

## **The role of social media in internet banking transition during COVID-19 pandemic: using multiple methods and sources in qualitative research**

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Social distancing practices and staying at home have increased the time people spend on social media with the purpose of exchanging and consuming information about completing their routine practices safely. The Covid-19 pandemic has disrupted in-person banking operations and increased the physical threat for both retail bankers and customers. Consequently, the world has moved toward internet banking with the purpose to continue routine transactions for paying bills, purchasing groceries, and shopping of brands. The present study aims to explore how the fearful environment of Covid-19 pandemic increased the social practices of internet banking and what challenges are faced by different customers during their use of internet banking. By understanding these experiences, system developers and marketers can improve their internet banking apps to address the needs and expectations of different customers. The study has opted for a relativist ontological position and social constructionist epistemological position to understand different realities in the same context and how customers experience internet banking in a fearful environment. The study used multiple qualitative research methods: Gibbs reflection cycle, semi-structured interviews with internet banking users, and focus group interviews with executives of public and private sector banks. Social actors through social media played a role with respect to understanding the nature of uncertainty during Covid-19 pandemic that changed customers' behavior from traditional banking to internet banking. Information was shared through social media to avoid ATMs, debit and credit card exchange with cashiers, and cash exchange as these are no longer safe options for both bankers and customers. The major theoretical contribution of this study is to merge social practice theory and affordance of technology theory in the context of internet banking adoption. This study has discussed practical implications for marketers and system developers of retail banks