

ABSTRACT

This research offers an insight into factors affecting the customers' adaptability of social media in Lahore's banking sector. Due to social media the voice of youth and social awareness has risen. Besides its many qualities, SM has now become a crucial instrument for marketing campaign not only for infant industries but also for fully nurtured industries. Banking industry is one of those who use this medium not only to advertise their products but also to access their customers. This idea has now become famous in many countries but this idea is not as much successful as it was hoped for in Pakistan. This can be due to trust issues regarding security and privacy of this channel or can be due to other factors, which this study addresses. This study used an extended Unified theory of acceptance and use of technology (UTAUT) model with security and privacy construct to measure the customers' adaptability of SM. This hypothesis testing research explores a non-contrived link between factors and customers' adaptability (CA). Following the probability sampling technique, this research used validated questionnaires. While necessary changes in accordance to our constructs and operational definitions were made. Respondents of this research are students who are account holders of banks in Lahore. The sample size of this study is 384. For estimation of model Structural Equation Modeling (SEM) has been used. It was found after applying the tests that adoption factors influence the customers' adaptability.