



Ashesi University

TECHNOLOGICAL BREAKTHROUGHS: UNVEILING THE SENTIMENTS OF
FRONTLINE EMPLOYEES IN STANBIC BANK- HARPER ROAD BRANCH,
ADUM KUMASI, GHANA.

By

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Degree in Business Administration

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DECLARATION

I hereby declare that this thesis is my original work and that no part of it has been presented for another degree in this university or elsewhere.

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I hereby declare that the preparation and presentation of this thesis were supervised in accordance with the guidelines on supervision of theses established by Ashesi University.

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For bringing me into this world and making me the person I am today, I owe my parents many thanks.

ABSTRACT

All over the world, there have been massive adjustments within industries such as the agricultural industry, telecommunication industry, and the banking industry towards the use of technology to increase productivity, reduce costs and improve customer service delivery amongst others. The gradual adoption of technology within these sectors has caused some frontline employees to be sidelined. A sector that has been affected the most from the adoption of technology at the workplace is the banking sector. Since frontline employees are the drivers of productivity, they are the most likely to be directly affected. The repetitive nature of their jobs makes them vulnerable to being instantly replaced by technology. By interviewing eight frontline employees at Stanbic Bank, Harper Road Branch, Adum Kumasi (here in after referred to as Stanbic), the researcher sought to provide the bank manager with a panoramic and in-depth view into the sentiments frontline employees hold from the increased usage of technology. The questions that guided this study are: *“How has the increased implementation of technological advancements led to job insecurity?”* and *“What sentimental differences prevail amongst male and female front-line employees on job insecurity?”*. It was found that the increased usage of technology impacted the productivity, behavior/attitudes of frontline employees, heightened fears and how they could upgrade their personal status. The researcher recommended that the frontline employees should keep their minds open to learn how to use the new technology being introduced into the banking environment. They should also increase their relevancy to the banks through versatility and multi-tasking.

Keywords: Technology, Job Insecurity, Frontline Employees, Communication, Threats

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CHAPTER 1: INTRODUCTION

1.1 Introduction

In “The Atmosphere” (as cited in Umney, 2018), the writer observed that, intimidating as it is, the potential of machines is rapidly expanding, while the abilities of humans remain the same. The writer ponders: *is any occupation genuinely secure?* Employees of industries that are sensitive to technological advancement have this question lingering on their minds as they go about their jobs.

According to Greenspan (1996), fear, doubt, and insecurity have flooded the minds of a large number of jobholders since the emergence of technology. The most vulnerable jobs are those that are highly repetitive or routinized (Umney, 2018). Dangolani (2011) found that out of all the sectors, the banking sector has been affected the most by technological advancements. Technology refers to using knowledge, methods, or technical processes to accomplish a task ("Technology", 2020). Job areas such as manufacturing, education, medicine, agriculture, law, banking, and transportation, to name a few, all use technology in their operations. According to Rotman (2013), there has been a significant reduction of employees in the manufacturing industry in the United States and Japan as compared to 1997. A company in China, by the name Changying Precision Technology Company, uses only robots within its factory. They have realized that in using robots, they produce more goods with no defects. Tasks such as the welding and painting of body parts that were once performed by humans in automotive plants are now performed by autonomous machines (Rotman, 2013). A reputable paper from the UK, The Telegraph, publicized that tollbooths that were managed by people were replaced by electronic payment systems (Robbins, 2014).

Benson (2016), in a study, compared full-time bank tellers to ATMs in the USA. He unraveled that some tellers had lost their jobs because ATMs drastically reduced the cost banks incur in operations. Umney (2018) believes that the complete adoption of technology throughout the world would eventually cause a consequential loss of jobs with unprecedented economic and social issues.

1.2 Background

The researcher was drawn to this study after a discussion with a branch manager in the banking sector. The discourse ended under the conclusion that it might take a while for the massive adoption of technology in the Ghanaian banking sector. The bank manager and the researcher were, however, unable to determine how front-line employees felt about increased technological breakthroughs in the banking sector. The researcher, through interviews and casual observation, identified that front-line employees at a bank could not define with precision, the extent to which technology impacted their jobs. The researcher was thus, propelled to find out how the increased usage of technology would impact these front-line employees.

1.3 Research Objective

The main objective of this study was to reveal the perceptions of front-line employees in Stanbic regarding the increased employment of technology and its effects on their job security.

Specific Objectives

1. To find out whether frontline employees are insecure about their jobs as a result of the increased use of technology.
2. To establish the differences/similarities in the effect of job insecurity on male and female frontline employees resulting from the increased usage of technology.

Research Questions

1. How has the increased implementation of technological advancements led to job insecurity?
2. What sentimental differences/similarities prevail amongst male and female front-line employees on job insecurity?

1.4 The Significance of the Study

The significance of this study is to suggest ways in which the front-line employees can brace themselves in the very likelihood that they lose their jobs to technology in the future. The findings of this study will also provide the bank manager with detailed insight into the sentiments of front-line employees toward the increased usage of technology within their bank. Readers of this study would also be informed on how front-line employees perceive the usage of technology in this bank.

1.5 Problem Statement

The researcher, after casual observations and the questioning of a few front-line employees, identified that front-line employees create a hospitable front to the customers of the bank. They are amiable and tend to make customers feel at ease. However, the researcher, through this study, has concluded that some front-line employees work with the belief that there is a high probability that they would lose their jobs to technology in the near future. According to (Wirtz and Lovelock, 2016), front-line employees stimulate productivity and epitomize the service firm. The reality that front-line employees are bothered about the likelihood of losing their jobs to technology should have customers equally concerned because this threat has the potential to affect the entire Ghanaian banking sector.

Sverke, Hellgren, and Naswall (as cited in Abolade, 2018) define job insecurity as an employee's estimation of a potential threat to the continuity of his/her ongoing occupation. Greenhalgh and Rosenblatt (as cited in Abolade, 2018) defined job insecurity as perceived powerlessness to maintain desired continuity in a threatened job situation. Some front-line employees are insecure about their jobs as they go about their daily activities, not knowing exactly when their services would no longer be required.

1.6 Conceptual Frameworks

The focal framework of this study is the Job Insecurity Model developed by Greenhalgh and Rosenblatt (1984). The model compresses the essence, causes, consequences, and aftermath of job insecurity within organizations. It also unveils the sources of information within organizations; these include rumors, organizational

announcements, and unintentional organizational clues. Each source of information comes with its own definition. The model propounds that every employee has varying perspectives towards threats; and have different ways of reacting to those threats. Some include putting minimal effort into work and the desire to leave the workplace. These actions impact the organization and reduce the output and effectiveness of the organization.

In Finland, (Kinnunen, Mauno, Natti & Hopponen, 1999) conducted investigations within a municipal and social health care department, a bank, and a paper mill. They uncovered that the global worry of one's job security and the likelihood of an adverse change in one's job was forecasted by low self-esteem.

The researcher, therefore, sought to investigate how the increased usage of technology affects the job security of front-line employees.

1.7 Methodology

For this study, the researcher employed the qualitative research method using interviews as a research tool to gather relevant data. The qualitative approach allowed the researcher to extract the insights and perspectives of the respondents. The researcher focused on collecting responses from the front-line employees in Stanbic. Interacting with the front-line employees allowed the researcher to see, from the respondent's standpoint, how they felt about the use of technology in their workplace. Stanbic was selected as the case study bank because it was rated by PwC as one of the top five technologically competent banks in Ghana.

The purposive sampling approach was used by the researcher to select his research participants. This approach made it possible for the researcher to find the respondents that suited the objective of the study. The purposive sampling approach, according to Etikan, Musa, and Alksassim (2016), is a nonrandom sampling technique that allows the researcher to choose knowledgeable and experienced respondents who are willing to provide relevant information. The researcher administered semi-structured interviews with eight front-line employees at Stanbic. The front-line employees consisted of customer service employees, private bankers, tellers, and security guards. Responses were analyzed using the grounded theory approach. According to Baker, Wuest, and Stern (1992), the grounded theory approach gives a researcher the room to accentuate themes from responses to formulate a theory.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

Chapter two reveals the framework and propositions that encircle job insecurity. The researcher also provides a vivid picture of the technology used within the Ghanaian banking sector. Readers are introduced to the job insecurity model, which offers insight into how front-line workers evaluate risk in their workplace. Articles that were found were arranged by the researcher to provide a historical account of investigations that have taken place regarding job insecurity. The chapter primarily seeks to establish any differences, similarities, and gaps in previous works that would support my research findings.

2.2 Impact of Technology

According to Voice + The European Magazine for Applications of Computer Telephony (as cited in Joseph, McClure & Joseph, 1999), many consumers prefer technology-based service delivery to services delivered by employees. Self-Service Technology (SST) threatens to replace face-to-face services undertaken by humans (Hensmans, Van Den Bosch, & Volberda, 2001; Waite, 2006). Consequently, most services would involve minimal or no interaction with front-line staff. Customers today are now easily able to access Self-Service technology without the need for involving service professionals (Meuter, Ostrom, Roundtree, & Bitner, 2000). Technology within the banking sector has been perceived to have advantages such as improving customer relationships, promoting self-service and custom services, boosting the timeliness of responses, reducing the costs in performing transactions, and expanding customer base among others (Asante, Nduroh, Boatemaa, Koroku, & Aganeba, 2013).

Evangelista and Savona (2002), in a study to investigate how technological innovations impacted their service sector in Italy discovered that innovative undertakings had an unfavorable impact on employment. The introduction of technology within their insurance, telecommunication, and banking sectors caused personnel in these fields to lose their jobs. Givord and Maurin (2004) observed that technological advancements eliminated tasks that were repetitive in nature and worked well with innovative pursuits. Based on the premise that jobs that are repetitive in nature can be learned on the job, the increased usage of technology is expected to reduce the demand for employees and diminish job security (Givord & Maurin, 2004).

Another component of technology that has led to job insecurity of front-line employees is automation. A study conducted by Agboola (2003) revealed that the automation of banking services adversely affected even the computer literate. As a result, workers whose jobs were related and unrelated to the banking sector feared being redundant (Agboola, 2003). Later studies by Bessen (2017) propounded that automation would not lead to the substantial loss of jobs but rather force workers to transition into new sectors with a new skill.

Dangolani (2011) concluded that technology directly impacts the way banks and other financial bodies deliver their services. Slowly, the world is shifting into a paperless society. Individuals conduct transactions through the ATM, cellular devices, credit cards, and Bitcoin, amongst others, because they are easier to use and expedient (Kalyani, 2016).

2.3 Forms of Technology in the Ghanaian Banking Sector

The Ghanaian banking sector utilizes many modes of technology in the delivery of services to their customers. The major ones are: branch networking, internet banking, mobile banking, telephone banking, and Electronic Fund Transfer at Point of Sale.

Internet banking

Through internet banking, customers can access the bank's web-site electronically to perform transactions. In the early days of internet banking, it was used as a medium for banks to market their services and products on their web-site. Today, internet banking is used to conduct transactions and provide information to customers concerning their account information. Several banking customers use internet banking to check their account balances, pay bills, and to transfer cash both domestically and internationally, amongst others. Internet banking has been upgraded over time, allowing customers to perform multiple tasks on the web-site of the bank, amounting to benefits for both consumers and the banks themselves (Tan & Teo, 2000).

Telephone banking

Telephone banking enables banking customers to perform transactions through the use of a telephone. There are two types of telephone banking services; services provided by the operator and those that are automated. Operator-attended telephone services are responsible for handling complex customer issues, whereas the automated telephone services answer more simple and common issues. Fully automated telephone services can work all-day at a lower cost compared to employing an operator to work the whole 24 hours (Liao, Shao, Wang & Chen, 1999). Leow (as cited in Abor, 2005), highlighted multiple benefits of telephone banking that accrue to both the bank and banking customers.

For banking customers, it is timesaving and a more convenient way to perform transactions. For banks, telephone banking increases productivity and incurs a lower cost delivering telephone-based services as compared to branch-based services. Abor (2005) likened the productivity levels of telephone banking to ATM's and that the only distinguishing factor was that the ATM could disburse cash.

Mobile banking

Banking customers can also access mobile banking services through a mobile device. The mobile device enables banking customers to collect all manner of information involving their account through Short Message Services (SMS) (Mallat, Rossi & Tuunainen, 2004). Mobile phones are increasingly becoming a part of our daily lives, and the majority of mobile devices can gain access to the internet. Mobile banking permits banking customers to see information about their current account balance, their latest account transactions, transfer of funds from one bank account to another and to purchase stocks or receive information on prices (Schierholz & Laukkanen, 2007).

Electronic Fund Transfer at Point of Sale (EFTPoS)

An EFTPoS is a technological device that allows banking customers to instantly move funds from their bank accounts into the accounts of merchants after purchases are made (Abor, 2005). Chorafas (as cited in Abor, 2005) stated that an EFTPoS is activated using a debit card. Before, customers handled cheques and had to spend time withdrawing cash before making their way to a shop. EFTPoS provides a much simpler way for customers to make payments after purchases, and it dramatically increases the productivity of banks since it can operate after banking hours (Abor 2005).

Branch networking

Abor (2005) defined branch networking as a web of standalone bank branches that were interconnected to one another through a Wide Area Network (WAN) or an Enterprise Network (EN) to share customer information. Branch networking facilitates the prompt completion of transactions among branches and also saves customers the hassle of moving across branches to complete transactions. The interconnection of several banks creates a synergy among the branches, which positively impacts productivity.

2.4 Job Insecurity

A high unemployment rate, the lengthy economic downturn of the 1970s, and a diminishing workforce union representation within the United States of America were among some of the factors that caused job insecurity to become a relevant topic for research. The occurrence of these factors led the way for job holders to lose jobs and some privileges that came with their jobs. Employees perceive the loss of employment or job privileges as threats, and these threats affect the job security of employees (Bødal, 2017). Greenhalgh and Rosenblatt (2010) saw the events that occurred within the 1970s as an opportune time to develop a theory concerning the different dynamics of job insecurity.

There were hardly any studies in the world that directly investigated the issue of job insecurity (Greenhalgh & Rosenblatt, 1984). They took it upon themselves to delve further into the properties of job insecurity. The Caplan scale was a four-item scale which revealed the level of uncertainty an individual had concerning their job security (Ashford, Lee & Bobko, 1989). A shortfall of the Caplan Scale was that it was employed to measure

job insecurity but could not wholly describe the features of job insecurity (Greenhalgh & Rosenblatt, 1984).

Greenhalgh and Rosenblatt (1984) developed a framework that explained the concept of job insecurity in its entirety. Their framework over the years has become a cornerstone for performing investigations into job insecurity and has been tested by multiple researchers in different organizational environments (Greenhalgh & Rosenblatt, 2010). The model developed by Greenhalgh and Rosenblatt (1984) summarizes the nature, sources, and consequences of job insecurity in institutions. The researchers sought to use this model to reach four objectives, which are:

- (a) To rectify any deficiencies in past findings pertaining to job insecurity
- (b) To show all the components of job insecurity
- (c) To show how individualistic variations stimulate different reactions toward job insecurity
- (d) To pinpoint the individual reactions

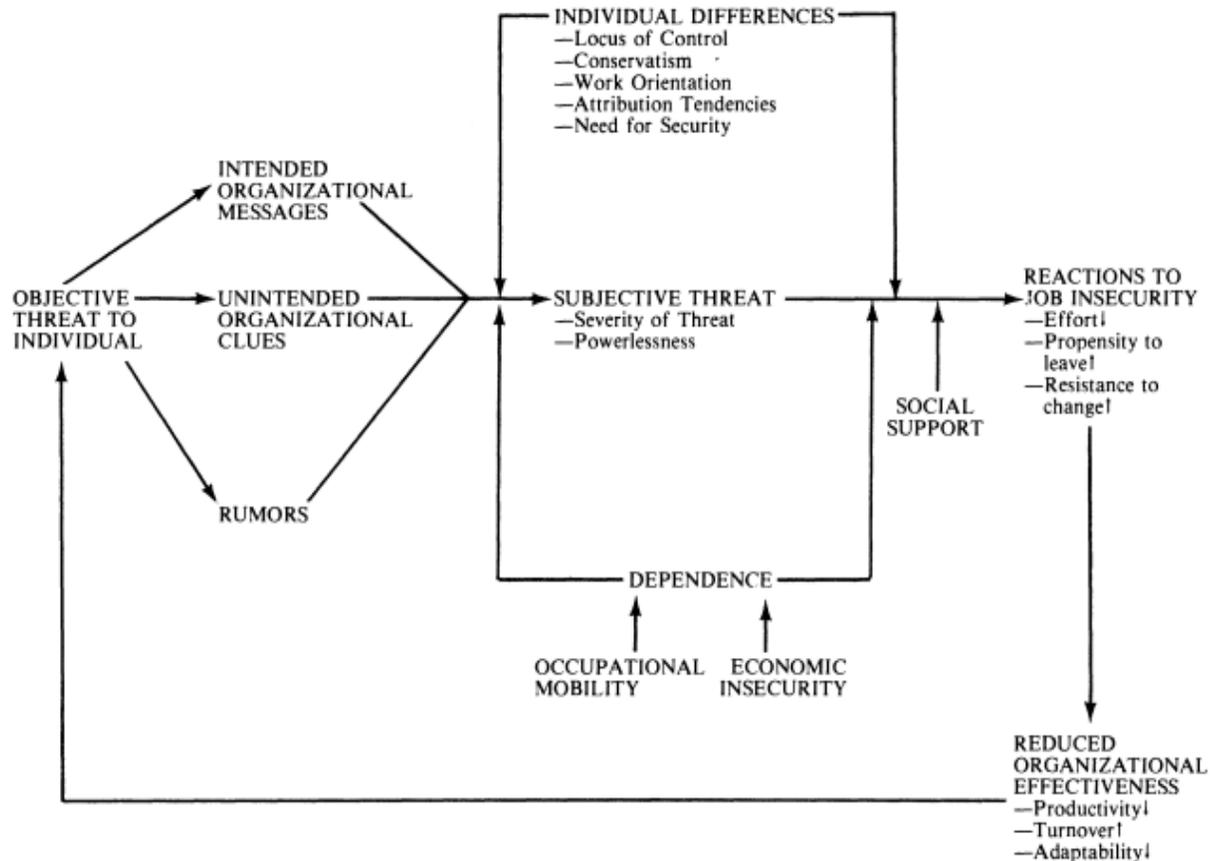


Figure 1. Summary of the causes, nature, effects, and organizational consequences of job insecurity (Greenhalgh & Rosenblatt, 1984)

The job insecurity model above postulates that an individual's definition of a threat is relative. In other words, individuals determine threats based on their subjectivity. The subjectivity of each individual is formed from an objective threat, which is affected by the actions of other individuals, organizations, and external factors (Bødal, 2017). The model goes on to state the three sources of information within an organization; these are rumors, organizational announcements, and unintended organizational clues. Organizational announcements serve as the channel through which the institution communicates with workers. Communication that comes through organizational announcements is used by

organizations to align employee thoughts to the goals of an organization. The resultant effect of little or no organizational announcements is rumors. Unintended organizational clues occur when workers interpret actions taken by institutions. For instance, workers might interpret a reduction in the maintenance budget for a plant to mean that a plant would soon be closing (Greenhalgh & Rosenblatt, 1984).

An individual's need for protection and the amount of control he/she has over situations are the individualistic variations that may influence how an individual experiences job insecurity. External factors that influence how an individual experiences job insecurity are occupational mobility and economic circumstances. The model shows that workers react to job insecurity by reducing the amount of effort they put into their work and an increase in their desire to leave the institution. The general impact of the reactions of workers towards job insecurity is a decline in the institution's success.

2.5 Effects of Job Insecurity

Swerke, Hellgren, and Näswall (2012) discovered a positive relationship between an employee's feeling of job insecurity and their respective job attitudes, organizational attitudes, health, and work-related behavior of employees at their workplace.

Job attitudes refer to the behavior of workers at their jobs with the knowledge that they are likely to lose their employment status. An employee's job attitudes are measured by how the worker is satisfied or involved in the activities of the workplace. The level of an employee's involvement or satisfaction in the workplace would be adversely affected if the employee feels insecure about his/her jobs (Ashford, Lee & Bobko, 1989).

László, Pikhart, Kopp, Bobak, Pajak, Malyutina, and Marmot (2010) established a positive connection between job insecurity and the heightened risk of poor health in most European countries that were used for this study. Sixteen European countries were sampled by the researchers to investigate how job insecurity affected the physical and mental health of jobholders. Bugard, Brand, and House (2009) uncovered the extent to which job insecurity affected the health of workers in the United States. They revealed that job insecurity was a significant predictor of an impoverished self-rated health response among workers in the United States.

The attitude of workers within an organization is seen from the levels of trust and commitment an employee places within an institution. A finding by Ashford, Lee, and Bobko (1989) revealed that the commitment of workers toward the performance of their tasks reduced because they felt insecure about their jobs. A link was also established between their job insecurity and their increased willingness to leave their institution.

Staufenbiel and König (2010) defined job insecurity as the inconsistency that exists between what employees expect workers to contribute and what workers can contribute to their job roles. Such a discrepancy consequently leads to a decline in the performance of workers. Rosenblatt, Talmud, and Rubio (1999) identified that job insecurity negatively affected the work attitude and behaviors of employees. However, their job insecurity could be beneficial only if workers channel the fear into motivation to work harder to avoid losing their jobs.

The researcher's investigation at Stanbic garnered the responses of the research participants with regard to how the increased usage of technology influences their work-related behaviors, job attitudes, and organizational attitudes within their workplace.

2.6 Association Between Technology and Job Insecurity

Technology such as ATMs, internet banking, mobile banking, telephone banking, branch networking, and Electronic Fund Transfer at Point of Sale have swarmed banking sectors all over the world. With minimal or no interaction with front-line staff, banking customers can execute transactional and informational demands within banks.

According to Abor (2005), the existence of branch networking has reduced customers' cost of traveling to their mother branches to perform transactions. At a sub-branch within proximity, customers can complete their transactional or informational demands without having to travel long distances. Asante, Nduroh, Boatemaa, Koroku, and Aganaba (2013) identified technology within the banking sector for its ability to facilitate self-service, lower costs of transactions, and even maximize customer base.

These advantages, among countless others, are the reasons banking customers prefer services delivered by technology over services provided by front-line employees (as cited in Joseph, McClure & Joseph, 1999). Evangelista and Savona (2002) found that the various forms of technology used within the banking sector have harmed employment. Front-line employees are forced to work with the fear of job insecurity, which is as mentioned early on, - the perception that the continuity of their jobs is at risk.

According to Sverke, Hellgren, and Näswall (2002), the impact of job insecurity on front-line employees is in four-folds. Job insecurity impacts job attitudes, health, organizational attitudes, and work-related behavior. This study sought to reveal the sentiments of front-line employees in Stanbic on the impact of their job insecurity stemming from the increased use of technology in their workplace.

2.7 Empirical Evidence outside Ghanaian Context

Ashford, Lee, and Bobko (1989) embarked on a study to find out the sources and effects of job insecurity by employing a measure based on a new theory that employed current conceptual reasoning. The reliability of the measure (construct validity) was compared to two global measures of job insecurity. The results from the study revealed that there was a correlation between job insecurity and job, personal and organizational realities that involved some lack of control. Ashford, Lee, and Bobko (1989) identified that job insecurity sparked certain reactions in the attitudes of staff, such as a decline in commitment and satisfaction and a desire to quit. Greenhalgh and Rosenblatt (2010) undertook a study with a similar purpose as Ashford, Lee, and Bobko (1989) to find sources and consequences of job insecurity.

They uncovered that workers were more concerned about their inability to control their career paths regardless of how long they had worked for their employer or how much effort they exerted into their work. An employer's desire to reach high levels of productivity leaves them in complete disregard of the loyalty of their worker's. Workers are replaced as long as the productivity of a new employee exceeds that of an existing employee (Laezer & Spletzer, 2013).

Klandermans and van Vuuren (1999), in a comparison between objective and subjective insecurity, reported that a worker's perception of insecurity is based on that individual's subjectivity. Some instances also arise when the worker's subjectivity is disregarded, and objective insecurity is rather considered. Personal attributes such as the age of workers, their education level, ethnic background, to name a few, are given priority over personality factors such as friendliness, neuroticism, and conscientiousness. Mauno,

Kinnunen, Mäkikangas, and Nätti (2005) undertook a study involving 736 workers from a Health Center in Finland to find which group of workers had unpleasant work attitudes. A comparison was made between permanent employees and employees under fixed-term contracts. The results revealed that permanent workers had the most appalling work attitudes.

Rosenblatt, Talmud, and Ruvio (1999) embarked on a study to investigate how males and females react to job insecurity in the workplace. It was found that the female workers were less insecure about their work, with the male workers being more insecure about their jobs. Greenhalgh and Rosenblatt (2010) found that job insecurity is the origin of great disturbance and life disarray and not merely a work attitude. Greenhalgh and Rosenblatt (2010) wish that research in the future concerning job insecurity would be focused on constructing managerial and collective policies to mitigate the personal, social, and organizational consequences of the problem.

2.8 Empirical Evidence in the Ghanaian Context

Kekesi and Agyemang (2014) were curious about the impact of perceived job insecurity and its subsequent effects on Ghanaian employees. They discovered that there was hardly any research of this sort conducted in the Ghanaian context, and most of the studies they came across were studies performed in the Western world which could not be applied in the Ghanaian context. Kekesi and Agyemang (2014) decided to investigate whether or not perceived job insecurity aggravates the emotional worry of employees among Ghanaian institutions. After interviewing 202 workers from Ghana's white color populace. Kekesi and Agyemang (2014) discovered a positive relationship between an employee's emotional concern and their perceived level of job insecurity. They revealed

that the well-being and level of satisfaction employees have at their workplace comes from how secure their jobs are.

2.9 Historical Overview of Technology Within the Banking Sector

According to Kamel (2005), the banking sector was among the first to utilize technology within its industry back in the 1960s. Liao, Shao, Wang, and Chen (1999) found that technology was initially used in the back-office of banks to support core processes but was later moved into the front office as an efficient way to manage information. The banking sector went in for technology that could deliver services to its customers and, at the same time, assist bank personnel to better serve clients (Joseph & Stone, 2003).

Abor (2005) found that automated devices such as telex, facsimile, and telephones were the initial technology used within Ghana's banking sector. He also found that it was later on in the 1980s that Personal Computers were adopted in the Ghanaian banking sector. It is from the use of computers that other modes of technology such as internet banking, branch networking, and EFTPoS exist today. Sadr (2013) found that the use of computers led to automated banking processes, thus giving rise to e-Banking. Sadr (2013) defined e-Banking as a service that allows customers to perform transactions from remote locations. This definition encapsulates the modern forms of technology used in the banking sector, namely the ATM together with debit cards, credit cards, and smart cards.

As we speak, the world is slowly morphing into a paperless society. Individuals can perform transactions through ATMs, cellular phones, debit cards, and

Bitcoin, to name a few (Kalyani, 2016). Banks are now, more than ever, investing in technology to improve the efficiency of their operations.

CHAPTER 3: METHODOLOGY

3.1 Introduction

The primary aim of this research was to find out how front-line employees in Stanbic felt about the increased usage of technology at their workplace. This chapter unfolds by providing readers with an insight into the research design, research methods, and the tools that were used to undertake the study. The researcher also justifies why certain choices were made. The selected sampling strategy, data collection process, and analysis are all provided in this chapter, with the limitation of the study made known in the last paragraph. The objectives of this research are - 1) *To find out whether front-line employees are insecure about their jobs from the increased use of technology* and 2) *To establish the differences/similarities in the effects of job insecurity on male and female front-line employees from the increased usage of technology.*

3.2 Research Design

Sofaer (1999) propounds that the qualitative methods approach allows researchers to pinpoint patterns among variables to construct distinctions. For this reason, the qualitative methods approach was used for this study. Qualitative research simultaneously shifts mere queries in the direction of meaningful interpretations and fulfills the desire to describe. The researcher used interviews to collect responses from the front-line employees in Stanbic. The qualitative approach was used to come up with comprehensive explanations of phenomena. It enriches the understanding of the conditions of events, as it does with the understanding of the event itself (Sofaer, 1999). The ultimate benefit of the qualitative

research approach was that it allowed the researcher to zone in on phenomena to better understand the prevailing circumstances of the respondents to explain their perceptions.

3.3 Variables and Measures

Job Insecurity

Greenhalgh and Rosenblatt (1984), defined job insecurity as the inability to sustain continuity in a threatened job position. The researcher used open-ended questions to elicit answers from the respondents pertaining to their perspectives on job insecurity. Open-ended questions permitted the researcher to encourage the free flow of viewpoints from respondents to give rise to information-rich data (Carey, Morgan & Oxtoby, 1996). The responses of the front-line employees were analyzed to identify common themes. These themes were then used to answer the research question.

Gender

Gender was employed as a demographic variable to group the respondents with respect to their gender. Grouping the respondents according to their respective gender allowed the researcher to spot peculiar differences that existed among the viewpoints of the respondents. Out of the eight respondents, four males and four females were selected as the research participants.

3.4 Sampling Approach

The researcher selected Stanbic Bank, Harper Road Branch, as the case study on the basis of its ease of accessibility and proximity to the researcher. Upon further research, the researcher discovered that Stanbic fell within PricewaterhouseCoopers (PwC's) top five banks based on their operating assets. This finding implies that Stanbic is a technologically competent bank as technology is a constituent of operating assets.

The purposive sampling approach was used to select the participants for this study. Etikan, Musa, and Alkassim (2016) explained that purposive sampling permits the researcher to determine what needs to be known and to find experienced and knowledgeable people who are willing to share the needful information. The front-line employees consisted of private bankers, tellers, customer service employees, and security guards. The participants were selected based on their job experience. Job experience was determined by how long the front-line employee has spent in the banking industry. Front-line employees with the most work experience were selected over those with lower work experience.

The researcher targeted front-line employees at the selected bank to find out their feelings, perceptions, and perspectives of the front-line employees toward the increased usage of technology and their job security. The researcher estimated the number of 12 respondents within Stanbic; however, only eight front-line employees met the researcher's requirements. The researcher focused on collecting data from the female and male front-line workers within Stanbic.

3.5 Data Collection

The leading research tool for this study was interviews. Primary data were collected from the respondents in Stanbic through a semi-structured interview. Respondents, through the use of semi-structured interviews, were able to shed more light on the problems that were most relevant to them (Longhurst, 2003). The respondents were asked open-ended questions to allow them to freely express themselves to answer the questions (Geer, 1988). All responses were recorded using a phone's recorder. The researcher spent 10 minutes with each respondent during the one-on-one interviews.

3.6 Participants

The front-line employees of Stanbic were selected as the research participants because the opinions and feelings they have are specific to them. They interpret occurrences based on their own perception of an event. Greenhalgh and Rosenblatt (1984) revealed that subjective threats are attained from objective threats. The researcher chose front-line employees for the study and no other respondents because no one would best unveil the true thoughts and feelings of the front-line employees than the front-line employees themselves. By garnering their perspectives, readers would better understand how the respondents understand job insecurity.

3.7 Data Analysis and Techniques

The grounded theory approach was the data analysis tool used for this study. Charmaz (2008) defined grounded theory as a process of untangling and disclosing. The researcher

examined responses of the respondents to extract themes that were used to elucidate the perceptions of the respondents. Consistent patterns were identified in the responses of the respondents to formulate the themes which were subsequently used to answer the research questions.

3.8 Ethical Considerations

All interview questions were reviewed by the Institutional Review Board of Ashesi University. The respondents signed consent forms before partaking in the study. To protect the identity of the front-line employees, their names were concealed. The respondents had the freedom to refrain from partaking in the interview at any point they felt uncomfortable.

3.9 Limitations of the Study

The most important limitation of this study was time. The researcher was working with front-line employees who are the first point of contact between the bank and the customer. If the front-line employee diverts his/her attention from work, there was the tendency that customers would have been left unattended and would have waited longer than usual. For this reason, front-line employees quickly answered interview questions to get back to their duty. Being hasty to answer interview questions may have limited the depth of responses provided by the research participants.

CHAPTER 4: FINDINGS AND DISCUSSION

4.1 Introduction

This chapter seeks to put forward the responses garnered from the research participants during the data collection process. This chapter utilizes the grounded theory approach to categorize the responses of the participants. The categorized responses were used to answer the research questions, which are:

- a) *How has the increased implementation of technological advancements led to job insecurity?*
- b) *What sentimental differences/similarities exist between male and female frontline employees on job insecurity?*

4.2 Data Collection

Out of the twelve frontline employees of Stanbic, eight employees were interviewed. Not all frontline employees were interviewed because some of them were employees that performed the same role with less job experience. The research participants who were interviewed consisted of two front liners, one universal banker, one private banker, two tellers, and two security guards. The researcher spoke to the Human Resource Manager to select the research participants who had more years of banking experience. Semi-structured interviews were used to collect data from the research participants. Interviews were completed over a two-day period through face-to-face meetings and telephone calls. The Respondents were referred to as Respondent 1, Respondent 2, Respondent 3 through to Respondent 8.

4.3 Findings and Analysis

After conducting the research, the researcher identified four main themes based on the responses of the research participants or respondents as follows: **productivity, personal upgrade of status, fear and behavior and attitudes**. Using word clouds, the collected responses were used to answer the research questions.

Productivity was the first theme that was created after asking the first research question. To elicit responses to the first research question, “*how does the increased usage of technology lead to job insecurity?*” the frontline employees were asked this interview question- “*Does the increased usage of technology affect your job? How?*”- The word cloud below reveals the frequency of their responses.



Figure 2. A word cloud of findings from the question “*Does the increased usage of technology affect your job? How?*”

The researcher found that self-service technology positively impacted the roles of the frontline employees. Tasks such as checking account balance, the transfer of money from one bank account to another, and the ability to withdraw and deposit money into accounts can be performed by both customers and frontline employees in a matter of minutes because of the increased use of technology.

An example of a response revealing a positive impact of self-service was:

“Yeah, it does. Positively, it allows me to serve my clients better. Currently, it is not every service that a customer has to come to the banking hall to access. Because of the increased use of technology, customers can do many things on their own”.

The theme of **fear** was created once the researcher discovered that unemployment was a threat technology posed. From the responses of the research participants on the question, *“Does the increased usage of technology affect your job? How?”* one frontline employee noted that; *“A time is going to come; we feel that our job would not be relevant anymore.”* The research participants made it known that they were well aware of how robots are being used in some banking institutions outside Ghana and that technology was and is a threat to their jobs. The responses by the frontline employees at Stanbic to the interview question- *“What are your fears about technology?”* has been captured in the word cloud below:

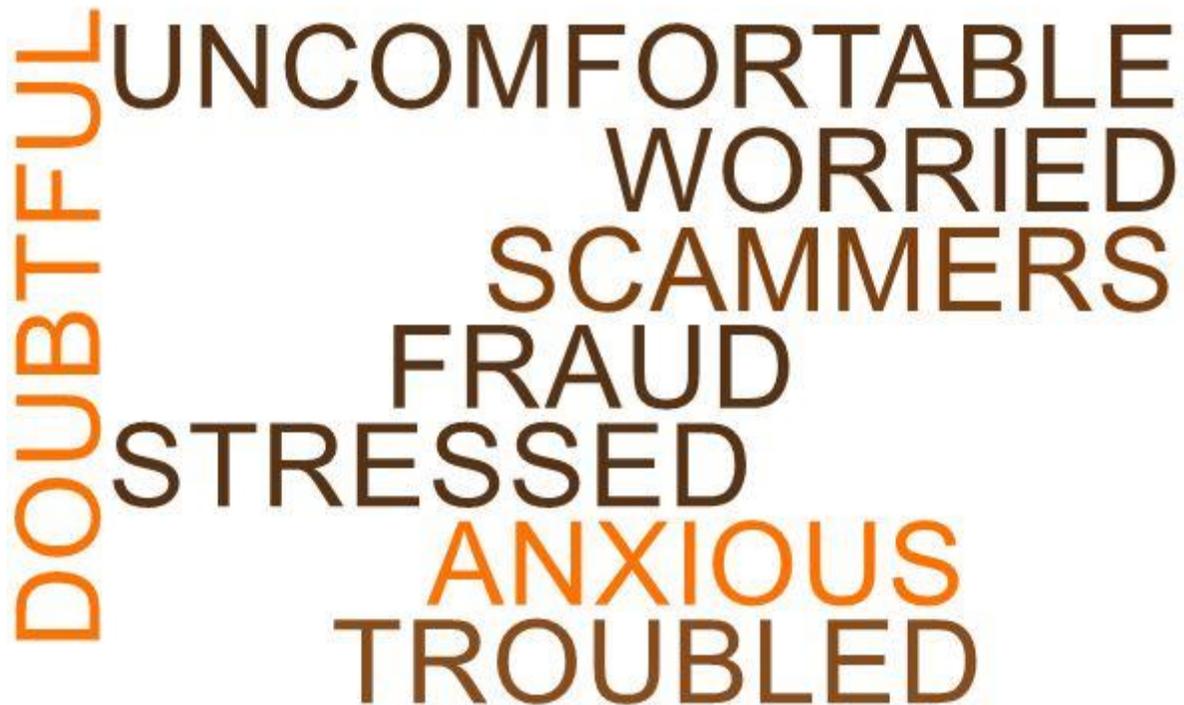


Figure 3. A word cloud of findings from the question “What are your fears about technology?”.

The front-line employees were anxious about the fact that fraudsters or hackers could attack their systems. Knowing very well that Ghana is a third world country, some of the frontline employees were well aware that some individuals would be tempted to hack into their system to steal money. It is easier hacking into the systems of third world countries compared to advanced countries. One interesting finding from one of the participants was that she had no fears about technology but rather embraced it. She stated: "I don't have any fears. I am rather embracing it."

Out of the frontline employees who were interviewed, four of them felt that the increased usage of technology affected their job, three of the frontline employees felt the increased usage of technology did not affect their job and one frontline employee was indifferent.

The second research question: *b) What sentimental differences/similarities exist between male and female frontline employees on job insecurity?* Based on the responses of the research participants, the themes of a **personal upgrade of status** and **behaviors/attitudes** were formed. Using a word cloud, their responses were as follows:



Figure 4. A word cloud of findings from the theme personal upgrade of status and behaviors and attitudes.

According to Sverke, Hellgren, and Näswall (2002), job insecurity affects an employee's job attitudes, health, organizational attitudes, and work-related behavior. Thus, questions were asked by the researcher pertaining to this finding to uncover any sentiments the male and female frontline employees had towards job insecurity. The questions asked were as follows:

1) Are you happy about your work role now? Why?

2) Has the use of technology improved your work relationship with colleagues? If yes, in what ways and how? If no, in what ways and how?

3) What motivates you to get work done? And

4) What do you think bank managers can do to address the issue of job insecurity among frontline employees?

It was discovered from the responses that the use of technology provided frontline employees the opportunity to improve their personal status involving their job. Customers can perform transactions on their own through self-service technology; thus, somewhat reducing the number of customers the frontline employees attend to. This gives the frontline employees the opportunity to further their education and acquire additional knowledge to enhance their performance on the job.

This finding also ties into the theme behaviors and attitudes. The researcher found that the frontline employees defend themselves against the possibility of technological advancements taking over their careers by being up to date with technology and new developments that are connected to their role. For this reason, the research participants are always in a learning cycle. One employee stated, *“You must always upgrade yourself”* and partaking in online classes is one of the ways they do that.

From the findings, there were no substantial differences between the male and the female respondents. However, there were vast similarities between genders. All but one female research participant was unhappy about her work role. This was as a result of her flexibility. She could perform most of the roles frontline employees execute but had one

she favored amongst the others. Nevertheless, the other male and female research participants all derived a sense of fulfillment through assisting customers with their transactions. Their desire as frontline employees to make customers happy together with their sense of purpose is what drives them to get work completed. One research participant stated that “You cannot say that customers are here, and I am not going to get the job done.”

4.4 Discussion

Productivity

Per the responses of the participants, the researcher understood that the introduction of self-service technology had increased productivity amongst the frontline employees in that these front line employees do not have to perform those mundane tasks they previously performed like opening bank accounts, furnishing customers with bank statement and bank balances etc. If frontline employees do need to perform any of these tasks at all, technology allows them to execute the tasks faster. With the introduction of technology, customers through the use of the bank application platform, can perform any of the following tasks: transfer money, both on the domestic and international front; make payments on their credit cards; place standing orders; and pay merchants directly instead of issuing cheques among others. Frontline employees, therefore, have time on their hands to tackle more complicated banking issues that may arise. The challenges of these customers are also resolved, and everyone is happy with the services provided by the bank.

Personal Upgrade of Status

Through the introduction of technology, the frontline employees can upgrade their personal status. The use of technology allows customers to perform more trivial tasks such as checking of their account balance or transferring cash on their own without having to seek the assistance of a frontline employee. Frontline employees benefit from this as they have more time on their hands to partake in online classes to update/upgrade themselves. This allows frontline employees to ascend to higher positions within their field of work when the opportunity arises.

Fears

The fears that the frontline employees at Stanbic had towards the increased use of technology were the threat of unemployment and fraudsters. It was openly stated by one of the frontline employees that "A time is going to come; we feel that our job would not be relevant anymore." Some other frontline employees expressed similar sentiments but in different words. Thus, they do their best to absorb new information about changes or updates taking place all over the world pertaining to their job roles. The threat of fraudsters arose as the research participants believed that systems failure could occur, giving fraudsters a window to gain access and tamper with their systems.

Behaviors and Attitudes

The behaviors and attitudes of the frontline employees were affected by the increased usage of technology. Most of the frontline employees are in an endless learning cycle as they are constantly absorbing information related to their tasks in order to remain relevant to the bank. The frontline employees recommend that the constant encouragement

by their branch manager to discover new findings about their jobs was key in providing them with the needed confidence to ensure their job security.

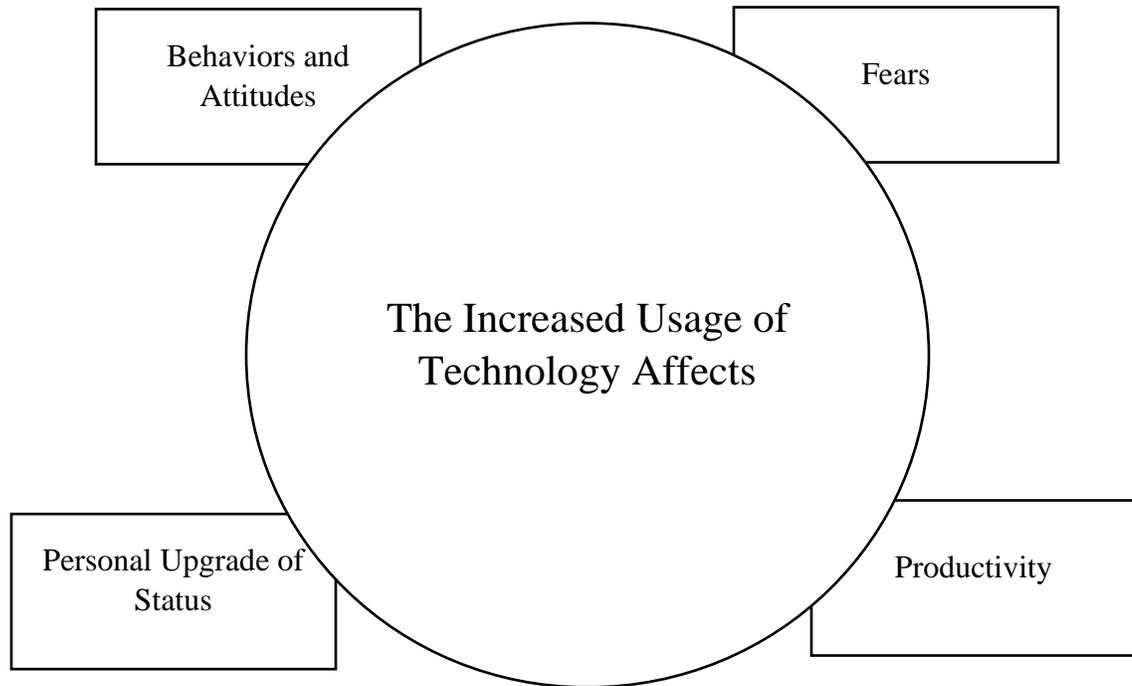


Figure 5. A visual aid showing how the frontline employees are affected by the increased usage of technology

The diagram above, *figure 5*, shows that the increased usage of technology affects the frontline employees at Stanbic Bank by influencing their fears, productivity, behaviors and attitudes and their personal upgrade of status. Through the increased technology, customers can perform transactions on their own giving frontline employees more time on their hands to tackle complicated issues and at to also upgrade their personal status. This keeps the frontline employees in a learning cycle as they are always learning through seminars or partaking in online classes. The fears that frontline employees have do not stem

directly from how the technology affects them but from individuals scam and hack into technology.

CHAPTER 5: CONCLUSION AND RECOMMENDATION

5.1 Introduction

This study sought to reveal the emotions/feelings/thoughts of the frontline employees at Stanbic towards the increased usage of technology within their workplace. The researcher undertook this study intending to obtain in-depth responses from the most experienced frontline employees within the bank to add to the existing literature or works concerning the impact of technology within the Ghanaian banking sector. After interviewing eight frontline employees, the following conclusions were made:

Meuter, Ostrom, Roundtree, & Bitner (2000) believe that self-service technologies permit customers to perform tasks without the assistance of service personnel. This was an impact that the frontline employees within Stanbic Harper Road realized from the increased usage of technology within their bank. The research participants spoke about self-service technology and how it benefited them as they were less burdened since customers could perform some transactions on their own, creating less traffic within their banking hall.

As a result of a slightly reduced burden, frontline employees have a bit more time on their hands to upgrade their personal status. They partake in professional studies by taking online classes to master their crafts; thereby keeping them always on their toes when confronted with customer demands. The introduction of technology has also made frontline employees more productive as they can complete several customer demands within a short period of time. The fears identified among the frontline employees from the increased usage of technology were the threat of unemployment and fraudsters. The findings revealed that frontline employees are aware that the increased usage of technology

is likely to get them unemployed. However, frontline employees hold similar sentiments on how to remain relevant within the bank. Their solution to staying relevant during technological upgrades was to stay up to date.

5.2 Recommendation

I recommend that the frontline employees at Stanbic should continue upgrade themselves to gain understanding of how the new technology concerning their jobs work. Though there is the likelihood of an influx of technology which will replace some frontline employees, there is the need for personnel knowledgeable in the use and application of new technology to assist customers on how to use them. Also, I would advise the frontline employees to involve themselves with the sale of the bank's products such as their applications, master cards, current accounts, business and personal loans among others. By doing this, they will make themselves more relevant to the bank.

5.3 Recommendation for Future Research

1. A study to reveal the measures banks have put in place to prepare frontline employees for the likelihood of them losing their jobs to technology.
2. A study to find out whether job rotation can assuage the perceived job insecurity of frontline employees in the Ghanaian banking sector.

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Appendix

Interview Questions

1. Does the increased usage of technology affect your job? How?
2. How does the increased usage of technology affect the job security of frontline employees? (Kindly list some ways in which it can affect you in terms of job insecurity)
3. Are you happy about your work role now? Why?
4. Has the use of technology improved your work relationship with colleagues? If yes in what ways and how? If no in what ways and how?
5. What motivates you to get work done?
6. Tell me about the health precautions taken by your workplace.
7. What are your fears about technology?
8. What do you think bank managers can do to address the issue of job insecurity among frontline employees?