

OSASS Volume 1 Number 1, 2015

OSASS

Oye Studies in the Arts and Social Sciences.

A Journal of the

**Faculty of Humanities and Social Sciences,
Federal University, Oye-Ekiti.**

Volume 1 Number 1

June, 2014

© Faculty of Humanities and Social Sciences,
Federal University, Oye-Ekiti, 2014.

ISSN: 2465-7395

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior permission of the copyright holders.

Printed by:
TOPKLAS MULTIVENTURE
39, Ajilosun Street, Ado-Ekiti,
Ekiti –State, Nigeria.
08033697600

Submission Guidelines

All manuscripts submitted for consideration should be typed using Microsoft Word format. Articles should be printed on A4 size paper, double line-spaced with ample margins on each side of the page using Times New Roman font, and 12 as font size. Submissions should not exceed eighteen pages. The APA and MLA style of referencing with the in-text citation format and works cited is preferred. Three copies of the manuscripts are to be submitted to the Editor for assessment.

All correspondence should be sent to the following address:

The Editor,

OSASS
Faculty of Humanities and Social Sciences
Federal University, Oye-Ekiti
E-mail:

OSASS, Volume 1 Number 1 is published by the Faculty of Humanities and Social Sciences,
Federal University, Oye-Ekiti.

OSASS

A Publication of the Faculty of Humanities and Social Sciences

Federal University, Oye-Ekiti

Volume 1 Number 1

June 2014

EDITORIAL/ADVISORY BOARD

Editor

Prof. Benjamin Omolayo

Associate Editors

Niyi Akingbe, Ph.D

Rufus Akindola, Ph.D

B.O. Adeseye, Ph.D

D. Amassoma, Ph.D

A.M. Lawal, Ph.D

Mrs. C.C. Agwu, Ph.D

Editorial Consultants

Prof. Gordon Collier

Justus Liebig University

Germany

Prof. Catherine Di-Domenico

University of Aberday Dundee

United Kingdom

Dr. Joni Jones

University of Texas

USA

Chief Editor

Prof. Rasaki Ojo Bakare

From the Editor

OSASS is a publication of the Faculty of Humanities and Social Sciences, Federal University, Oye-Ekiti. It is a platform for the publishing of scholarly and well researched essays and a forum for intellectual dialogue among scholars and academics in the field of Humanities and Social Sciences. Specifically, it is a forum for the dissemination of research reports in Demography and Social Statistics, Economics and Development Studies, English and Literary Studies, Sociology, Psychology, Theatre and Media Arts, Political Science, Geography and Regional Planning, Communication Arts, History, Human Science and other relevant disciplines in Humanities and Social Sciences. Comments on current issues, research notes and book reviews are also of interest to this Journal.

It is our policy that contributions are not only original but also advanced in the respective disciplines. Contributions that receive positive assessment from our team of assessors are published in the Journal.

Prof. Benjamin Omolayo
Editor

CONTENTS

- Pronunciation Problems of Mwaghavul Speakers of English: A Contrastive Analysis
Ibukun Filani 1 – 22
- Exchange Rate Volatility and Foreign Capital Inflow Nexus: Evidence From Nigeria
Ditimi Amasoma, Ifeakachukwu Philip Nwosa & Mary Modupe Fasoranti 23- 48
- Understanding Ethnicity and Identity Through Ethnographic Details Reposit In Drama and Theatre, A Review of Four African Plays
Ademakinwa Adebisi & Adeyemi, Olusola Smith 49 – 72
- Rhetoric and Ideology: A Discourse-Stylistic Analysis of Bishop Oyedepo’s Keynote Address at the 26th Conference of Avenu
Ikenna Kamalu and Isaac Tamunobelema 73 – 93
- Condom Use Attitude and Self-Efficacy as Determinants of Sexual Risk Behaviour Among Long Distance Truck Drivers in Lagos, Nigeria
Abiodun Musbau Lawal 94 – 106
- The Effects of Internet Use on Customers-Staff Social Interaction in Selected Banks in Southwestern Nigeria.
Taiwo Olabode Kolawole 107 – 126
- Myth and the African Playwright: Osofican’s Craft in *Morountodun*
Omeh Obasi Ngwoke 127 – 142
- Phenomenological Approach to the Study of Traditional Medicine: A Case Study of Emu Clan of Delta State

Kingsley I. Owete	143 – 158
Symbolic Subordination: Subjectivity and the Activism of Liberation in Soyinka and Armah Chinyelu Chigozie Agwu	159 – 181
Power, Responsibility and Language: Soyinka's <i>A Play of Giants</i> and the Conative Function Victoria Oluwamayowa Ogunkunle	182 – 209
Maghrebian Literature and the Politics of Ex(In)clusion Kayode Atilade	210 – 228
The Challenges of Designing Epic Performances for Fledgling University-Based Theatres: Fuoye Theatre As Example. Bakare, Eguriase Lilian	229 – 237
The Legal Interpretations of the Modal Auxillaries "May" and "Shall", Through the Cases Wasiu Ademola Oyedokun-Alli	238 – 245
Contributors	246 – 249

THE EFFECTS OF INTERNET USE ON CUSTOMERS-STAFF SOCIAL INTERACTION IN SELECTED BANKS IN SOUTHWESTERN NIGERIA.

Taiwo Olabode Kolawole
Federal University, Oye-Ekiti.

Abstract

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

Keywords: Internet Use, Social Relationship, Informal Relationship, Banks, ICTs.

Introduction:

Social interaction is as old as existence of world. It has been in existence and practice from time immemorial. It varies from one society to another. Each developmental stage attained by any society determines the forms and the facilities for interaction. The importance/ or improvement of social interaction cannot be over emphasized even in organization (Ogunbameru, 2012). The rapid development of science and especially modern technology has change the forms and facilities use for social interaction especially between workers and customers in the workplace. Quite a number of variables determine the effective use of these technological facilities for efficient social interaction. However,

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

Literature:

New age business environment is very dynamic and undergoes rapid changes as a result of technological innovation, increased awareness and demands from customers. Business organizations, especially the banking industry of the 21st century operates in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate.

Information and Communication Technology (ICT) is at the centre of this global change. Archimedes said, "Give me a lever long enough and a fulcrum on which to place it and I shall move the whole world". (Archimedes, www.brainyquotes.com). The lever he was talking about then was not understood, until the invention of Information and Communication Technology.

The application of information and communication technology concepts, techniques, policies and implementation strategies to banking services have become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness. ICT directly affects how managers decide, how they plan and what products and services are offered in the banking industry. It has changed the way banks and their corporate relationships are organized worldwide and the variety of innovative devices available to enhance the speed and quality of service delivery.

Harold and Jeff (1995) contend that financial service providers should modify their traditional operating practices to remain viable in the 1990s and the decades that follow. They claim that the most significant shortcoming in the banking industry today is the wide spread failure on the part of senior management in banks to grasp the importance of technology and incorporate it into their strategic plans (Harold and Jeff, 1995).

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

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

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

Nigerian banks have no doubt invested much on technology; and have widely adopted electronic and telecommunication networks for delivering a wide range of value added products and services. They have in the last few years transformed from manual to automated systems unlike before when ledge-cards were used. Today, banking has been connected to information technology networks, thereby facilitating the practice of inter-banking and inter-branch banking transactions. The introduction of mobile telephone in 2001 and improved access to personal computers and internet service facilities have also added to the growth of electronic banking in Nigeria.

However, whereas local banks most commonly practice real time online internet banking, the integration of customers into the process is far from been realized. Many of the reasons are attributed to the high prevalence of internet fraud and lack of an adequate regulatory framework to protect the banks from the volatility of risks associated with internet banking, especially at the levels of communication and transaction. On the whole, Nigeria is globally regarded as the headquarters of Advance Fee Fraud which is perpetrating mostly via the internet (Helleiner, 1998).

The need for survival, global relevance, preservation of existing market share and sustainable development have made ICT and the use of automated devices imperative in the banking industry. This study evaluates the reaction of Nigerian banks to this new trend. The paper also examines the extent to which these banks adopt innovative technologies in their operations and their effects.

Effects of Information and Communication Technology (ICT) on Banking Industry.

Agboola (2001) studied the impact of computer on the banking services in Lagos and discovered that Electronic Banking has tremendously improved the services of some banks to their customers. The study was however restricted to the commercial nerve centre of Nigeria and concentrated on only six banks. He made a comparative analysis between the old and new generation banks and discovered variation in the rate of adoption of the automated devices. Aragba-Akpore (1998) wrote on the application of information technology in Nigerian banks and pointed out that IT is becoming the backbone of banks' services regeneration in Nigeria. He cited the Diamond Integrated Banking Services (DIBS) of Diamond Bank Limited and Electronic Smart Card Account (ESCA) of All States Bank Limited as efforts geared towards creating sophistication in the banking sector. Ovia (2000) discovered that banking in Nigeria has increasingly depended on the deployment of Information Technology and that the IT budget for banking is by far larger than that of any other industry in Nigeria. He contended that on-line system has facilitated internet banking in Nigeria as evidenced in the launching websites. He found also that

banks now offer customers the flexibility of operating an account in any branch irrespective of which branch the account is domiciled. Cashless transactions were made possible in our society of today. The mover of the economy (Banking Industry) is now well positioned to meet-up with the new challenges from the customers, competitors and even from the nation's economy with right tool in their hand to reach limitless point of success. The industry is now growing on daily basis with respect to new innovations that are coming out in the world of technology.

The Entry of Nigerian Banks into Electronic Banking

As a medium of delivery of banking services and as a strategic tool for business development, electronic banking has gained wide acceptance internationally and is fast catching up in Nigeria. With this in mind, Nigeria has become the threshold of a major banking revolution with net banking having already been unveiled (Ovia, 2001). Of all the sectors in the Nigerian Economy, banking stands out despite "a not too good" economy.

The ability of electronic banking to provide customers access to their accounts from anywhere in the world by using a home computer with internet connection, is essentially fascinating to Nigerians in the Diaspora and High Net Worth Individuals having multiple bank accounts. This growth potential is, therefore, immense. Further incentives provided by banks would dissuade customers from visiting physical branches, and thus get 'hooked' to the convenience of armchair banking.

At present, the situation does not seem to have shown any significant improvement. Whereas about 90 percent of the banks in the country offer other forms of electronic banking services like telephone banking. ATM and electronic fund transfer, Internet banking is yet to take centre stage. This aspect of banking is still at the basic informative stage (Ovia, 2001). This is so despite the widely acclaimed benefits of Internet banking against the traditional branch banking practice. Part of the reasons identified for the inability of banks in Nigeria to take full advantage of this mode of banking includes lack of adequate operational infrastructure like telecommunication and power, upon which Electronic banking generally relies. Due to the inability of the banks to integrate their operations into the Internet development process, Internet banking can be said to have less in the existing banking structure in the country.

Earlier, articulate reasons why Internet Banking was having a moderate economic impact in the country include that customers are not on the average trained on for teller jobs and the use of internet banking. These situations make transaction processing via internet banking prone to error. Additionally, the absence of a clearly defined legal framework for internet banking, leaves banks with inadequate legal cover to provide the services; and poor telecommunication infrastructure all over the country.

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

Theoretical Framework

In a broad sense, theories are needed to aid understanding of events and problems in the practical world. A second general reason for having theory is to aid prediction (Fajana, 2006). In his own contribution Dunlop (1958) stresses that theory is needed for the purpose of explaining observations. He decried the mounting up of facts on the plains of human ignorance and called for a speedy integration of theory to help interpret, explain and relate them. Flanders (1965) argues that theory is needed to pose the right questions and research to provide the right answers, granted that a constant interplay has to take place between the two. Explaining the link between theory and action, Hyman (1975) admonishes trade union scholars that indifference towards all theories can be extremely harmful and went further to state that actions should not be based on take for granted assumptions especially in a constantly changing world where traditional ideas are often rendered obsolete.

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

Social Action Theory

This theory was originally developed by Max Weber. Social action theory proposes an opposite viewpoint to the systems approach. It seeks to analyse why the actors in the system take certain lines of action as well as to understand the actors' own definitions of the situation they are in. Social action, it is argued, arises out of the expectations, norms, values experiences and goals of the individuals working within the organization. It is a bottom-up, rather than top-down method of the systems analyst.

An example of this approach to industrial relations is taken by Morley, Webb and Stephenson (1988) from a social psychological perspective. They focus in particular on explaining the role of bargaining and arbitration in the resolution of conflict. They argue that negotiation is a fundamentally social activity and advocate exploring the ways in which negotiators work out what is going on, and why. They also advocate that negotiation is more than a process of bid and counter-bid, it is a social process in which collective images are created and changed. Finally, they see negotiation as the means by which social order is constructed.

Social action theory emphasizes the response of the social actors such as managers, employees, and union representatives to given situations. Social action theory is predominantly associated with the studies of Max Weber (1896). According to Weber, action is social by virtue of the subjective meaning attached to it by the acting individual.

The action takes account of the behavior of others and is thereby oriented in its course (Max Weber, 1896). Social action theory focuses on understanding particular actions in industrial relations situations rather than on just observing explicit industrial relations behavior. Dunlop (1958) presented the systems theory and provided tools of analysis in interpreting and to gaining understanding of the widest possible range of industrial relations facts and practice. In the words of Dunlop (1958), an industrial relations at any one time in its development is regarded as comprising of certain actors, contexts, an ideology which binds the industrial relations system together, and a body of rules created to govern the actors at the industrial relations systems together, and a body of rules created to govern the actors at the workplace and work community. The actors comprise a hierarchy of managers and their representatives; a hierarchy of non-representatives; and specialized third party agencies whether governmental or private ones. The context focus or three environmental contexts that play a decisive part in shaping the rules of an industrial relations system and with which the actors interact. They include technological characteristics, budgetary constraints and the locus and distribution of power in the larger society.

The greatest criticism leveled against Dunlop's theoretical approach is the way the term 'systems' was applied. Blain and Gennard (1974) and Anyim (2009) view as a grave shortcoming Dunlop's failure to define accurately the systems concept and his application of the term in a variety of ways. For instance, he applied the term to individuals, individual firms, and industrial branches and even to analyze and describe real case or circumstances. The Marxist perspective has its origin from socialist ideologies. It assumes and emphasizes within a capitalist society where productive systems are owned and profit is the key influence on company's policy (Hymn, 1975 and Anyim, 2010). Hyman (1975) states further that conflict which arises out of those differences in economic power between social groups is rooted in the structure and institution of society itself and also that, the activities of industrial relations are means of achieving a resolution. According to Ogunbameru (2004) the conflict taking place in industrial relations between those who buy labour and those who sell it is seen as a permanent feature of capitalism merely reflecting the predominant power base of the bourgeois and the class relations of capitalist society generally. In this respect, class conflict, permeates the whole of society and is not just an industrial phenomenon. In the same way, trade unionism is a social as well as industrial phenomenon. Trade unions are by implication challenging the property relations wherever they challenge the distribution of the national produce. They are challenging all the prerogatives which go with the ownership of the means of production, not simply the exercise of control over labour power in industry (Allen, 1971). The Marxist perspective sees the bourgeoisies giving rise to a revolutionary dictatorship of the working class which will gravitate to socialism and later communism. In summary and in line with Roy Adam's (1988) and Yesufu (1982) contention, a good deal of theory is found in rudimentary forms which are enough to negate the statement that there are valid theories of industrial relations.

Methodology

This study was carried out in Southwestern part of Nigeria. Three States were purposively selected for this study. They are Osun, Oyo and Lagos States. In Osun State, Osogbo and Ile-Ife were selected as study areas, Ibadan was selected in Oyo State while Lagos was selected in Lagos State. These towns were purposively selected for data collection. A total of five (5) commercial banks were chosen for this study. They are First Bank Plc, United Bank for Africa (UBA) Plc, Skye Bank Plc, Guarantee Trust (GT) Bank Plc and Zenith Bank Plc. These banks were selected because they were part of the banks that survived the merger and acquisition exercise by the apex bank in Nigeria, One hundred (100) respondents were selected from each town using judgmental, grab or accidental sampling technique (Ogunbameru, and Ogunbameru, 2010; Olaogun, 2008 and Akindele and Ajila, 2003). That is, a total of five hundred (500) respondents were selected to elicit information for the study. Structured questionnaire method thematically arranged was used to collect viable information for this study. The quantitative data was analysed using SPSS software.

Findings and Discussion:

Table 1: Effects of volume and level of internet use on social interaction between Customers and Staff in First Bank Plc.

Respondents N = 100					
Effects of Internet use	SA	A	U	SD	D
The high volume of internet facilities use in my bank negatively affect the interaction between staff and customers	(21) 23.3%	(26) 21.5%	(04) 11.8%	(14) 12.7%	(35) 1%
The internet connection of all other ICT facilities reduce the social interaction between employees and customers	(35) 33.0%	(23) 14.6%	(04) 8.0%	(18) 23.1%	(20) 18.3%
The fact that all operations and services in my bank are Internet related creates a problematic social relationship between customers and employees	(08) 25.8%	(30) 22.7%	(22) 23.9%	(15) 17.0%	(25) 15.9%
The increase in the adoption and use of internet facilities reduce social interaction between staff and customers	(10) 18.2%	(39) 20.9%	(18) 29.5%	(09) 10.0%	(24) 22.4%
There is no good social relationship between staff and customers because of internet connectivity in my bank	(10) 30.3%	(27) 23.5%	(25) 29.1%	(05) 5.1%	(33) 19.8%

Source: Field Survey, 2013.

Table 1 is on the volume and level of Internet use on social interaction between customers and staff in First bank plc. The table shows that 24.1.0% of the respondents strongly disagree that “the high volume of internet facilities use in my bank negatively affect the interaction between staff and customers,” on the contrary, 33.30% of the respondents strongly agree that the internet connection of all other ICT facilities reduce the social interaction between employees and customers; 22.7% agree that the fact that all operations and services in my bank are Internet related create a problematic social relationship between customers and employees” while 30.3% of the respondents strongly disagree that “there is no good social relationship between staff and customers because of Internet connectivity in my bank”. From the on-going, it can be deduced that there is thin line of thought among the respondents on the conclusion whether or not the volume and the level internet use has effect on social interaction between customers and staff in First Bank Plc. This is because First bank plc is one of the old generation banks and has been in operation

before ICT revolution in Nigeria banking sector. With the adoption and use of Internet banking, the respondents could not actually take a definite stand on the position of the bank in respect to whether volume and level of internet use has effects on social relationship or not. For instance, 30.3% strongly agreed that there is no good social relationship between staff and customers because of internet connectivity in the bank and 29.1% of the respondents were totally neutral or undecided. It is important to note that the level and volume of Internet use affect social interaction among customers and staff in First bank plc because all ICT facilities for banking operations and services are all connected to serve one purpose or the other for all the stakeholders.

Table 2: Effects of Volume and Level of Internet Use on Social Interaction between Customers and Staff in Guarantee Trust Bank Plc

<i>Respondents N = 100</i>					
Effects of Internet use	SA	A	U	SD	D
The high volume of internet facilities use in my bank negatively affect the interaction between staff and customers	(22) 24.4%	(22) 18.2%	(06) 17.6%	(27) 24.5%	(23) 15.9%
The internet connection of all other ICT facilities reduce the social interaction between employees and customers	(22) 20.8%	(30) 19.1%	(12) 24.0%	(17) 21.8%	(19) 17.4%
The fact that all operations and services in my bank are internet related create a problematic social relationship between customers and employees	(04) 12.9%	(30) 22.7%	(22) 23.9%	(16) 18.2%	(28) 17.8%
The increase in the adoption and use of internet facilities reduce social interaction between staff and customers	(11) 20.0%	(35) 18.7%	(21) 34.4%	(17) 18.9%	(16) 15.0%
There is no good social relationship between staff and customers because of internet connectivity in my bank	(01) 3.0%	(29) 25.2%	(21) 24.4%	(23) 23.2%	(26) 15.6%

Source: Field Survey, 2013.

In Guarantee Trust Bank Plc, with respect to the effects of volume and level of internet use or social interaction between customers and the staff, the above table 2 shows that 24.4% of the respondents strongly agreed that the high volume of internet facilities in the bank is responsible for negative effect of social interaction between customers and staff, although 24.5% disagreed with the position. In a nutshell, 25.2% of respondents in this bank agreed that there is no good social relationship between staff and customers because of internet connectivity in the bank. This is simply because the primary aim of deploying high level of ICT or internet facilities is to keep lots of people (customers) away from the banking hall. The Internet provision enables them to do virtually all transaction without actually coming into the banking to distract the staff. Therefore, the level volume of Internet use affects social interaction among customers and staff in Guarantee Trust Bank Plc.

Table 3: Effects of volume and level of Internet use on social interaction between Customers and Staff in Skye Bank Plc

Respondents N = 100					
Effects of Internet use	SA	A	U	SD	D
The high volume of internet facilities use in my bank negatively affect the interaction between staff and customers	(15) 16.7%	(20) 16.5%	(04) 11.8%	(26) 23.6%	(35) 24.1%
The internet connection of all other ICT facilities reduce the social interaction between employees and customers	(06) 5.7%	(38) 24.2%	(06) 12.0%	(24) 30.8%	(26) 23.9%
The fact that all operations and services in my bank are internet related create a problematic social relationship between customers and employees	(05) 16.1%	(12) 9.1%	(16) 17.4%	(18) 20.5%	(49) 31.2%
The increase in the adoption and use of internet facilities reduce social interaction between staff and customers	(11) 20.0%	(23) 12.3%	(09) 14.8%	(32) 35.6%	(25) 23.4%
There is no good social relationship between staff and customers because of internet connectivity in my bank	(13) 39.4%	(11) 9.6%	(12) 14.0%	(30) 30.3%	(34) 20.4%

Source: Field Survey, 2013.

Although most of the respondents from Skye Bank Plc either strongly disagree with almost all the indicators to measure the effect of the volume and level of internet use on social interaction. For instance, 24.1% of the respondents disagreed that the high volume of internet facilities use in the bank negatively affects the interaction between staff and customers of the bank. Also, 31.2% of them disagree with the fact that all operations and services in the bank that are internet related create a problematic social relationship between customers and employees. Finally, 35.6% and 23.4% of the respondents strongly disagree and disagree respectively with the fact that the level and volume of internet use have effects on social relationship between customers and staff in Skye Bank Plc. This is probably because the bank does not have enough internet facilities that will enable its customers to do most of their financial transactions without coming to the banking hall. Consequently, the level and volume of internet facilities in Skye Bank Plc no matter how small it may be, affect social interaction between customers and staff (39.4%).

Table 4: Effects of Volume and Level of Internet Use on Social Interaction between Customers and Staff in UBA Plc

Respondents N = 100					
Effects of Internet use	SA	A	U	SD	D
The high volume of internet facilities use in my bank negatively affect the interaction between staff and customers	(14) 15.6%	(28) 23.1%	(05) 14.7%	(24) 21.8%	(29) 20.0%
The internet connection of all other ICT facilities reduce the social interaction between employees and customers	(25) 23.6%	(20) 12.7%	(16) 32.0%	(07) 09.0%	(32) 29.4%
The fact that all operations and services in my bank are internet related create a problematic social relationship between customers and employees	(06) 19.4%	(32) 24.2%	(12) 13.0%	(21) 23.9%	(29) 18.5%
The increase in the adoption and use of internet facilities reduce social interaction between staff and customers	(11) 20.0%	(45) 24.1%	(03) 4.9%	(19) 21.1%	(22) 20.6%
There is no good social relationship between staff and customers because of internet connectivity in my bank	(03) 9.1%	(22) 19.1%	(16) 18.6%	(17) 17.2%	(42) 25.1%

Source: Field Survey, 2013.

Effect of the volume and level of internet use on social interaction between customers and staff in Zenith Bank Plc.

From the above table, the respondents strongly disagree with the fact that the high volume and level of Internet facilities use in the bank negatively affect social interaction between staff and customers (41.8%), it was also strongly disagree that internet connection of all other ICT facilities reduce social interaction (38.7%) and 52.4% strongly disagree with the fact that all operations and services in Zenith Bank plc that are Internet related does create a problematic social relationship between customers and employees. It is noteworthy that 44.1% strongly agree that increase in the adoption and use of internet facilities reduce social interaction between staff and customers and to this end, 42.3% of the respondents strongly disagree that there is no good social relationship between staff and customers because of Internet connectivity in Zenith bank plc. It can easily be deduced that Zenith Bank Plc invest huge amount of capital in acquiring lots of modern day internet facilities to cater for all banking activities and generate new internet related products and services for their customers instead of coming to the hall. By this, fewer customers come to the banking hall for one thing or the other because the internet facilities acquired are used for most of banking operations and services. So, the staff and customers of Zenith bank plc still have good social relationship in spite of high level and volume of internet facilities they used.

Discussion

The application and use of Information and Communication Technology (ICT) in all organization be it service oriented or manufacturing to restructure, redesign, handle more volume of work within little time for prompt delivery and generating new products and services cannot be overemphasized. The banking sector is not left out in the acquisition and use of the modern technology. It is indeed a global and laudable technological revolution across all existing and functioning sectors in each society. The amount of capital any country or organization is able to spend in the acquisition of relevant ICT facilities is a function of the quality of service or products the organization produce for the customers. It also determines the growth of the organization and the level of satisfaction attain by the customers. To sum it up, the use of ICT facilities predicts the level and increase of performance, productivity and profit the organization is able to record each year. The possession, application and use of high volume of relevant ICT by the bank are not negotiable. This is because of the level of competition that exists in the banking sector and even the world at large. The use of intensive ICT facilities that are relevant will enable the banks to perform operations and services even outside the countries of operation with prompt delivery of services.

The effect of the volume and level of internet use on social interaction among customers and staff in selected banks in South Western Nigeria shows generally that the internet facilities adopted for banking services and operations does not have any effect on

social interaction so far the management of such banks is able to cater for those that are not Internet or ICT compliant. It is a fact that these ICT not compliant customers are customers/or stakes of bank(s) and that no matter what, they should be carried along in the development of banking services and operations. Going by the findings, in First Bank Plc, it is extremely difficult for customers to determine where they actually belong to in respect to whether or not the volume and the level of internet use affect social interaction between customers and staff of the banks. In the case of Guarantee Trust Bank Plc and Skye Bank Plc, the volume and level of internet use affect social interaction simply because ICT facilities were strictly meant for all banking services and operations irrespective of the customer. But in Zenith Bank Plc and United Bank for Africa (UBA) plc, the volume and level of Internet use does not affect social interaction because customers especially those that are not Internet compliance were given opportunities to directly meet with the staff to settle or solve their challenges in the area of banking services and operations.

Conclusion

Some of the main arguments presented in this study are that social interaction is as old as the world itself and its inevitability nature. It keeps improving by the day especially through the development of science and modern technology most especially in the workplace. Organisations in underdeveloped/or developing societies did not put into consideration at management level some customers who for one reason or the other were unable to use any of the available internet facilities while some of the perceived consequences of internet use on social interaction between staff-customers relations in terms of level, volume and connectivity of internet facilities, ostracizing customers from banking hall, no enough time to attend to customers banking problems or challenges in First bank plc, in GT and Skye bank Plc, the level, volume and connectivity of internet facilities were not responsible for poor social interaction between staff and customers but rather management policy and management style. Contrary to the findings in other banks, it was established that UBA and Zenith bank plc recorded good social relationship between staff and customers despite the fact that connectivity of all Internet facilities, products and services of the banks and the level and volume of Internet facilities respectively were the main issue in these banks. The banks still have ways of attending to their customers. In spite of the increased volume and high level of internet use in the banking sector, management must equally optimize interaction between customers and staff. With this in mind, management must protect the informal relationship that exists between employees and customers as this will enhance performance and productivity of yje organisation. The level and volume of internet use for banking operations and services should not in any way affect or conflict with the existing informal social interaction or relationship between workers and customers, but should serve as a tool for gluing or cementing the relationship.

References

- Agboola, A.A (2001) "Impact of Electronic Banking on Customer Services in Lagos, Nigeria" in *Ife Journal of Economics and Finance*. Department of Economics, O.A.U, Ile-Ife, Nigeria, vol. 5, Nos 1&2.

- Akindele, S.T. and Ajila, C.O. (2003) "Research Methods in the Social Sciences". Published by Ray Publishing Company.
- Allen, V.I. (1971) *The Sociology of Industrial Relations*, London, Longman Pg. 76.
- Aragba-Akpore, S. (1998): 'The Backbone of Banks' Service Regeneration', *Moneywatch*, July 22, p23.
- Arnold, G., (1985) *Aid and the Third World: The North/South Divide*. Published in Great Britain by Robert Royce Limited.
- Benjamin C. J., (2001), *Electronic Money: New Day or False Dawn?* Review of International Political Economy, vol. 8, pp. 197-225.
- Dunlop, J.T. (1958). *Industrial Relations System*, Illinois, University Press Carbondale and Edwardsville.
- Fajana, Sola (2006). *Industrial Relations in Nigeria: Theory and Features*, Lagos, Labofin and Coy Pg. 3.
- Farnham, D. and Primlott J. (1998). *Understanding Industrial Relations*, (5th edn) Cassell, London Pg. 44.
- Harold, B. and Jeff, L., (1995): 'Don't Let Technology Pass You By'. *ABA Banking Journal*, Box 986, Omaha, NE, p.73.
- Helleiner, E. (1998), *Electronic Money: A Challenge to the Sovereign State?* *Journal of International Affairs*, Vol. 51, 387-409.
- Hyman, R. (1975). *Industrial Relations: A Marxist Introduction*, London, McMillan Pg. 2
- Ogunbameru, O.A. (2004). *Organizational Dynamics*. Lagos, Spectrum Books Ltd Pg. 56
- Ogunbameru, O.A. and Ogunbameru, B.O. (2010) *Contemporary Methods in Social Research* Kuntel Publishers, Ile-Ife, Nigeria.
- Olaogun, J.A. (2008) *Research in Behavioural Sciences: Concepts, Methods and Practice* Published by Bolabay Publications, Ikeja, Lagos.
- Ovia, J. (2000): 'From Banking Hall to E-Platform', *Financial Standard*, January 15.
- Ovia, J. (2001). *Internet Banking: practices and potentials in Nigeria*. A paper presented at a seminar organized by the Institute of Chartered Accountants of Nigeria (ICAN) Lagos Sheraton Hotel & Towers, Ikeja. September 05.
- UBA Plc (2013) Bank of the Year 2012 AFRICA: <http://www.ubagroup.com/group/awards>.
- Walter, H.G. (1974). *Marketing in Developing Countries*. *Columbia Journal of World Business*, 9(4).
- Woherem, E.W. (2000): *Information Technology in the Nigerian Banking Industry*, Spectrum Ibadan.