


Perception of Bank Managers on the Use of Personal Social Media for Bank Product Promotion: A Narrative Study of Nepal

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Abstract

In the ever-evolving landscape of digital marketing, this qualitative narrative study uncovers the intricate perspectives of three Nepalese bank managers on the use of personal social media platforms to promote their bank's products and services. The most modern qualitative approach that focuses on life stories as the essence of people-oriented sciences is narrative study, therefore the study adopts an interpretivist epistemological perspective and a constructivist realism ontology, employing in-depth interviews to gather rich narratives from the participants. Thematic analysis of the qualitative data revealed four prominent themes: Work-Life Balance, Belongingness, Enforced Instructions, and Boon and Bane. These themes offer theoretical insights into the complex interplay between personal and professional aspects in the context of digital marketing and organizational culture. The study provides valuable insights into how bank managers perceive the use of personal social media accounts for product promotion within Nepal's banking industry.

Keywords: *social media use, personal social media, SNS, product promotion, work-life balance*

INTRODUCTION

Within the dynamic landscape of Nepal's banking industry, where tradition converges with innovation, a compelling exploration emerges of the perception of bank managers regarding the utilization of personal social media as a means of promoting bank products. This narrative study delves into the intricate tapestry of their experiences, shedding light on the nuanced interplay between professional promotion strategies and the cultivation of personal connections. In this academic endeavor, we embark on a journey, unraveling the multifaceted layers that shape the perceptions and practices of bank managers in their quest to leverage personal social media for effective bank product promotion in the context of Nepal.

The banking industry in Nepal has grown and developed significantly, offering a comprehensive range of financial products and services to fulfill the diverse needs of its consumers. According to the central bank of Nepal i.e. Nepal Rastra Bank, about 67.34 percent of Nepal's population has access to banking (Statistics Division, 2021). Banks have recognized the need to harness digital platforms, especially social networking sites for effective communication and marketing strategies as technology has advanced and customer preferences have changed.

Social Networking Sites (SNS) as described by Boyd & Ellison (2007) are web-based platforms that allow individuals to create profiles, connect with others, and view their connections as well as those made by others within the system. This has evolved as an effective tools for businesses to communicate with their target audiences, build brand awareness, and advertise their products/services (Dwivedi et al., 2021) Recognizing this opportunity, almost every Nepali bank has established official social media accounts on sites such as Facebook, Twitter, Instagram, and LinkedIn. These official accounts allow banks to communicate with clients directly, give information about new services or promotions, and respond to customer inquiries or concerns

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quickly.

While using official social media accounts for business promotion is normal practice not only in Nepal's banking sector but in the whole world, a growing trend involves encouraging staff, including bank managers, to use their personal social media accounts to promote the bank's products and services (Pekkala et al., 2022).

Encouraging employees to use their social media accounts to promote a bank's product is a smart strategy. The banks can tap into individualized interactions between employees and their networks or contacts, who may be potential clients or influencers in their circles. This method adds a human touch by leveraging existing relationships developed over time. Second, utilizing personal social media accounts broadens the reach beyond the bank's official channels by tapping into new networks that corporate profiles alone may not be able to access as 15.85 million Nepalese are in reach of the internet. And as of January 2023, there are 12.60 million social media users in Nepal (Kemp, 2023). Employees' relationships might help organically amplify messages through shares or referrals to the masses.

Employees especially Bank managers play a crucial role in financial institutions, with significant influence over strategic decisions and operations. Understanding their perception of using personal social media for bank product promotion is important for individual managers, banks, and the overall banking sector. However, this area lacks research, hindering informed decision-making. To address this gap, this qualitative narrative inquiry explores the opinions and experiences of Nepalese bank managers regarding the use of personal social media for promotion. By collecting and analyzing their narratives, this study aims to explore and gain a comprehensive understanding of bank managers' perspectives and firsthand experiences regarding the utilization of their personal social media accounts as a means of promoting the products and services offered by their respective banks.

In introduction, Authors should state the objectives of the work at the end of introduction section. Before the objective, Authors should provide an adequate background, and very short literature survey in order to record the existing solutions/method, to show which is the best of previous research, to show the main limitation of the previous research, to show what do you hope to achieve (to solve the limitation), and to show the scientific merit or novelties of the paper.

LITERATURE REVIEW

The history of the internet dates back to the 1960s when the U.S. Department of Defense's Advanced Research Projects Agency (ARPA) initiated the development of ARPANET. According to Abbate (2000), ARPANET was created as a network that could withstand disruptions, enabling information sharing between computers in different locations. Over the years, the Internet evolved from a limited military and academic network to a global communication platform.

The introduction of the World Wide Web (WWW) in the 1990s completely changed how people could access and distribute information. Hypertext Transfer Protocol (HTTP), a standardized protocol, and hyperlinks were two tools used by users of the WWW to travel between related web pages. With the help of this innovation, the Internet became more usable and available to everyone, which facilitated its broad acceptance. The emergence of social media in the early 2000s revolutionized online interactions. Platforms like Friendster, MySpace, and LinkedIn paved the way for widespread connections and content sharing.

However, it was Facebook's launch in 2004 that truly transformed the social media landscape by offering a comprehensive set of features for networking and engagement. Subsequently, platforms like Twitter, Instagram, and Snapchat gained immense popularity, further reshaping online communication and marking the beginning of a new era in social media. Web-based services that allow users to create a public or semi-public profile within a confined system,

establish a list of other users they have a connection with, and browse and navigate their list of connections are referred to as social network sites (Boyd & Ellison, 2007).

The integration of social media into the operations of banks and financial institutions is a recent technological innovation that has had a significant impact on the industry. Financial institutions are leveraging social media as a means to engage with customers, build brand awareness, and deliver personalized experiences. Kaplan and Haenlein (2010) highlight that social media platforms provide opportunities for banks to interact with customers on a more personal level, enabling them to respond to queries, provide support, and gather feedback in real time.

The literature presents compelling evidence of the potential benefits of social media for banks in various aspects of their operations. Managers widely recognize the value of social media for customer engagement, marketing, innovation, crowdsourcing, customer care, and market intelligence (Dănăiată et al., 2014). This recognition is further supported by Kirakosyan's (2014) conclusion that social media is a powerful tool enabling banks to effectively reach and engage with customers. However, it is crucial to note that this effectiveness hinges upon the implementation of clear strategies and adaptability to the ever-changing digital landscape.

Banks leverage social media platforms for multiple purposes such as brand strengthening, customer relationship management, information distribution, public awareness monitoring, and building relationships with customers while reducing advertisement expenses (Kirakosyan, 2014). The diverse range of applications highlights the versatility offered by these platforms within banking institutions. Moreover, research done in the context of Mexico specifically acknowledges the strong impact of social media in restoring trust among stakeholders and enhancing recognition and reputation (Kirakosyan, 2014).

A similar study performed in the Middle East and North African countries' banking sector by Mahboub (2018) states that employing social media (specifically Facebook) contributes to higher profitability and growth compared to non-utilizing banks. This finding suggests that Facebook plays a pivotal role in facilitating effective marketing efforts by aiding communication between banks and customers while providing competitive advantages.

Moreover, Elareshi et al.'s (2023) study conducted in Jordan accentuated how perceived usefulness and ease-of-use factors associated with Social Media Marketing (SMM) significantly influence behavioral intention, thereby impacting customer loyalty. This highlights the importance of user experience and perceived utility in shaping consumer behavior on social media platforms.

Furthermore, research findings emphasize that strategic planning and management support are imperative when utilizing social media in banking operations. Social media serves as an innovative tool offering numerous benefits including marketing opportunities across different channels like cross-selling activities and reputation building (Kirakosyan, 2014). Nonetheless, successful integration necessitates careful planning aligned with organizational goals along with adequate managerial backing.

Overall, the review of almost every literature underscores the mutually beneficial nature of employing social media platforms for both customers and organizations, highlighting the advantages of such digital engagement. These benefits include enhanced communication, accessibility to information, personalized interactions, and the convenience of engaging with brands and services from the comfort of their digital devices (Kaplan & Haenlein, 2010; Smith et al., 2012). On the flip side, organizations also stand to gain significantly from social media utilization. These advantages encompass improved customer engagement, heightened brand visibility, increased market reach, and the potential for gathering valuable consumer insights (Kaplan & Haenlein, 2010).

However, amidst this plethora of research focusing on customers and organizations, an essential element seems to be overlooked—the role and perspectives of bank managers. These

individuals serve as the linchpin connecting the bank's strategies and customer engagement through social media. They possess critical insights into the intricacies of the banking sector, including regulatory constraints, customer preferences, and industry dynamics. Consequently, their perceptions and experiences related to the use of personal social media accounts for promoting their bank's products and services carry substantial implications for the industry as a whole.

The absence of literature addressing this crucial dimension represents a significant research gap. Understanding how bank managers navigate the terrain of social media marketing, the challenges they encounter, and the opportunities they identify is imperative for creating informed strategies within the banking sector. As such, this research seeks to fill this void by examining the perceptions and experiences of bank managers, shedding light on their unique roles in the context of social media promotion within the banking industry of Nepal.

METHODOLOGY

This study is based on an interpretive paradigm as every individual perceives and interprets events in diverse ways, resulting in multiple perspectives of an incident that contribute to understanding the facts and providing explanations (Mack, 2010, as cited in Khadka & Bhattarai, 2021). The ontological standpoint of this article is constructive relativism as human cognition is thought to accurately reflect and comprehend perceived phenomena (Tcytcarev et al., 2019).

To explore the research question effectively, the researcher has opted for a qualitative approach utilizing narrative inquiry as our chosen methodology because the most modern qualitative approach that focuses on life stories as the essence of people-oriented sciences is narrative study or inquiry (Ntinda, 2018). The narrative investigation has the flexibility to involve either one participant, like in a biographical study or autoethnography, or multiple individuals who have shared experiences (Tomaszewski et al., 2020). Narrative inquiry provides an opportunity to delve deeper into participants' stories and experiences, allowing for a nuanced understanding of their perception of using personal social media for bank product promotion.

Sampling Strategy

Based on the concept of "less is more" and to generate helpful and meaningful inferences (deMarais, 2004, as cited in Khadka & Bhattarai, 2021), one each from a commercial bank, a development bank, and a finance company's branch managers were selected carefully and purposefully to represent three types of Nepalese BFIs. All three (One female and two male) participants are knowledgeable and experienced and every one of them has ten-plus years of banking experience and was identified as an information-rich participant. This set of participants was chosen because of their shared experience of being in the banking industry of Nepal and are found using their social media accounts to promote their respective bank's/financial institution's products and services including financial safety information released in the public interest.

Data Collection

The major data-collecting approach was in-depth interviews. Semi-structured interview procedures were created to elicit rich narratives from each participant regarding their previous experiences, obstacles encountered, possibilities recognized, and consequences related to using personal social media platforms for product promotion. The interviews were conducted during office hours in the respective cabins of the participants, based on appointments arranged by the author in advance.

Data Analysis

As suggested by Liamputtong (2009), the narrative analysis process involves reading and

re-reading the transcriptions, identifying crucial aspects of the narratives highlighting key elements, and looking for themes and transitions between them. Then take notes on those thematic ideas, coding the thematic ideas based on observed patterns, connecting the thematic ideas, and performing a case-by-case comparison. The same analysis has been implemented for this narrative study to explore the views of the participants that can provide valuable insights into the perception of the bank managers on the use of their personal social media accounts for the promotion of the organization's products and services.

CREDIBILITY

To enhance internal validity, methodological triangulation was employed in this study. This involved utilizing multiple data collection methods such as conducting in-depth interviews and cross-verifying information through examination of participants' social media accounts. The purpose of employing this approach was to ensure consistency and confirm the findings across various sources of data, thereby strengthening the overall reliability of the study. Additionally, member checking was conducted, allowing participants to review and validate their narratives, thus enhancing the accuracy of interpretations made by researchers. Moreover, peer debriefing was utilized as a means to challenge assumptions and validate emerging themes identified within the data. By meticulously addressing these factors throughout the research process, this study aims to establish robust validity and credibility while bolstering the trustworthiness of its findings regarding bank managers' perceptions of using personal social media for bank product promotion in Nepal.

ETHICAL CONSIDERATION

Stringent ethical considerations have been paramount throughout the research process. Recognizing the significance of safeguarding participants' rights and ensuring their well-being, the study emphasizes the principles of informed consent, confidentiality, and respect for autonomy. Each participating bank manager was provided comprehensive information about the research objectives, procedures, and potential implications before granting their informed consent. Measures were diligently implemented to protect participants' identities, utilizing gender-neutral names as pseudonyms and omitting sensitive information to maintain confidentiality.

FINDINGS

By performing narrative analysis, which involves observing patterns, highlighting key elements, creating themes from these elements, coding thematic ideas, and conducting a case-by-case comparison, the following four distinct themes were identified in the stories of all participants:

Work-life Balance

Work-life balance refers to an individual's subjective perception of the compatibility and promotion of personal growth between work and non-work activities, aligning with their current life priorities (Kalliath & Brough, 2008). However, the information-rich participants speak out that their priorities are being overshadowed by the informal forced instruction of the higher authorities to use their personal social media platform for the promotion of the bank's products and services. SUMAN expressed that:

However, sometimes people post negative comments about the bank's product and services like "your bank's interest rate is so high compared to others", and "no prompt or fast service by your bank". Receiving such negative comments about the bank's product and services on my social media account evokes emotions akin to feeling personally attacked as if a crime has been committed by me. This underscores the impact that negative feedback directed towards the bank can have on my personal and family life.

Often the distaste towards the organization that the customers associated with the organization I am working for is not shared at home by me. But when someone expresses their dissatisfaction about my bank on my personal social media account, my family expresses concern about the working environment and asks me whether I am in any problem or not and even gives me suggestions to shift the bank. Having such concern and worries from the family, I feel I would not have shared this ad on my social media.

In a similar line, BISHNU uttered:

However, it is important to note that negative comments can arise occasionally; sometimes even within my family members expressing dissatisfaction over posts made by my husband. This reinforces my belief that utilizing personal social media accounts for advertising financial institutions' goods and services does more harm than good.

In today's society, social media has become a tool for evaluating individuals. Consequently, privacy becomes compromised when advertising on personal accounts. Different types of comments can emerge in response to such advertisements. Moreover, even if I decide to move to another organization in the future, those comments could remain permanently on my page, potentially affecting me personally.

And DURGA's statement also follows a similar voice:

When negative comments are made about the bank, it personally affects me mentally and makes me question why someone would say such things. If a customer feels dissatisfied with how they were treated by another branch manager or employee at our bank, they often express their anger through comments on my posts. They might criticize our services by claiming they were not served promptly or given adequate attention while waiting in line.

As a result, I feel responsible for failing to provide them with satisfactory service. It seems like some of my friends share similar sentiments based on those particular comments—they wonder if my Bank truly behaves in such a manner as described in those negative remarks—raising doubts about whether we prioritize serving our customers.

Negative feedback doesn't just occur on personal social media accounts; sometimes, even newspapers feature news articles and advertisements related to banks where negative comments can be seen on online platforms. When family members come across these unfavorable remarks, it raises concerns and questions about my working environment for them, and they ask whether I feel comfortable there or not.

The impact of negative feedback about a bank's products and services on personal social media accounts is deeply felt by the participants, affecting their personal lives and raising concerns from family members. They believe that utilizing personal social media for advertising financial institutions can do more harm than good due to compromised privacy and potential long-term effects. Additionally, negative comments not only affect individuals personally but also raise doubts about the organization's prioritization of customer service among the employees' family and friend circle.

Belongingness

Belongingness is a fundamental human need, that significantly impacts psychological well-being by fostering positive emotions of safety and contentment through the sense of being an integral part of various communities such as personal relationships, workplace environments, or social contexts (Checa & Oberst, 2021). It is a sense of belonging within a group or community which makes the individuals to be committed and loyal to the group. This thought is reflected in the narration of each participant.

SUMAN: Whenever banks launch new products and services, I often use my personal social media accounts to promote and advertise those products and services. I feel comfortable sharing advertisements related to current issues like digital fraud awareness or password hacking with our

customer base spontaneously to keep them informed...

BISHNU: Being part of this organization brings a sense of belongingness while holding a responsible position motivates me to promote our branch's success for the greater benefit of the organization and I do the same.

DURGA: Although we are not obligated to make specific posts, being in responsible positions requires us to fulfill our duties toward promoting the organization. Participants are found to highlight the sense of belongingness and their responsibility toward the growth of their respective institutions.

Enforced Instructions

The participants demonstrated a high level of responsibility by sharing advertisements for the bank's products and services on their personal social media platforms, wholeheartedly. However, coercing them to do so produces adverse effects. It is noteworthy that banks and financial institutions in Nepal lack written policies or directives regarding employees' use of personal social media for promoting the bank's offerings, despite informally pressuring employees to make such posts. What the bank managers do not like is the unofficial mandate.

SUMAN: *Whenever the bank launches new products or services, top management instructs employees through regular meetings, online sessions, and training programs, to post about the product and services via their personal social media accounts compulsorily.*

... However, it feels more enforced when it is repeatedly emphasized in every meeting and gathering.

... promoting financial products and services seems forced rather than encouraged by management.

It doesn't seem fair to compel employees to use personal social media accounts for business promotion because personal accounts are meant for personal use only and may contain personalized and private content.

BISHNU: *... after 5:30 PM, I consider it my time when I may or may not post advertisements from the organization on my social media profiles. This decision should never be forced upon anyone. ... I believe that instructing employees to advertise their organization's products and services through personal social media accounts can have mixed consequences. While some employees are motivated and willingly participate in such activities, others lack motivation which can lead to negative impacts on the effectiveness of advertisement posts. Therefore, I think it is wrong to impose such instructions uniformly.*

If a regulatory body were to implement guidelines prohibiting this practice tomorrow—I would welcome it wholeheartedly.

DURGA: *They post these updates on their official website and instruct employees like myself to share them with family members and friends through our accounts. During both online meetings and physical gatherings or phone calls conducted by higher authorities within the bank encouraged to spread advertisements regarding our products/services via our social media platforms.*

It is wrong for the bank to interfere with an employee's personal space by stalking their private account or forcefully requiring them to post content related to bank products/services.

Boon and Bane

The use of personal social media for promoting bank products and services was viewed as both a boon and a bane by participating bank managers. Banks are getting additional mass for marketing and additional business if someone has an interest in the bank's products and services. Similarly, customers are getting data that helps them to compare with other banks and financial institutions and helps them to make informed decisions. Banks don't have to face the negative comments or the rage of the customers that were posted on the personal social media of the bank manager. Customers are also getting a platform to spit out their dissatisfaction. However, negative

comments or feedback received on personal posts posed harm to the individual which is a bane for him/her. This personal non-work effort to support the bank's business does not add a single line to the employee's CV or noted for the annual appraisal.

SUMAN stated that: *I believe using personal accounts for commercial purposes benefits the organization but not necessarily the individuals involved. While posting about the bank's offerings through personal social media accounts may benefit the organization and customers, personally, I don't see any advantages. I believe it is inappropriate to mix personal and professional aspects in this manner.*

Similarly, BISHNU points out that: *Some customers have compared our services with other banks and provided feedback indicating that certain facilities are available elsewhere but not within our institution or other competing organizations, this serves as valuable feedback benefiting both the bank and our customers.*

Durga shares that: *This advertising serves as a medium for relaying important information about banking services so that customers can easily stay informed about what we offer compared with other banks' options available in the market today allowing them to make more informed decisions.*

For example, if the bank introduces a new deposit product and I make a post about it, my friends and family ask questions regarding interest rates provided by the bank for that specific deposit product and even come into the branch to open accounts.

DISCUSSION

The findings of this narrative study provide valuable insights into the perceptions of bank managers regarding the use of personal social media for promoting bank products and services. The study identified four distinct themes: work-life balance, belongingness, enforced instructions, and boon and bane.

The theme of work-life balance is important because it reveals the subjective perception of participants that utilizing personal social media for promotional purposes compromises their priorities. This finding suggests that bank managers may feel overwhelmed by informal directives from higher authorities to use their accounts for promotion, which can hurt their emotional well-being and family life. It also highlights the potential consequences of negative feedback received on personal social media accounts. This can further affect their work-life balance. This theme emphasizes the need for banks to consider the impact on employees' personal lives when formulating policies related to social media promotion.

The theme of belongingness is significant because it highlights the sense of loyalty and responsibility that bank managers feel toward promoting the success of their organization. By sharing advertisements related to current issues or new products/services, they view themselves as contributing to a group or community they belong to. This theme suggests that banks can leverage this sense of belongingness to encourage employees to engage in social media promotion voluntarily, rather than coercing them. It underscores the importance of fostering a positive organizational culture and sense of community within banks.

The theme of enforced instructions sheds light on the adverse effects of forcing bank managers to engage in promotional activities on personal social media accounts. The absence of written policies or directives regarding the use of personal social media for promotional purposes suggests a lack of clarity and formal guidelines in this area. This finding highlights the need for banks to establish clear policies and provide proper guidance to employees to avoid potential negative consequences and ensure ethical and responsible social media practices.

The theme of boon and bane emphasizes the dual nature of using personal social media for promotions. On one hand, it provides additional marketing reach and facilitates informed decision-making for customers. This finding suggests that utilizing personal social media can be an effective

strategy for banks to increase their visibility and attract potential customers. On the other hand, negative comments received personally can have harmful effects on individuals involved without adding any professional value. This theme underscores the importance of banks carefully considering the benefits and drawbacks of using personal social media for promotion and developing strategies to mitigate potential risks.

Overall, these themes provide important insights into the perceptions of bank managers regarding the use of personal social media for bank product promotion. They highlight the impact on work-life balance, the sense of belongingness, the enforcement of instructions, and the potential benefits and drawbacks. These findings underscore the need for banks to carefully consider these factors when formulating policies and strategies related to social media promotion, to create a supportive and ethical work environment for their employees.

CONCLUSIONS AND FUTURE RESEARCH RECOMMENDATION

Social media platforms such as Facebook, Twitter (now X), Instagram, and LinkedIn have gained immense popularity globally due to their ability to connect individuals from different walks of life. Recognizing this trend as an opportunity for marketing outreach efforts at low costs compared to traditional advertising methods like television or print media campaigns (Kaplan & Haenlein, 2010), banks worldwide have begun utilizing these platforms for promoting their products/services.

Social media is the easiest and fastest way to promote your business across the world. If you are looking for a good marketing strategy to market your products or services, you can use these networks as an important tool for marketing and expect an increase in sales when you start using social media for business (Reddy & Kumar, 2016)

As social media continues to evolve into a crucial marketing tool, organizations must carefully consider the multifaceted impacts on their employees. Utilizing employees' personal social media platforms to promote the bank's products and services is akin to a double-edged sword that requires cautious handling by banks. While it brings benefits to both the bank and its customers, there are concerns among bank managers regarding imposed instructions. The insights gained from this study offer valuable perspectives for banking institutions striving to strike a balance between effective marketing strategies and the well-being of their workforce. Addressing concerns related to work-life balance, belongingness, and enforced instructions, as well as recognizing the potential benefits and drawbacks raised by participants will play an instrumental role in establishing ethical and effective promotional practices. As Nepal's banking industry continues to evolve, further research examining employees' privacy concerns, exploring the role of organizational policies in personal social media use, and investigating these thematic areas mentioned earlier will contribute significantly towards informed decision-making processes benefiting both employees and organizations alike.

THEORETICAL IMPLICATIONS

The findings of this narrative study offer valuable insights into the perceptions of bank managers concerning the utilization of personal social media for bank product promotion. Four prominent themes, namely work-life balance, belongingness, enforced instructions, and the dual nature of personal social media use, have emerged from the narratives. These themes hold theoretical significance for understanding the complex dynamics between personal and professional spheres in the context of digital marketing and organizational culture.

PRACTICAL IMPLICATIONS

These findings have practical implications for organizations, particularly banks, seeking to navigate the terrain of personal social media use for product promotion. Further, the findings of

this study shed light on the multifaceted nature of personal social media use for bank product promotion. To effectively leverage the potential of personal social media while mitigating its negative impact, banks must carefully consider the implications of these themes and develop holistic policies and strategies that prioritize the well-being and professional growth of their employees.

LIMITATION DELIMITATION OF STUDY

This narrative study has several notable limitations. First, the sample size, though carefully selected for diversity, is relatively small, potentially restricting the generalizability of findings to all bank managers in Nepal. Second, the study's findings are context-specific to Nepal's unique cultural, regulatory, and economic environment, cautioning against applying them directly to dissimilar regions or countries. The narrative methodology's reliance on subjective accounts may introduce bias and underrepresent varying viewpoints, possibly influenced by social desirability bias. Additionally, temporal constraints mean the study's insights may not reflect evolving dynamics in personal social media use for bank product promotion. Language and cultural barriers, stemming from Nepali as the primary data collection language, could affect narrative depth. Lastly, the study's scope focuses solely on bank managers' perceptions, excluding other key stakeholders.

Conversely, the study is delimited by various factors. It concentrates exclusively on Nepal to provide context-specific insights without making cross-country comparisons. Participant selection is limited to bank managers, excluding other banking roles. The study employs a qualitative narrative approach, excluding quantitative methods. It operates within a specified timeframe, not tracking longitudinal changes. Finally, the primary research focus is on exploring bank managers' perceptions and experiences rather than quantitatively measuring the impact of personal social media use on bank product promotion.

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