootstrapping, and blindfolding, was used to analyse the data collected. The study shows that both perceived risks and perceived benefits have significant impact on the banking sector employees' satisfaction and intent to use social media; perceived risk had the most significant positive impact on behavioural intent with an f^2 value of 0.267, followed by perceived benefits with a significant positive medium effect on behavioural intent with an f^2 value of 0.139. It concluded that the usage of social media is beneficial for improving the productiveness and effectiveness of banking sector employees.*

Keywords— *Perceived benefits, Perceived risks, Behavioural intent, Social media.*

I. INTRODUCTION

Globally, social media use is becoming alarming due to their respective features. Social media continues to explain people's way of life, work, and progress in both parish and worldwide community. Thus, it plays an essential role in this aggressive environment (Rauniar et al., 2009). Social media is made up of websites created to help users share information, exchange ideas, and participate in content modification online. These include Facebook, YouTube, Twitter, Instagram, Linked In, Google+, and other similar interactive websites (Dhir and Tsai, 2017).

Organizationally, the use of social media technologies has extended across firms, as executives and managers attempt to leverage their statistics and knowledge that exists inside their agencies (Leonard, 2015). Irfan et al. (2018) believe that, social media significantly affects social sustainability and organization vogue in public agencies. Therefore, it provides convenience to the personnel and their companies to collude with different things of common interests.

A study carried out by Zaheer (2018) revealed that, the use of social media at the public sector also affects employee

conduct within an organization. Again, he adds that social media has a significant impact on the intent of its customers. (Zaheer, 2018). Martin (2013) established that, on average, in 2010, each of the Fortune 500 corporations has adopted more than one social media platform.

Although there have been many studies on the perceived risks and perceived benefits of social media use, only a few touches have been made on the risks and benefits of social media on the behavioural intent of employees. For instance, Hysa and Mularczyk (2015) study social media: the challenges and the recruitment process's future route. Similarly, Yaseen and Yusef (2016) conducted a study on analyzing risks associated with internet recruitment in Zimbabwe. Finally, Byrne et al. (2016) conducted a study on perceptions of risk relative to the benefit of using the Internet: From the user's perspective. Hence, it is against this background that, this paper aims at ascertaining the perceived risks and benefits of social media usage on the behavioural intent of employees: a study of the banking sectors in Ga-West Municipality.

II. LITERATURE REVIEW

Theory of Planned Behaviour

Ajzen & Fishbein (2016) preserve the view that the central aspect of planned behaviour theory is a person's aim to carry out a given action. Thus, intents are seen to capture the motivational elements that affect behaviour; they are indicators of how difficult human beings are willing to try, the number of attempts they plan to act in that behaviour. The theory explains three determinants of intention. First, the way of thinking in the direction of action; which focuses on how someone has a favourable or unfavourable assessment of the behaviour in question. Second, subjective norm, which has to do with the perceived social pressure to function. Last, antecedent of intent, which has to do with the level of perceived behavioural control. Thus, the perceived ease or subject of acting the behaviour (Townsend, 2006). Ali et al. (2016) hold the view that, when there are a favourable mindset, subjective norm, and more perceived behavioural control with regards to behaviour, there ought to be a stronger intent to perform the behaviour under consideration.

Technology Acceptance Model (TAM)

This model emphasizes on a stage of doubt in individuals' minds when trying new technological know-how, due to lack of familiarity and complexity of the new science (Kashi & Zheng, 2013). As a result, people shape intentions and attitudes before the proper use of technology. This serves as a primary finding out of the appropriate usage behaviour for any given technological know-how (Ali et al., 2016).

Ali et al. (2016) highlighted two key determinants that influence technology use. These include; perceived usefulness and perceived ease of use. Nikolaou (2014) believes that perceived usefulness refers to the extent to which a man or woman believes that utility will assist or enhance a job's overall performance. Nikolaou (2014) once more sees perceived ease of use, on a different hand, as the extent to which a character assumes that using precise technological know-how would be free of effort. Again, he established that ease is the freedom of difficulty or excessive action. Hence, a social media tool that is believed to be less complicated to use than the other is possible to be adopted through managers in recruiting and selecting employees.

Assimilation-Contrast Theory

Assimilation contrast theory stresses that there are levels of acceptance and rejection in a person's mind. Thus, in a situation where the distinction between expectation and performance is ample to fall into the acceptance level, people will begin to understand performance perceptions toward their prior expectations.

However, if the disparity between expectation and performance is giant sufficient to fall out of the acceptance level, then a contrasting impact will occur, and the customer magnifies the distinction between overall product performance and prior expectations (Li Xiao, 2002).

III. RESEARCH MODEL

Social Media

Researchers have conceptualized social media in a range of ways. For instance, Magro (2012) sees social media as an application that allows the creation, sharing, manipulation, and consumption of user-generated content. Ashraf & Javed (2014) believe that social media has been characterized as much less pricey and handy digital equipment that empowers people to distribute, gather data and work together on a usual exertion and assemble connections. In line with the above definitions of social media, Aula (2010) highlights that social media helps people send, receive, and process content material for use. The core feature of social media is interactivity or interconnectedness, community participation, and immediacy. Alikilic & Atabek (2012) believe that social media encompass blogs, podcasts, social networks, communities, content material aggregators, and digital worlds.

Although social media have been described in various ways, social media applications consist of 4 fashionable features: collaboration, sharing, community, and conversation (Arslan & Zaman, 2014). As indicated by the above definitions, there are numerous variations among traditional media used to advertise and share verbal exchange. These

variations relate to the reach, accessibility, usability, immediacy, and permanence of the medium. As a result, it affects the verbal exchange of fashions and content material (Ashraf & Javed, 2014).

Arslan & Zaman (2014) argued that firms that use social media in their advertising and marketing could not manage the content material, even though they may be able to listen to, participate in, and influence the conversations within that social media. Therefore, when adopting social media as a marketing communication tool, communication practices need to be reshaped.

Behavioural Intention

Baker & Crompton (2000) sees intention as subjective judgments which has to do with how people will behave in the future. Fakhruddin et al., (2018) hold the view that, the behaviour of people is usually affected by their behavioural intent. Chen et al (2010) added that behavioural intent is made up of several elements that encourage an individual to behave in a particular manner. These elements include; subjective norms, individual cognition, beliefs, and the level of individual responsibility (Baker & Crompton (2000). The behavioural intention variable, has been used as a dependent variable by (Başarangil, 2016; Chen & Chen, 2010; Jin et al., 2015; Wu et al., 2014; Wu, Li, & Li, 2016) and (Ryu, Han, & Kim, 2008; Ryu, Lee, & Gon Kim, 2012) in hospitality studies.

Perceived Benefits of Social Media

Researchers have different opinions regarding the advantages of social media in an organization. Siddiqui & Singh (2016) preserved the view that Social media applications provide an opportunity for people to share their opinions, ideas, common interests, and build up new relationships. Davison, Maraist, and Bing (2011) stated that social media furnish conversation between the employees and their organizations. Brown & Vaughn (2011) argued that social media purposes enable the organizations to amplify their market perception to promote responsiveness amongst the employees. Ellison (2007) established that social media help preserve current social ties and new connections.

Moreover, Shu & Chuang (2011) see information attainment as a way of achieving and getting vital information without social media problems. Information attainment helps to construct more than one weaker tie by reducing social costs and widening the pool of information looking amongst human beings (Khan et al., 2014). Social media is beneficial in discovering many work-related facts quickly (Soane et al., 2010). Whitty and McLaughlin (2007) divulged that social media helps facilitate online entertainment and gather facts about its users.

Perceived Risks of Social Media

Kaplan & Haenlein (2010) conceptualized risk as the possible loss, the value of the failure, and the loss' uncertainty. Ulleberg & Rundmo (2003) also conceptualized risks as future troubles that can be prevented or mitigated, alternatively than current issues that should be addressed immediately. The

common perception is that there is bound to be any form of risks involved on every occasion; when there is internet use.

Irfan et al. (2018) expatiated that social media devices have destructive consequences on employees' development and productivity. Nicolaou and McKnight (2006) believe that closer relationships with suppliers can limit risk, particularly in the use of information technology. Nicolaou and McKnight (2006) further cited that risk will negatively affect the behavioural intent of social media users.

Qualman (2012) believes that social media possess a vast range of addictive things towards which human beings interact and devote tremendous time. This is a potential challenge in places of work, inflicting personnel to be unproductive in their work. Qualman (2012) further added that 23% of Facebook users test Facebook five times or greater daily. Featherman and Pavlou (2003) explained that psychological risk could be described as a social media user's challenge that results in loss of vanity, contributing to a harmful effect on feelings and peace of mind. The information shared in social media usually exposes users to feasible attacks through bad remarks from other users. (Forest & Wood, 2012).

The Effect of Perceived Risks and Perceived Benefits on Behavioural Intent

Several researchers in the area of information system have shown that perceived risks negatively affect behavioural intent (Featherman and Pavlou, 2003; Cunningham et al., 2005; Crespo et al., 2009; Lee, 2009; Littler and Melanthiou, 2006; Martins et al., 2014; Roy et al., 2017). The negative association between perceived risks and behavioural intent can be related to attitude-action (Kesharwani and Singh Bisht (2012).

Similarly, Hae-Kyung Sohn, Jeonglyeol & Yoo-Shik (2016) established that, there is a significant relationship between perceived risks and behavioural intent. Crotts, and Law (2007) research on the impact of perceived risk on behavioural intent. The study by Aejoon (2013) submitted that, perceived risks significantly influences behavioural intent.

With regards to the perceived benefits and behavioural intent, wide range of studies have revealed that, there a significant and positive association between perceived benefits and behavioural intent. (Axelsen & Swan, 2010; Dolnicar, 2005; Joowon Choi et al (2013). The researcher suggested that, perceived benefits usually accelerates the consumer's behaviour intent to take a decision (Jarvenpaa, Tractinsky, & Vitale, 2000). Also, Siegel et al, (2015) revealed that, perceived benefit has significant and positive influence on behavioural intent. Further, it is confirmed that perceived risks and perceived benefits affect a person's behavioural intent (Jarvenpaa et al., 2000). Giving this background writing on perceived risk, perceived benefits and behavioural intent, the following hypothesis is proposed:

H1: There is a positive and significant relationship of perceived benefits associated with social media on employees' behavioural intent in the Ga-West Municipality Banking sectors.

H2: There is a significant association of perceived risks associated with social media on the behavioural intent of employees in the Ga-West Municipality Banking sectors.

Mediating Role of User Satisfaction

Cheon-Pyo (2006) sees user satisfaction as the feeling of pleasure or displeasure from measuring the benefits that a person hopes to accumulate. Wixom & Todd (2005) see satisfaction as an emotional response that affects an object. Khalid (2017) also conceptualized user satisfaction as the sum of attitudes, both superb and negative, affecting the actual state of affairs. Davinson & Sillence (2010) defines user satisfaction as the extremity to which customers see the information system to meet their informational requirements.

Though user satisfaction has been a persistently researched variable, the concept's conceptualization, the theories used to anticipate it, and the context of research of satisfaction have modified significantly over time (Khalid, 2017). User satisfaction was used as a label of the information system, which primarily focused on the satisfaction measurement of system characteristics of client's issue (Chin and Lee 2000). Hence, user satisfaction has been measured through system characteristics, such as information and system quality and utilization benefits (Khan, 2014).

However, past study has established that, user satisfaction significantly mediates the association between perceived risks and behavioural intent. (Bhatti & Ur Rahman, 2019; Ahmed, 2002; Nisar & Rehman, 2014). Saad et al., (2020) employed user satisfaction as mediating variable between perceived risks and behavioural intent. (Liang & Xue, 2006; Bhatti, 2018; Rehman, 2018; Sanchez, 2009) used user satisfaction to mediate perceived risks and behavioural intent. Blackwell et al., (2001) used user satisfaction to mediate perceived benefits and behavioural intent. Some researchers have also mediated the relationship between perceived benefits and behavioural intention using customer satisfaction (Chen & Chen, 2010; Jin et al., 2015; Ryu et al., 2012; Wu et al., 2016). The outcome of the study carried out by Jin et al. (2016) revealed that, satisfaction has a significant mediating role in the relationship between perceived benefits and behavioural intention. Townsend (2006) in his study used satisfaction to mediate the relationships between perceived benefits and their influences on behavioural intention. Based on the above, the following hypothesis is proposed;

H3: User satisfaction mediates the association between perceived benefits and behavioural intent to use social media.

H4: User satisfaction mediates the association between perceived risks and behavioural intent to use social media.

Conceptual Framework

The study adopted a model, figure 1, since this model highlights a relationship between the independent variables, dependent variables, and the mediating variables. To ascertain the association between the study's variables, SmartPLS algorithm, bootstrapping, and blindfolding was employed to establish the association between the dependent variable, independent variables, and mediating variable. Where; BI =

behavioural intentions of users, PB= Perceived Benefits, PR= Perceived Risks, and US = users' satisfaction.

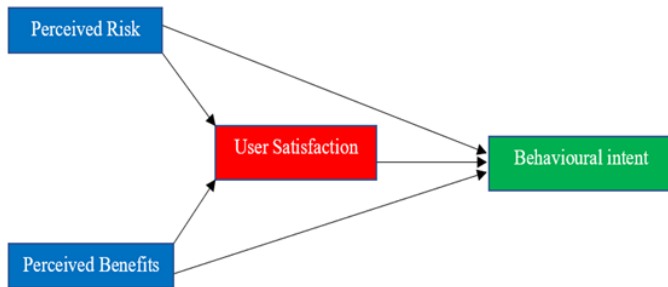


Fig. 1. Conceptual framework

IV. RESEARCH METHODOLOGY

Study Area

The Ga West Municipality is among the seven Municipalities in the Greater Accra Region of Ghana with a population size of 219788 with relatively more females (51.0%) than males (49.0%) according to the 2010 Population and Housing Census. The study area was selected because of readily available data on social media usage within the banking sectors.

Data Collection and Survey Instrument

The study employed both secondary and primary data to ascertain the perceived risks and perceived benefits of social media usage on employees' behavioural intent: a study of the banking sectors in Ga-West Municipality: the mediating role of user satisfaction. The study used the quantitative method that focuses on questionnaire administration to collect data from 200 respondents from 12 banking sectors within the Municipality. A simple random sampling technique was used to collect the response from respondents. The questionnaire is made up of three parts: the first part focused on the information of users, including Gender, age, education, experience. The second part highlights the questionnaire, which was designed using a Likert scale method. The perceived benefits of social media was measured using four items (Shu & Chuang, 2011). Perceived risks was measured using four essential items (Tsoi & Chen, 2011). User satisfaction was measured with items from Wixom and Todd (2005), and behavioural intent was measured by using items from Carter and Bélanger (2005). The data collected were analysed using SPSS version 23. The hypothesis was tested using the Smart PLS algorithm, bootstrapping, and blindfolding because it gives good results for all variable types, including binary coded data. A structural model was developed to describe the relationships between the variables.

V. RESULTS

Analysis of Sample Characteristics

This part of the study focuses on the analysis and discussions of the demographic features of respondents. This includes Gender, age distribution, and level of education of respondents.

TABLE 1.

Age	Frequency	Percentage
21-30	80	40
31-40	75	37.5
41-50	30	15
51-60	15	7.5
Gender		
Male	129	64.5
Female	71	35.5
Level of Education		
Non formal education	15	7.5
Primary/Middle	35	17.5
University/polytechnic	104	52
Secondary/technical	46	23
Total Number of respondents		200

From Table 1, it was revealed that eighty (80) respondents representing 40 % were within the ages of 21-30, seventy-five (75) respondents representing 37.5% were between 31-40 years, thirty (30) respondents representing 15 % of the respondents were between 41-50, fifteen (15) respondents representing 7.5 % were between the ages 51-60. This presentation, therefore, implies that the majority of the respondents were youthful and matured. It is evident that the respondents in Ga- West Municipality are relatively matured and responded positively to this study. Again, table 1 revealed that, out of a total of 200 respondents, 71 were female representing 35.5%, and 129 male respondents representing 64.5 %. These showed that, even though equal chances were given to both sexes, males dominated this study's contribution to knowledge. Finally, table 1 indicated that fifteen (15) respondents representing 7.5 % have no formal education, thirty-five (35) respondents representing 17.5% have had primary/middle school, hundred and four (104) respondents constituting 52% of the total respondents had University/Polytechnic education, forty-six (46) respondents representing 23% have had secondary/technical education. The analysis above indicated that the majority of the respondents have formal education.

TABLE 2. Reliability and Validity of Constructs

Constructs	Notations	Factor Loadings	AVE	Cronbach Apha	Composite Reliability
Behavioural Intent	BI1	0.720	0.632	0.804	0.872
	BI2	0.776			
	BI3	0.855			
	BI4	0.822			
Perceived Benefits	PB1	0.842	0.678	0.842	0.894
	PB2	0.839			
	PB3	0.806			
	PB4	0.805			
Perceived Risks	PR1	0.769	0.636	0.809	0.875
	PR2	0.830			
	PR3	0.795			
	PR4	0.794			
User Satisfaction	US1	0.812	0.656	0.737	0.851
	US2	0.781			
	US3	0.835			

Note: BI, (Behavioural intent); PB, (Perceived Benefit); PC, (Perceived Risk); US, (User Satisfaction)

Table 2 shows that, after Convergent validity of the model was examined using factor loadings, Composite Reliability (CR). Average Variance Extracted (AVE) indicated that the

item loadings were above the threshold of 0.6, this in line with the study carried out by (Chin, Peterson, & Brown, 2008). In line with Hair Jr et al. (2016), the composite reliability values show that the latent construct exceeded the threshold value of 0.7 while average variance extricated, which reflect a total measure of variance in the latent structure indicators surpassed the suggested value of 0.5

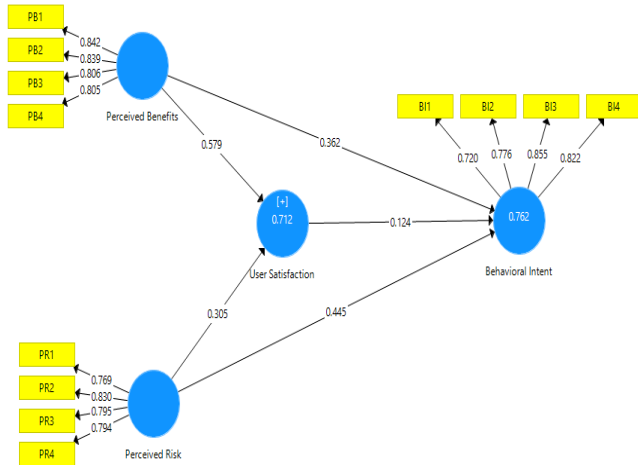


Fig. 2. Structural equation model

Collinearity Statistics

TABLE 3. Collinearity of items

Items	VIF
PB1	1.853
PB2	1.979
PB3	1.810
PB4	1.759
BI1	1.367
BI2	1.630
BI3	2.050
BI4	1.955
PR1	1.606
PR2	1.814
PR3	1.681
PR4	1.673
US1	1.506
US2	1.384
US3	1.521

Table 3 highlights the collinearity values of the various constructs assessed using VIF. From the table, it was deduced that the VIF for all the constructs is lower than the threshold of 5; this shows that there are no collinearity problems (Kim, 2019).

Discriminant Validity of Constructs

TABLE 4. Discriminant Validity of Constructs

Construct	1	2	3	4
Behavioural Intent	0.795			
Perceived Benefits	0.790	0.823		
Perceived Risks	0.763	0.801	0.797	
User Satisfaction	0.754	0.792	0.770	0.810

Hair et al. (2016) believe that, the AVE of a construct's square root should be higher than its correlation with other constructs for satisfactory discriminant validity. Given this, they further explained that the diagonal factors should be more

than its corresponding values to fulfil the discriminant validity. The validity examination divulged the AVE values' square root in diagonal (bolded), confirming the discriminant reality-based totally on (Fornell– Larcker's, 1981).

Hypotheses Testing

TABLE 5. Direct Relationships (Hypotheses Testing)

Hypotheses	Path Coefficient (β)	t-statistics	p-values	f square (f²)	Decision
H1: PB >> BI	0.362	3.468	0.001	0.139	Accepted
H2: PR >> BI	0.445	5.034	0.000	0.267	Accepted

TABLE 6. Indirect Effects (Hypotheses Testing)

Hypotheses	Path Coefficient (β)	t-statistics	p-values	Decision
H3: PB >> US >> BI	0.210	1.995	0.042	Accepted
H4: PR >> US >> BI	0.233	2.015	0.039	Accepted

Note: Critical value, *1.96 (P < 0.05)

The researchers employed covariance-based structural equation modelling (SEM) to ascertain the direct relationship (Table 5) and indirect relationship (Table 6) of this study. Table 5 shows that H1 [PB >> BI]; is accepted (β = 0.362; t = 3.468, p < 0.001). It revealed that, perceived benefits (PB) positively and significantly influence behavioural Intent (BI). Similarly, Table 5 illustrates that H2 [PR >> BI]; is accepted (β = 0.445; t = 5.034, p < 0.000). It revealed that perceived risk (PR) positively and significantly predicts behavioural Intent (BI). With regards to testing for indirect effect, the researchers utilized covariance-based SEM to appraise for the mediation related hypotheses in this study, this is in line with the research work by Iacobucci et al., (2007). The results in the Table 6 shows that H3 [PB >> US >> BI] and H4 [PR >> US >> BI] are accepted (β = 0.210, t = 1.995, p < 0.042) and (β = 0.233, t = 2.015, p < 0.039), respectively. The analysis shows that user satisfaction positively and significantly mediates the relationship between perceived benefits (PB) and behavioural Intent (BI). Similarly, the findings indicate that user satisfaction positively and substantially mediates the relationship between perceived risk (PR) and behavioural Intent (BI).

TABLE 7. Predictive relevance

Constructs	R square	Adjusted R square	Q square
Behavioural Intent	0.762	0.759	0.449

To find the p-value, the researchers examined the effect sizes (f²), which indicated that the p-value shows a significant relationship, but the effect size does not show. Hence, data and findings were difficult to understood by readers. Again, the substantial significance (f²), as well as statistical significance (p), must be reported. Cohen's (1988) procedures were used to measure effect size; this includes; 0.02 for low effects, 0.15 for middle effects, and 0.35 for high effects.

Table 5 realized that perceived risks had the most significant positive impact on behavioural intent with an f² value of 0.267, followed by perceived benefits with a significant positive high effect on behavioural intent with an f²

value of 0.139. However, perceived benefits, and perceived risk expatiate 76.2% of the total variance in behavioural intent; thus, $R^2 = 0.762$, which is higher than the threshold value of 0.26 proposed by Cohen (1988). This shows that the model is substantial. Chin et al. (2008) explain that the predictive sample reuse technique (Q^2) and the size effect of the R^2 and f^2 can effectively exhibit predictive significance. Based on the blindfolding method, Q^2 indicates how data can be reassembled using the model and the PLS parameters. For this study, we acquired our Q^2 through cross-validated redundancy procedures. A Q^2 value bigger than zero (0) shows that the model has predictive significance. While a Q^2 value below 0 revealed that, the model's predictive significance is lacking. Table 7 recorded 0.449 as the Q^2 value. This shows that the model had acceptable predictive significance.

VI. DISCUSSION

This study aims to ascertain the perceived risks and benefits associated with social media usage on the behavioural intent of employees with the mediating role of user satisfaction; a study of Ga West Municipality banking sectors. After examining the hypothesis, all four hypotheses were confirmed. The R-Square was (.762), and the Q^2 value was 0.449.

Overall, our findings suggest that employees perceive some social media actions as riskier than they do others but continue to engage in them apparently for the benefits they perceive these actions provide.

The study's findings exhibit a positive and significant influence of benefits associated with social media on the behavioural intent of users with ($\beta = 0.362$; $t = 3.468$, $p < 0.001$). This outcome is similar to the outcome in Ali et al. (2016) as it sorts to find out risk relative to benefit associated with using social media. Again, the study reveals that the benefits on users' satisfaction were higher than the risks' impact. Thus, banking sector employees are more convinced with the benefits they get from using social media than the dissatisfaction caused by the risks. This is consistent with the study of (Ali et al., 2016).

In contrast with the above-accepted variable, the study revealed that perceived risks positively and significantly influence the behavioral intent to use social media sites with ($\beta = 0.445$; $t = 5.034$, $p < 0.000$). This is in agreement with the study carried out by (Khan et al. (2014)). The study reveals that perceived risks related to social media upturn user satisfaction. Thus, the more users are enlightened about the risks associated with social media, the more they are convinced of its use. This is because the banking sector employees are aware of the risks associated with social media use and have proper personal risk mitigation strategies.

Additionally, the findings show that users' satisfaction performs an intermediate position between the perceived risk, perceived benefits, and behavioural intent of social media usage.

Findings from the study show that user satisfaction as a mediating variable has a significant and positive role in employees' behavioural intent to use social media. This affirms the research conducted by Khan et al. (2014). Thus,

the association between perceived risks and perceived benefits of social media on employee's behavioural intent results from users' satisfaction, which shows partial mediation. The R-square value reveals that behavioural intent to use social media is 76% interpreted by perceived risks and benefits of social media, with the mediating role of users' satisfaction.

VII. CONCLUSION

The study explored 12 banking sectors within the Ga West Municipality to ascertain the perceived risks and perceived benefits associated with social media usage on employees' behavioural intent. The responses were collected using the 200 questionnaires. The SmartPLS3 tested the association between the independent variables (Perceived risks and Perceived benefits), the dependent variable (Behavioural intent), and the mediating variable (user satisfaction). And 200 responses were gathered using the Likert scale, thus, (1= Strongly Disagree, 2= Disagree, 3= Neither Agree nor Disagree, 4 = Agree and 5 = Strongly Agree). Through the use of the Smart PLS algorithm, bootstrapping, and blindfolding, the study ascertained the perceived risks and perceived benefits of social media usage on the behavioural intent of employees. Unquestionably, the study has a strong impact in some critical areas. The study allows us to reconsider some of the biggest problems associated with social media usage. This will enlighten professionals to point out and tackle any risk and benefits-related problems confronted.

VIII. LIMITATION AND FUTURE RESEARCH

First, the study outcome generalization may be limited since the survey focused on social media use in only 12 public banking sectors within the Municipality. The second limitation was derived from the quantitative kind of findings. This is because the study did not provide enough qualitative information to understand the impressions of the employees toward social media use. Future research should go beyond this study by using more research instruments to cover a wide sample size across public and private sector banks within the Municipality.

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