

# EXPLORING THE USE OF SOCIAL MEDIA IN BANKING SERVICES: EVIDENCE FROM CHINA

**Xin Guo**

University of the West of Scotland, UK  
Business School, University of the West of Scotland  
Hamilton Campus, South Lanarkshire, U.K.

**Veronica Scuott**

University of the West of Scotland, UK

**Wanxin Xue**

Beijing Union University, China

## **Abstract**

*This paper seeks to: (i) capture customer perceptions of social networking sites provided by Chinese banks; and (ii) examine the relationship between such perceptions and customer behaviour. Drawing on the extant literature of social networking sites, we introduced a variety of constructs (i.e. interactivity, sociability, social presence, telepresence, flow, service quality, trust, shared value, commitment, continuance intention, and customer satisfaction) into our hypothesized conceptual model. Questionnaire were administrated to individual bank customers in China. Structural Equation Modelling (SEM) was used for data analysis. This ongoing research is of importance and significance to academics, bank management, and government supervisory agencies to better understand the role of social networking sites for banking service provision. Recommendations are made to bank managements to plan and implement an efficient social media strategy to improve their online banking services. Theoretical implications and directions for future research are also considered.*

**Key words:** Social networking sites, Banking services, China, Structural equation modelling, Customer behaviour