

Effectiveness of Bank's Social Media Content in Fostering Employee Engagement at Zambia National Commercial Bank

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Abstract

This study investigated the effectiveness of social media in fostering employee engagement within the banking sector, focusing on ZANACO Bank in Zambia. Guided by Social Exchange Theory (SET) and Media Richness Theory (MRT). A convergent parallel mixed-methods approach was employed, involving a sample of 120 employees across various management levels and in-depth interviews with 20 staff members to capture qualitative insights while questionnaire were administered to 100 members of staff. Quantitative findings indicate that 61% of respondents (35% agree, 26% strongly agree) perceived ZANACO Bank's social media content as effective in promoting engagement, while 27% (17% disagree, 10% strongly disagree) were less positive, and 12% remained neutral. Qualitative evidence revealed that social media enhanced employees' sense of belonging, recognition, and information sharing, but its impact was limited by top-down communication, repetitive content, and insufficient interactivity. The study underscores the importance of dialogue-oriented, inclusive, and dynamic social media strategies, incorporating interactive features, diverse content formats, and consistent communication schedules, to strengthen participation, foster a shared organizational identity, and sustain engagement. These findings provide actionable insights for banking institutions seeking to leverage social media as a strategic tool for internal communication and workforce engagement.

Keywords: Social Media, Employee Engagement, Internal Communication, Digital Platforms, Participatory Communication, Inclusivity

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1. Introduction

Historically, organizational communication was predominantly characterized by traditional, top-down approaches, including memos, newsletters, emails, and face-to-face meetings. These channels were largely one-directional, limiting employee participation and feedback. While effective for information dissemination, such methods often constrained interaction, delayed feedback, and reduced employees' sense of involvement in organizational processes. Consequently, fostering meaningful employee engagement remained a persistent challenge for organizations (Creswell, 2014; Bulińska-Stangrecka, 2020).

With the advancement of digital technologies in the late 20th and early 21st centuries, organizations began integrating electronic communication systems such as emails and intranets to improve efficiency. However, these platforms still lacked the dynamic and interactive features necessary to fully engage employees. The emergence of social media platforms marked a significant shift in corporate communication by enabling real-time, two-way interactions between employees and management. These platforms facilitate rapid dissemination of information, collaborative discussions, and immediate feedback, thereby enhancing transparency and organizational identification (Haabazoka, 2021; Muwowo, Chikampa, & Muyuni, 2021).

From a global perspective, organizations have increasingly embraced social media as a strategic tool for enhancing employee engagement. Social media platforms support instant messaging, live updates, and real-time feedback, allowing employees to communicate regardless of location and improving collaboration and decision-making processes (Mohiya, 2025; Haabazoka, 2025). Furthermore, these platforms enable the sharing of company news, recognition of employee achievements, and participation in discussions, which foster a sense of belonging and engagement (Apambila, 2025; Tamale, Adebayo, & Chikukwa, 2025). Despite these benefits, global challenges persist, including information overload, digital fatigue, concerns over data privacy, and difficulties in maintaining professionalism in informal communication environments (Bulińska-Stangrecka, 2020; Men, 2023).

At the regional level, particularly in Sub-Saharan Africa, the adoption of social media in corporate communication has been increasing due to the growth in mobile technology and internet penetration. Organizations are utilizing platforms such as WhatsApp and Facebook to enhance internal communication and employee connectivity (Muwowo, Chikampa, & Muyuni, 2021). However, the region faces significant challenges, including inadequate ICT infrastructure, high internet costs, inconsistent network connectivity, and limited digital literacy among employees. These challenges hinder the effective utilization of social media in fostering deep employee engagement (Haabazoka, 2021; Muwowo, Chikampa, & Muyuni, 2021).

In the Zambian context, the integration of social media into corporate communication is gradually gaining momentum, particularly in the banking sector. Institutions such as ZANACO Bank have adopted social media platforms to enhance internal communication, facilitate information sharing, and promote employee engagement. The Corporate Communication Department plays a critical role in managing these platforms by developing content, selecting appropriate communication channels, and monitoring employee interaction (Haabazoka, 2025). While studies indicate that social media contributes to improved awareness, collaboration, and employee morale, several challenges remain evident. These include limited interactivity, repetitive content, unequal employee participation, and infrastructural limitations, particularly in remote areas (Haabazoka, 2025; Muwowo, Chikampa, & Muyuni, 2021).

Research has increasingly emphasized the role of social media as a tool for enhancing employee engagement within organizations, particularly in the banking sector. Social media platforms provide opportunities for interactive communication, knowledge sharing, collaboration, and feedback mechanisms, all of which can significantly affect employees' perceptions of organizational support and belonging (Mohiya, 2025). Globally, Mohiya (2025) observed that employees' use of social media contributes to higher engagement by fostering job satisfaction, encouraging collaborative work, and enhancing the perception of a supportive organizational culture. However, the study primarily emphasizes individual-level outcomes, neglecting how organizational strategies and content design influence engagement.

DSMN8 (2024) provides evidence from global banking institutions, indicating a decline in employee content-sharing rates over time. While this identifies a trend in engagement, the study does not interrogate why participation diminishes, nor which types of content are most engaging. Together, these studies suggest that while social media is beneficial, the mechanisms through which content drives engagement remain poorly understood.

In the African context, Tamale et al. (2025) examined social media use in Uganda's SACCOs, revealing that social media partially mediates the relationship between governance performance and organizational outcomes. This implies that social media can enhance participation and knowledge transfer, though the study does not evaluate content quality, format, or interactivity. Locally, Zambian banks, particularly ZANACO, have accelerated digital communication adoption (Kangowa, 2025), yet research remains limited on employee-directed content effectiveness (Haabazoka, 2021, 2025).

Critically, these studies indicate that merely having social media platforms is insufficient. The quality, type, and organizational design of content, along with alignment to employees' needs, are pivotal. The MRT explains that richer content using multimedia, visuals, interactive elements, and timely updates enhances understanding and reduces ambiguity, thereby increasing engagement. SET further suggests that when employees perceive meaningful communication from management, they reciprocate with higher levels of engagement, participation, and loyalty (Blau, 1964). Therefore, ZANACO's social media content needs to be both rich in information and perceived as supportive to fully engage employees.

Research gaps include limited empirical studies examining content interactivity, personalization, and relevance, as well as insufficient focus on organizational strategies and contextual moderators such as digital literacy, infrastructure, and workforce distribution in Zambia.

Therefore, the objective of the study was to assess the effectiveness of Zambia National Commercial Bank's social media content in fostering employee engagement.

2 Materials and Methods

2.1 Research Design

This study employed a convergent parallel mixed-methods design to investigate the effectiveness of ZANACO Bank's social media content in fostering employee engagement. The convergent design enabled simultaneous collection of qualitative and quantitative data, allowing for a comprehensive understanding of measurable engagement patterns as well as employees' perceptions, attitudes, and lived experiences (Palinkas et al., 2015; Creswell, 2014). A case study approach situated the research within ZANACO Bank, providing contextualized insights into the interactions between social media content, employee engagement, and organizational processes (Yin, 2018). The integration of qualitative and quantitative methods allowed for triangulation of findings, enhancing the credibility, validity, and depth of the results.

2.2 Study Area

The study was conducted at ZANACO Bank Head Office and selected branches within Lusaka District, the economic and financial hub of Zambia. This location was selected because the bank actively uses multiple social media platforms for internal communication, providing an appropriate setting to explore content effectiveness. The head office and branches

offered diverse employee perspectives, reflecting variations in departmental functions, exposure to corporate communication practices, and access to digital platforms.

2.3 Target Population

The target population comprised all employees at ZANACO Bank Head Office and senior branch officers in Lusaka District, totaling approximately 500 individuals. This included management, operational staff, human resources personnel, marketing officers, and customer service representatives. These participants were appropriate for the study because they actively engaged with ZANACO's internal communication channels, including social media platforms, making them well-positioned to provide relevant insights into content effectiveness.

2.4 Sample Size and Sampling Technique

A sample of 120 participants was purposively selected, ensuring that respondents had direct experience using the bank's social media content for work-related purposes. Of the 120 participants, 100 completed structured questionnaires, while 20 engaged in semi-structured interviews. Purposive sampling was employed to select individuals knowledgeable about internal communication practices and social media use, enabling a detailed exploration of the research objective (Palinkas et al., 2015).

2.5 Data Collection Instruments

Quantitative data were collected using structured questionnaires designed with Likert-scale items measuring perceptions of social media content effectiveness, engagement frequency, and satisfaction with internal communication. Semi-structured interviews were conducted with a subset of employees and management to gather rich qualitative insights on content relevance, interactivity, and perceived barriers to engagement. Secondary data, including internal reports and social media analytics, were reviewed to support and validate findings.

2.6 Pilot Study

A pilot study was conducted with 15 purposively selected employees from management, HR, operations, and customer service who were not part of the main study. The pilot tested the clarity, reliability, and feasibility of both the questionnaires and interview guides. Cronbach's alpha yielded a reliability coefficient of 0.82, indicating high internal consistency. Feedback from the pilot informed refinements to the wording and sensitivity of data collection instruments, ensuring their suitability for capturing meaningful information regarding social media content effectiveness at ZANACO Bank.

2.7 Data Analysis

Quantitative data from the questionnaires were analyzed using descriptive and inferential statistics. Descriptive analysis included frequencies, percentages, and mean scores to summarize perceptions of content effectiveness and engagement levels. Inferential analysis, including correlation and regression tests, examined the relationship between social media content characteristics and employee engagement outcomes (Field, 2018). Qualitative data from interviews were transcribed and analyzed thematically using NVivo software. Key themes and sub-themes were identified to capture employee perceptions, experiences, and attitudes toward social media content. Integration of both datasets facilitated triangulation, allowing the study to provide a robust and nuanced understanding of how content influences engagement (Creswell & Creswell, 2018).

2.8 Ethical Considerations

Ethical approval was obtained from the University of Zambia Directorate of Research and Graduate Studies (DRGS), and formal permission was secured from ZANACO Bank to conduct the study on its premises. Participation was entirely voluntary, and respondents were informed about the study's objectives, procedures, and their rights, including withdrawal without consequences. Confidentiality and anonymity were maintained, with personal identifiers excluded from questionnaires and interview transcripts. Data were stored securely, with access limited to the research team. The study adhered to the principles of non-maleficence, beneficence, and academic integrity, ensuring no harm to participants and the ethical reporting of results.

3 Results

This chapter presents data analysis and presentation of study findings around the study's main objectives which includes the effectiveness of ZANACO Bank's social media content in fostering employee engagement, Suitability of ZANACO Bank's chosen social media platforms for reaching and engaging employees within the Zambian banking sector and influence of ZANACO Bank's social media communication strategy on employee engagement. Data is presented in tables and figures.

3.1 Age of respondents

Table 1 below presents the age distribution of respondents. The results indicate that most respondents (28.3%) were aged 36–45 years, followed by those aged 46–50 years (24.2%) and 26–35 years (21.6%). Respondents aged 18–25 years

accounted for 13.3%, while those over 50 years represented 12.5%. This suggests that the majority of participants were middle-aged, indicating that the study primarily involved individuals with substantial work experience.

Table 1: Age

| Age group | Frequency | Percent |
|-----------|-----------|---------|
| 18-25 | 16 | 13.3% |
| 26-35 | 26 | 21.6% |
| 36-45 | 34 | 28.3% |
| 46-50 | 29 | 24.2% |
| Over 50 | 15 | 12.5% |
| Total | 120 | 100 |

Source: Field data (2025)

3.2 Departments of respondents

Figure 1 below presents the departments from which respondents were drawn. The findings indicate that the largest proportion of respondents (23%) came from the Corporate Banking department, followed by Operations (19%) and Retail Banking (18%). Respondents from Human Resources accounted for 14%, while IT and Digital Services contributed 12%. A smaller proportion of respondents were from Marketing and Communications (10%), and the least represented category was Others, at 4%.

This distribution suggests that the majority of responses were obtained from core banking and operational departments, reflecting the central role these units play in organizational activities.

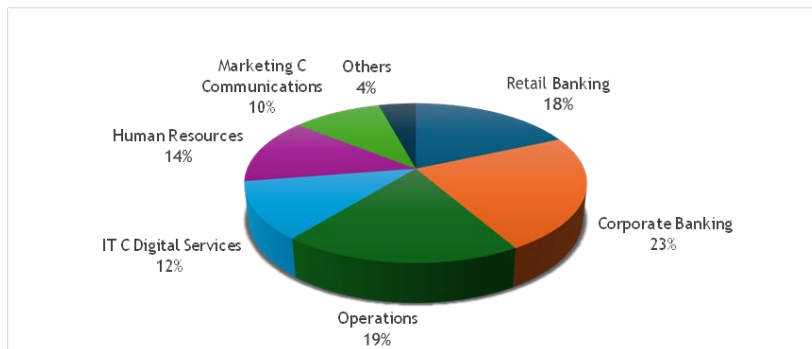


Figure 1: Department
Source: Field data (2025)

3.3 Years of service

The study assessed years of service of respondents. Figure 2 below results show that the majority of respondents 40% had more than 10 years of service, indicating a highly experienced workforce. This was followed by those with 7–10 years of service 26% and 4–6 years 19%. Respondents with 1–3 years of service accounted for 13%, while the smallest proportion two percent had less than 1 year of experience.

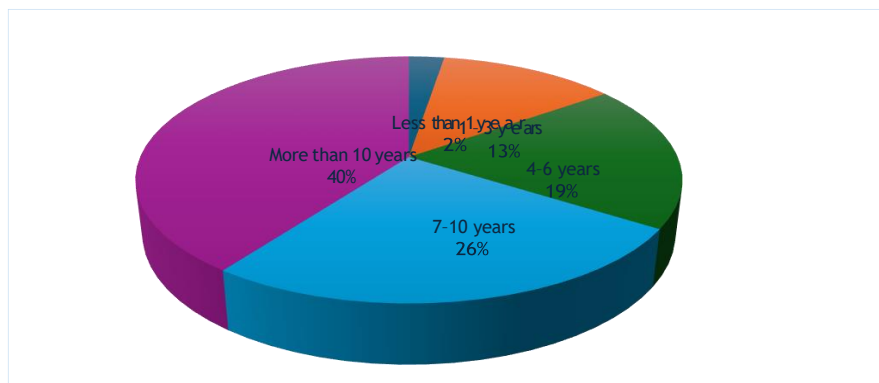


Figure 2: Years of service
Source: Field data (2025)

3.4 Job Level

The study sought to determine the management levels of respondents within ZANACO. The findings in Figure 3 reveal that middle management accounted for 39%, senior management 27%, junior staff 24%, and the executive level 10%.

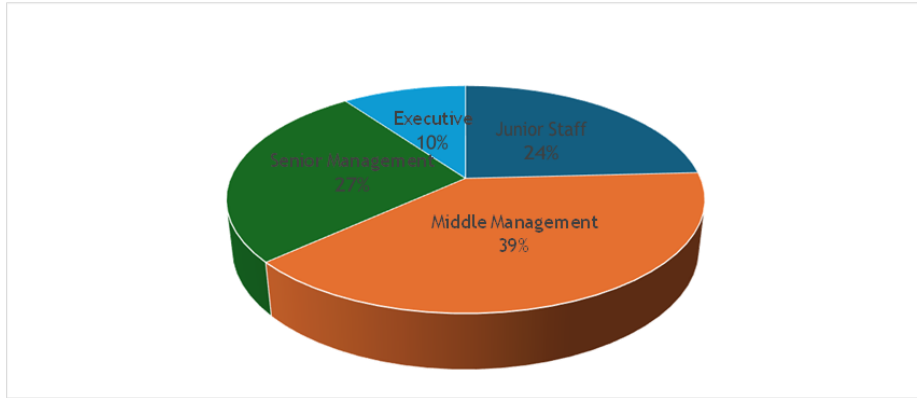


Figure 3: Job level
Source: Field data (2025)

3.5 Effectiveness of ZANACO Bank's social media content in fostering employee engagement

The study sought to establish the effectiveness of ZANACO Bank's social media content in fostering employee engagement. As presented in Figure 4, the findings indicate that 35% of respondents agreed, 26% strongly agreed, 17% disagreed, 12% were neutral, and 10% strongly disagreed.

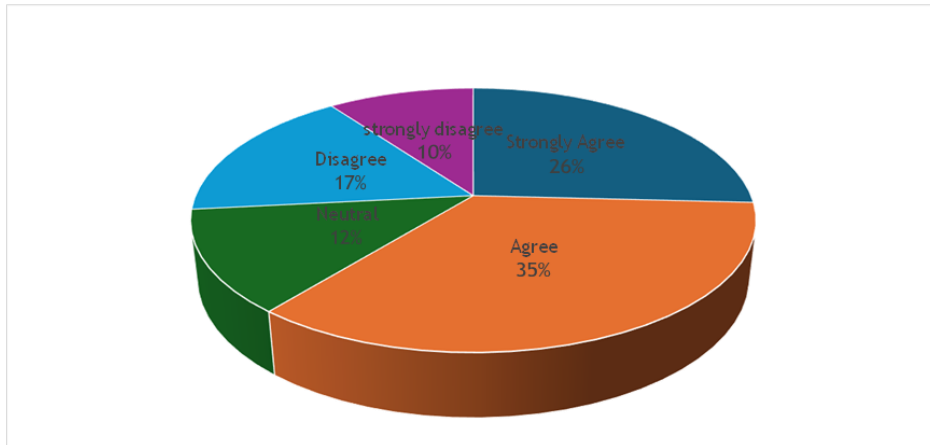


Figure 4: Effectiveness of social media content
Source: Field data (2025)

Effectiveness of ZANACO Bank's social media content in fostering employee engagement

The respondents generally acknowledged that ZANACO Bank's social media content plays a significant role in keeping employees informed and connected. One female respondent, aged 31, noted that posts highlighting employee achievements and community initiatives were motivating for both her and her team, as they reinforced a sense of belonging to a larger organizational purpose. She, however, suggested that engagement could be enhanced if content from various branches, rather than just the head office, were included, thereby creating a more inclusive representation of employee activities.

Another perspective was offered by a 56-year-old female respondent, who observed that while the content was effective in disseminating information, it was less successful in actively engaging employees. She highlighted that communication often felt unidirectional, with management sharing information without providing interactive opportunities. She proposed that engagement could be improved through more participatory content, such as polls or discussions on customer experiences, which would encourage employees to interact actively rather than passively consume information. From a technology standpoint, a 41-year-old male respondent acknowledged that the platforms were accessible and updates were timely. Nevertheless, he criticized the content for being overly formal and repetitive, suggesting that more innovative and relatable formats, such as short videos or behind-the-scenes stories, could significantly enhance engagement.

A 46-year-old male respondent recognized notable improvements over time, particularly in the clarity of messaging and the appeal of visuals. He specifically highlighted campaigns related to wellness and corporate social responsibility, which he felt fostered collaboration and connection among employees. Despite these improvements, he observed that engagement tended to decline once campaigns concluded, emphasizing the need for consistent, interactive content to sustain employee interest and participation.

Finally, a 29-year-old male respondent reported that while social media content successfully kept him informed about organizational happenings, he rarely engaged actively through comments or reactions. He attributed this to the perceived repetitiveness of featured employees, noting that engagement could be enhanced if the content represented all staff levels

from tellers to executives thereby fostering a sense of inclusivity and collective participation.

3.6 Relevance of Zanaco social media content to work environment

The study in figure 5 below assessed the relevance of social media content to work environment. Study findings reveal those that Agreed 40%, strongly agree 31%, neutral 12%, disagree nine percent, while eight percent accounted for those strongly disagreed.

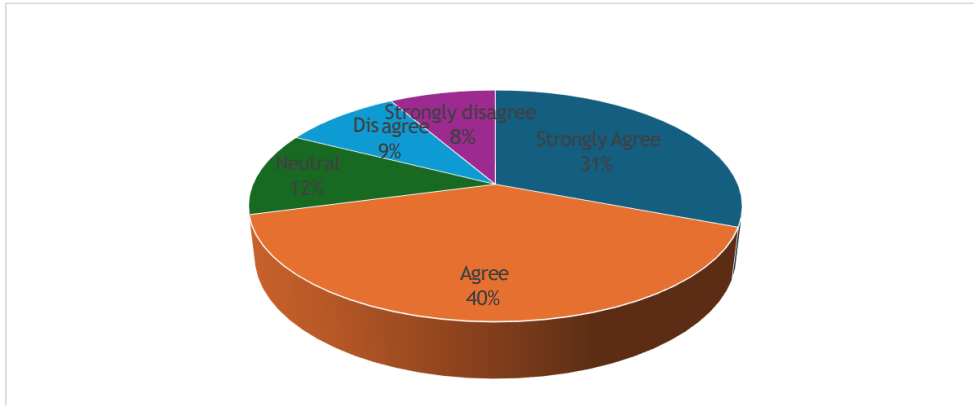


Figure 5: Relevance of social media content
Source: Field data (2025)

Relevance of the Content to Role and Daily Work

Respondents offered varied perspectives regarding the relevance of ZANACO Bank’s social media content to their daily work activities. A 36-year-old female respondent highlighted that certain posts were directly linked to operational goals, which helped employees stay informed about performance expectations and their contribution to organizational objectives. In contrast, a 29-year-old female respondent noted that much of the content did not relate to her daily duties, focusing more on broad corporate updates rather than individual or departmental activities, suggesting a disconnect between content and specific employee roles.

A 27-year-old male respondent emphasized that posts related to digital upgrades or security tips were particularly relevant to his work, whereas content such as corporate social responsibility events felt less connected to his responsibilities. Similarly, a 51-year-old male respondent indicated that marketing updates were highly relevant because they reflected how the brand communicated both externally and internally, providing insights that informed his own professional activities. Meanwhile, a 47-year-old male respondent acknowledged that while some content helped him understand broader financial goals, not all posts were applicable to his accounting work, highlighting that content relevance varied across roles.

3.7 Social media content on motivation to staff to participate in discussions or initiatives

Figure 6 below sought to assess the social media content on motivation of staff to participate in discussion or initiatives within the bank. Results reveal those that agree 48%, strongly agree 23%, disagree 11%, strongly disagree 10% while neutral stood at eight percent respectively.

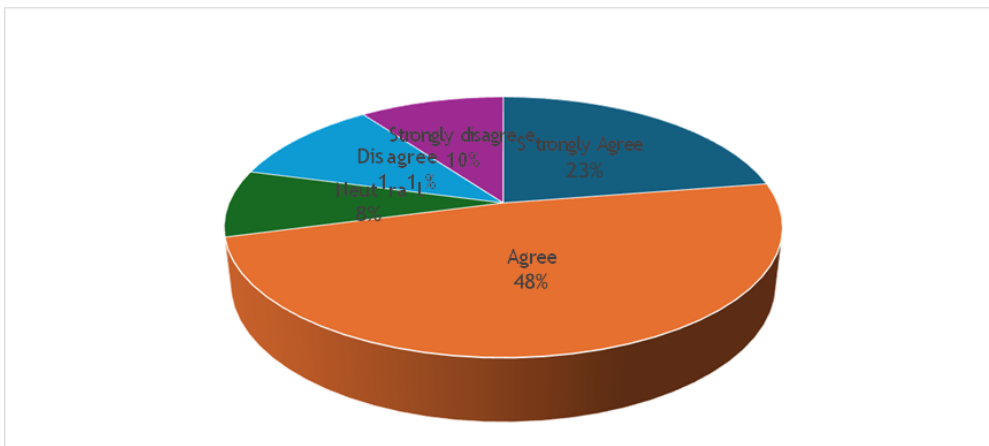


Figure 6: Social media content on staff motivation
Source: field data (2025)

3.8 Discussion

The study's findings indicate that 61% of respondents (35% agree; 26% strongly agree) perceived ZANACO Bank's social media content as effective in fostering employee engagement, while 27% disagreed, and 12% remained neutral. This suggests that, although the majority recognize the value of social media for awareness and connectivity, a notable proportion of employees experience limited engagement.

Interview data highlight the positive aspects of this trend. One respondent stated: "The bank's social media content ... has played a huge role in keeping us informed and connected. ... It reminds us that we are part of something bigger." This aligns with literature showing that internal social media and enterprise social platforms can enhance employees' sense of belonging and recognition, thereby contributing to engagement (Apambila, 2025). Similarly, the banking-sector-specific study by Mohammed, Ayambila, and Lukman (2023) found that social media usage has a significant positive relationship with employee engagement and knowledge transfer. Together, these insights suggest that ZANACO's content is effective in creating visibility, recognition, and connectivity.

However, several respondents expressed concerns about the predominantly top-down nature of content. One noted, "Most of the time, it feels like communication is one-way; management tells us things, and we just read." This indicates a lack of genuine two-way interaction or employee-driven contributions. Literature confirms that engagement is undermined when internal social media communication remains primarily broadcast-oriented rather than dialogic. For instance, Men (2023) emphasizes that participatory and inclusive digital internal communication drives better employee outcomes. Thus, while ZANACO's content succeeds in raising awareness, its ability to foster active engagement such as comments, sharing, and idea generation appears limited.

Other interview findings highlighted issues regarding content style ("too formal and sometimes repetitive"), representation ("same people are always featured"), and sustainability ("engagement drops after the campaign ends"). These concerns resonate with recent research showing that dynamic content (videos, stories, gamified formats) and inclusive representation across levels and locations positively correlate with engagement (Agyei, 2024). Moreover, a review of social media's impact on organizational communication in the African context concluded that social media usage positively affects organizational culture and communication only when it is integrated, inclusive, and consistently maintained (Dlengana, Adebayo, & Chikukwa, 2024). ZANACO's experience thus reflects a typical pattern: initial strong awareness and connectivity, followed by challenges in sustaining active, inclusive, and varied content formats over time.

The quantitative data showing 61% positive responses indicates initial success, yet the qualitative feedback reveals areas for improvement, particularly for the 27% who view the content less favorably. Literature suggests that while internal social media can contribute to job performance and teamwork via internal communications as a mediator (Chileshe & Chikondi, 2024), the quality of content and interaction is crucial. Consequently, ZANACO's strategy may have achieved baseline effectiveness but has not fully leveraged deeper engagement mechanisms, including participation, co-creation, and sustained interaction.

These findings have several critical implications for ZANACO Bank's communication strategy and broader efforts to enhance employee engagement. First, the results suggest a shift from a one-way communication approach to a more dialogic and participatory model. While ZANACO's social media platforms effectively disseminate information, current use tends to be managerial and top-down, limiting opportunities for meaningful employee interaction and contribution. To address this, the bank should leverage its platforms for two-way communication, encouraging dialogue, feedback, and co-creation of content. Interactive features such as live discussions, comment sections, and employee-led storytelling can provide opportunities for staff to voice their opinions and actively participate in organizational conversations. Such inclusivity can strengthen employees' sense of ownership and belonging, thereby enhancing overall engagement.

The findings also underscore the importance of representation and inclusivity in social media content. Employees noted that most posts highlight individuals or departments at the head office, leaving out branch-level achievements and initiatives. This lack of balanced representation can foster feelings of exclusion and diminish engagement among staff who feel invisible in corporate narratives. To remedy this, ZANACO should adopt a content strategy that celebrates the diversity of its workforce. By featuring stories from all levels of the organization from tellers to executives the bank can reinforce a culture of inclusivity, shared identity, and mutual respect across its network.

Another implication concerns innovation in content design and delivery. Respondents emphasized that existing content is often too formal, repetitive, and less relatable. To sustain engagement, the bank should adopt creative and contemporary formats such as short videos, infographics, behind-the-scenes features, and interactive polls. These approaches can make communication more dynamic and emotionally resonant, fostering sustained attention and participation. Furthermore, continuous content creation rather than campaign-based communication is crucial. The study revealed that engagement often declines after major campaigns, indicating that sporadic initiatives are insufficient to maintain long-term enthusiasm. Therefore, ZANACO should develop a structured communication calendar to ensure consistency, regular interaction, and ongoing dialogue beyond specific events.

The findings further suggest that employee engagement should be integrated into broader organizational and human resource strategies. Social media communication should not operate in isolation but as part of a cohesive engagement framework, including leadership visibility, recognition systems, and staff development programs. This integration can align communication initiatives with organizational values and performance goals, fostering a holistic and sustainable engagement culture.

Management should also establish mechanisms to monitor and evaluate engagement effectiveness using measurable

indicators such as participation rates, content reach, and qualitative feedback from employees. Regular assessment will allow the organization to refine its strategy in response to emerging trends and employee needs.

Finally, these implications highlight the transformative potential of social media in shaping internal communication cultures. When strategically managed, social media can bridge hierarchical and geographical divides, promoting transparency, collaboration, and trust. Realizing this potential requires intentional planning, inclusive policies, and a commitment to continuous improvement. By embracing these principles, ZANACO Bank can strengthen its internal communication ecosystem and position itself as a model for digital engagement within the Zambian banking sector.

4 Conclusions and Recommendations

The study concludes that ZANACO Bank's social media content is moderately effective in fostering employee engagement. Quantitative results indicate that 61% of respondents (35% agree; 26% strongly agree) viewed the content as effective, 27% (17% disagree; 10% strongly disagree) disagreed, and 12% remained neutral. These findings suggest that while most employees appreciate the bank's efforts to connect and inform staff, a significant minority perceive weaknesses in interaction and inclusivity.

Qualitative evidence revealed that although the content enhances awareness and a sense of belonging, it is often perceived as too formal, repetitive, and top-down, which limits meaningful dialogue and participation. The study therefore recommends;

To enhance effectiveness, ZANACO should transition from a one-way, managerial communication approach to a participatory model that fosters two-way interaction, feedback, and employee-led contributions. This can be achieved by promoting open discussions and co-created content that give employees a stronger voice. Representation should be broadened to include stories and achievements from branch-level staff, thereby promoting inclusivity and a shared organizational identity.

The bank should also diversify content using dynamic formats such as short videos, infographics, and interactive posts to sustain engagement. Maintaining a consistent communication calendar beyond campaign periods will help ensure continuity and sustained interest. Aligning social media communication with broader employee engagement and human resource strategies, supported by regular monitoring through participation rates and feedback analysis, will enable continuous improvement.

Although ZANACO's social media content has achieved a 61% positive engagement perception, realizing its full potential requires a more dialogic, inclusive, and innovative approach to deepen and sustain employee engagement across all levels of the organization.

Declaration of Competing Interests

The authors declare that they are not aware of any competing financial interests or personal relationships that may have influenced the work described in this document.

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Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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