*ISSN: 2287 – 80X1*
*Volume 12, Number 2, 2024*
*Innovative Journal of Social Science, Arts and Management*

# SOCIAL WEB ANALYTICS AND ORGANIZATIONAL HEALTH OF COMMERCIAL BANKS IN BAYELSA STATE

**Chux-Nyeche, Gloria Chinyere, Ph.D, Kakatei, Juanita Perelayefa, Ph.D & Ogwus, Ijeoma Pretty**
**Department of Office and Information Management, Ignatius Ajuru University of Education, Rumuolumeni, Port Harcourt.**

*Email: glochu@yahoo.comm glochux911@gmail.com*

## ABSTRACT

*The study examined the relationship between social web analytics and organizational health of commercial banks in Bayelsa State. The objective of the study was to examine the relationship between social web analytics and measures of organizational health in terms of financial health and customer satisfaction of commercial banks in Bayelsa State. The study adopted Exploratory Cross-Sectional Survey Research Design. The population of the study consisted of eighteen (18) commercial banks operating presently in Bayelsa State. The entire population of 18 commercial banks were covered without sampling. Thus, the study was a census research which entails using the entire study population without sampling especially when it is considered manageable. However, in terms of respondents, 10 managers from each of the banks served as respondents giving rise to a total of 180 respondents. Structured questionnaire was used to elicit response from the research pigments. The study adopted the face and content validity and Test/Measurement with a least reliability coefficient of instrument (0.724) was ascertained using Cronbach's alpha. In line with the number of respondents, a total of 180 copies of the questionnaire were administered through the help of two research assistants. The researchers were able to retrieve one hundred and forty-five (145) copies. The bivariate analysis was done using Pearson Product Moment Correlation Coefficient with the aid of SPSS Version 26.0. The findings revealed that Social Web Analytics is significantly and positively correlated with organizational health in terms of financial health and customer satisfaction of commercial banks in Bayelsa State. The study concluded that the social web analytics as part of the web analytical tools used by commercial banks in Bayelsa State optimizes organizational health in terms of financial health and customer service. The study recommended that Management of commercial banks should develop their executives to be competent in engagement metrics via social web analytics for improved customer experience and better financial performance.*

***Key Words: Social Web Analytics, Organizational Health, Financial Health, and Customer Satisfaction.***

## Background to the Study

Like living things, organizations are either healthy or sick depending on their ability to function optimally. Healthy organizations have the ability to function effectively, to cope adequately, to change appropriately, and grow from within (Singh, 2014). Healthy business organizations are not those without challenges; they are organizations that are internally aligned and strengthened which enables them to pursue their core mandate and survive difficult times. This study defines organizational health as the capacity of an organization to achieve its targets, maintain good financial strength and satisfy customers. A healthy organization is one that operates in such a way that it achieves better financial performance, customer experience improvement, human operational efficiency, etc. More explicitly, a healthy organization can also be seen as a firm where the combination and co-ordination of people and practices are optimal to the point that they can produce exceptional performance (Al-Jazzazi& Sultan, 2017). In its perspective, this study dimensionalizes organizational health of commercial banks in terms of financial health and customer satisfaction.

A financially healthy commercial bank is one that is stable, well-capitalized, and capable of withstanding economic challenges (Utah State University, 2015). The financial health of commercial banks refers to the overall condition and stability of a bank's financial position. It is assessed based on various financial indicators, ratios, and key performance metrics to determine the bank's ability to operate soundly, manage risk, and meet its obligations. Some key aspects and indicators of the financial health of commercial banks include profitability, net interest margin, capital adequacy, liquidity, deposit stability, risk management, etc. The assessment of a bank's financial health is a complex process that involves the analysis of multiple financial and operational metrics. Regulators, shareholders, and stakeholders closely monitor these indicators to ensure that commercial banks remain financially sound and capable of fulfilling their roles in the financial system. Maintaining financial health is crucial for banks to protect the interests of depositors, shareholders, and the broader economy.

Another measure of organizational health of commercial banks in customer satisfaction. Healthy banks innovate and satisfy their customers. Peeter*et al.* (2016) defines customer satisfaction as the extent to which a service provider is able to meet the expectations and demands of customers. Commercial banks have a prime concern to satisfy customers' needs, and they keep a close eye on the level of customer satisfaction. This strategy helps organizations to retain customers for a longer period. The cost of attracting new customers is higher than the cost of retaining established customers. Healthy commercial banks continue to improve customer service experience by providing prompt banking services, resolving customers' complaints, seamless and smooth transactions, etc. Excellent customer services often bring about customer loyalty and advocacy. Unfortunately, the customer services of most of the commercial banks in Bayelsa State are often fraught with delays, bad network, poor attitude of bank staff, failed transactions, and constant risk of online fraught. Often times, customers take to the online platforms (social media platforms, email, and bank app feedback channels of their banks to ventilate their bad experiences. In ideal situation, commercial banks employ web analytical tools like social web analytics to gain insight from the online feedbacks and complaints of customers. Web analytical tools are the collection, reporting, and analysis of data generated by users' visiting and interacting with a website (Lubowicka, 2019). Commercial banks in Nigeria generally and Bayelsa State in particular, have various social media platforms as channels of direct interaction with their valued customers. Most of the commercial banks use WhatsApp group chat, Facebook, LinkedIn, X, Instagram, and other social media platform to engage with their customers in order to improve their customer experience. Apart from offering customers the opportunity to air their complaints and get instant feedback from a bank staff, social media banking platforms generate large volume of data that constitute significant business intelligence. This makes it necessary for commercial banks to engage social web analytics to help them collect, analyze, and report trends and patterns in the posts of customers. Social web analytics is the collection and analysis of data points that help organizations measure the performance of their social media accounts (McLachlan, 2021). These are the metrics that will help organizations assess their social media marketing strategy on both macro and micro levels. Besides helping banks to see how social media is contributing to their larger business goals, they can also help to gauge customer sentiment, spot trends, and avoid public relations crises before they happen.

Overall, social web analytics is a valuable tool for businesses and organizations looking to harness the power of social media for marketing, customer engagement, and brand management. It helps them make data-driven decisions and adapt their strategies to the ever-changing landscape of social media. In addition, engagement metrics and sentiment analysis are the indicators of social web analytics in this study. Engagement metrics in social media analytics refer to the various measures used to assess how actively and effectively an audience is interacting with a brand's or individual's social media content (Umme&Nazrul, 2022). These metrics help gauge the level of audience involvement, interest, and interaction with posts, which is a crucial aspect of social media marketing. To Yan (2020), sentiment analysis, also known as opinion mining, is a natural language processing (NLP) technique used to determine and quantify the sentiment or emotional tone expressed in social

media content, such as text-based posts, comments, reviews, and messages. The primary goal of sentiment analysis is to automatically classify and understand whether the sentiment behind a piece of text is positive, negative, or neutral. Sentiment analysis is a valuable tool in the world of social media analytics, enabling organizations to gain a deeper understanding of how their brand and content are perceived by the online community and allowing them to make data-driven decisions based on public sentiment.

**Statement of the Problem**

Some of the commercial banks operating in Nigeria and Bayelsa State in particular, do not appear to be healthy in the sense that some of them provide very poor customer experience which leads to loss of customers and low financial stand. Participant observer experience shows that customers experience constant network problem, delay in resolving customer complaint, and general annoying attitude of bank staff. This scenario reduces customer patronage and referrals. Some of the banks do not also appear to be financially healthy as they struggle to meet up regulatory financial requirements. This difficulty has caused untold hardship to the economy.

It also appears that some of the commercial banks are yet to make use of the feedbacks they get from their social media platforms. The neglect of the feedback and insight gained via social web analytics constitutes serious setback to some of them such that, they fail to improve on their banking products and services in spite of incessant complaints and feedback from customers via social media platforms. Another issue that prompted the current study is the perceived dearth of empirical studies on how social web analytics interact with organizational health of commercial banks in Bayelsa State. For instance, Ayo, *et al.* (2017) examined competitive analysis of social media data in the banking industry; Saeid (2011) studied the impact of information technology in banking system in Keshavarzi Iran; impact of the Nigerian business environment on company performance of capitalized companies in Nigeria (Gado, 2015); impact of ATM banking performance on customer satisfaction with the bank in Malawi (Charles, 2016); impact of ICT on the performance of deposit money banks in Nigeria (Nwakoby*et al.*, 2018); technological environment and organizational performance/productivity in bank and enterprises (Okechukwu&Okoronkwo, 2018). Radha and Aithal (2023) examined how employee performance impacts on the organizational health of banks. The findings of these studies attest to the potency of information and communication technologies in enhancing the organizational performance of commercial banks within and outside Nigeria. However, none of them addressed howsocial web analytics interact with organizational health of commercial banks in Bayelsa State. This suggests that the relationship between social web analytics and organizational health of commercial banks in Bayelsa State may not have received adequate research attention. It was against this backdrop that the researchers delved into this study.

**Conceptual Framework**

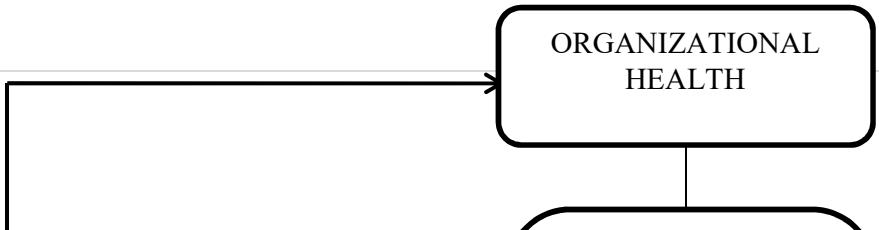

Fig.1: Conceptual Framework

Source: The Researchers' Conceptualization (2024).

**Aim and Objectives**

The focus of the study was to examine the relationship between social web analytics and organizational health of commercial banks in Bayelsa State. The specific objectives of the study were to:

1. ascertain relationship between social web analytics and financial health of commercial banks in Bayelsa State.
2. determine relationship between social web analytics and customer satisfaction of commercial banks in Bayelsa State.

**Research Hypotheses**

The following null hypotheses were tested at 0.05 level of significance in the course of this study:

$Ho_1$: There is no significant relationship between social web analytics and financial health of commercial banks in Bayelsa State.

$Ho_2$: There is no significant relationship between social web analytics and customer satisfaction of commercial banks in Bayelsa State.

**Theoretical Review**

The study was anchored on the Technology Acceptance Model (TAM). The Technology Acceptance Model was proposed by Fred Davis in 1986. The Technology Acceptance Model (TAM) explains how users come to accept and use new technologies. The model, initially proposed by Fred Davis in the late 1980s, suggests that perceived ease of use and perceived usefulness are key determinants of users' acceptance of technology. McKenzie (2009) identified the following two main assumptions of the Technology Acceptance Model (TAM):

i. **Perceived Usefulness (PU):** Users are more likely to accept and use a technology if they believe it enhances their job performance or helps them achieve specific tasks. Perceived usefulness refers to the user's subjective assessment of the degree to which a particular technology or system is perceived as beneficial in facilitating their work or activities.
ii. **Perceived Ease of Use (PEOU):** Users are more likely to accept and use a technology if they perceive it to be easy to use. Perceived ease of use refers to the user's subjective assessment of the level of effort required to understand and use the technology. A system that is perceived as easy to use is more likely to be accepted by users.

The justification for the adoption of this theory as the theoretical foundation of this study lies in its prediction that organizations or users who perceive a given technology useful and easy to operate will benefit them will adapt it. The import of this theory is that commercial banks will chose to invest in social web analytics because of its perceived usefulness in providing them insight about posts, comments, and sentiments of customers online which will help them to adjust their policy environment for optimal customer experience improvement and improving its patronage in order to stay financially healthy.they consider them usable and instrumental to achieving optimal organizational health (McKenzie, 2009; Askar*et al.*, 2022).

**Conceptual Review**

**The Concept of Social Web Analytics**

Social media is one of the fastest growing technologies. Commercial banks are fast leveraging the social media space to widen their online presence. Some of the popular social media spaces that are registering their commercial presence include Facebook, Twitter, Blogs, Wikis, LinkedIn, Instagram, etc. With approximately two billion people using social media around the world banks must seriously consider how to engage with customers on social channels Social web analytics refers to the use of internet-based analytical tool dedicated to tracking, analyzing and reporting customer engagement and all activities on a corporate social media page (Umme&Nazrul, 2022). Banks can be benefited by social media in a way that makes them think fresh and enhance their services to attract and get feedback customers (Askar*et al.*, 2022). These include sentiment analysis, involving the analysis and interpretation of data to determine opinions and sentiments towards products, brands and marketing campaigns, and social network analysis, involving the analysis of relationships between social media users and communities, and the identification of key social influencers.

**The Concept of Organizational Health**

The concept organizational health was first put forward by Matthew Miles in 1969 in a simulation developed on the climate of schools, and was used to define the relationship between students' teachers, and managers in schools (Miles, 1969 cited in Nwaeke&Akani, 2019). This concept was originally attributed to schools; however, it is applicable to other organizations. Organizational health as an organization's ability to function effectively, to cope adequately, to change appropriately, and to grow from within. McKenzie (2009) describes it as the ability of an organization to align, execute, and renew itself faster than their competitors. Organizational health refers to capacity of a bank to achieve its targets and maintain good financial strength, meet customers' demands, and innovate its products and services. Two measures of organizational health of commercial banks are highlighted below:

**Financial Health:** Healthy commercial banks possess capital adequacy which refers to a bank's financial strength and its ability to absorb potential losses. The financial health of commercial banks refers to the overall condition and well-being of a bank, as indicated by various financial indicators and ratios. It reflects the bank's ability to meet its financial obligations, maintain stability, and operate profitably over the long term (Nwaeke&Akani, 2019). Some of components related to the financial health of commercial banks include capital adequacy, asset quality, liquidity position, profitability, efficiency, net interest margin, loan loss reserves, working capital, cash flow, solvency, deposit composition, regular compliance, etc. (Ayo *et al.*, 2017; Sivarajah*et al.*, 2020).

**Customer Satisfaction:** Customer satisfaction is rooted in the expectation-confirmation paradigm, and is taken to mean customers' positive assessment of their purchase and consumption experience (Buttle, 1995as cited in Mishra *et al.,* 2022). It is also individuals' feeling of pleasure, which emanates from a comparison of product's perceived performance in relation to expected (or promised) performance levels. Customer satisfaction stems from multiple psychological, social and situational variables. The perception of satisfaction is influenced by ideal, expected and promised standards,

as well as perceived value of competitor's offerings. Satisfied customers are easier to retain; they become loyalty and improves firms' market share (Martey, 2015 as cited in Mishra *et al.,* 2022). Some of the indicator of a healthy customer service include prompt complaint redress, customer loyalty and advocacy, smooth online transactions, timeliness, etc.

**Method**

The study adopted the explanatory cross-sectional survey research design. The population of the study consisted of eighteen (18) commercial banks operating presently in Bayelsa State. The entire population of 18 commercial banks were covered without sampling. Thus, the study was a census research which entails using the entire study population without sampling especially when it is considered manageable. However, in terms of respondents, managers of the banks served as respondents. Structured questionnaire was used to elicit response from the research pigments. The study adopted the face and content validity and Test/Measurement with a least reliability coefficient of instrument (0.724) was ascertained using Cronbach's alpha. In line with the number of respondents, a total of one hundred and eighty (180) copies of the questionnaire were administered through the help of two research assistants. The researchers were able to retrieve one hundred and forty-five (145) copies. The test of hypotheses was done usingPearson Product Moment Correlation Coefficient with the aid of SPSS Version 26.0. If our statistical analysis shows that the significance level is below the cut-off value which we have set (which is 0.05), we rejected the null hypothesis and accepted the alternate hypothesis. Alternatively, if the significance level is above the cut-off value, the null hypothesis was accepted.

**Results**

$Ho_1$: There is no significant relationship between social web analytics and financial health of commercial banks in Bayelsa State.

**Table 1: Correlation of Social Web Analytics and Financial Health**

| | | | Social Web Analytics | Financial Health |
|---|---|---|---|---|
| Pearson r | Social Web Analytics | Correlation Coefficient | 1.000 | .409** |
| | | Sig. (2-tailed) | . | .000 |
| | | N | 145 | 145 |
| | Financial Health | Correlation Coefficient | .409** | 1.000 |
| | | Sig. (2-tailed) | .000 | . |
| | | N | 145 | 145 |

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data, 2024 (SPSS V. 26.0)

Table 1 above reveals correlation value of 0.409 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating social web analytics and financial health. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis ($Ho_1$) which states that there is no significant relationship between social web analytics and financial health of commercial banks in Bayelsa State was rejected. This implies that there is a moderate positive relationship between social web analytics and financial health of commercial banks in Bayelsa State.

$Ho_2$: There is no significant relationship between social web analytics and customer satisfaction of commercial banks in Bayelsa State.

**Table 2: Correlation of Social Web Analytics and Customer Satisfaction**

| | Social Web Analytics | Customer Satisfaction |
|---|---|---|

| | | | | |
|---|---|---|---|---|
| Pearson r | Social Web Analytics | Correlation Coefficient | 1.000 | .945** |
| | | Sig. (2-tailed) | . | .000 |
| | | N | 145 | 145 |
| | Customer Satisfaction | Correlation Coefficient | . 945** | 1.000 |
| | | Sig. (2-tailed) | .000 | . |
| | | N | 145 | 145 |

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data, 2024 (SPSS V. 26.0)

Table 2 overleaf indicates a correlation value of 0.945 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating social web analytics and customer satisfaction. Since the significance value is less than the alpha level of 0.05, the null hypothesis ($Ho_2$) which states that there is no significant relationship between social web analytics and customer satisfaction of commercial banks in Bayelsa State was rejected. This implies that there is a very strong positive relationship between social web analytics and customer satisfaction of commercial banks in Bayelsa State.

**Discussion of Findings**

**Social Web Analytics and Organizational Health**

The test of hypothesis one revealed that there is a moderate positive relationship between social web analytics and financial health of commercial banks in Bayelsa State. This implies that reasonable extent in adoption of service web analytics brings about enhanced organizational health. In line with the above finding, Askar*et al.* (2022) found that as banks tend to merge new ways in their business, there should be a gradual shift in the way banks connect with their customers. This shift in the informational and transactional touch points, together with increasing social media usage can offer vast opportunities to the banks to better understand customer needs, thereby improving the products and services. Supportively, Oyewole*et al.*, (2013) found that social web analytical tools can have both direct and indirect impacts on the financial health of banks. Social web analytical tools help banks track brand mentions and sentiment on social media platforms. Positive sentiment enhances the bank's reputation, attracting more customers and contributing to financial health. Analysing engagement metrics (likes, shares, comments) on social media helps banks understand customer interactions. Increased engagement can lead to stronger customer relationships, loyalty, and improved financial health. Banks can use social web analytics to listen to customer feedback on products and services.

Similarly, Sharda*et al.* (2015) revealed that banks can optimize marketing strategies based on data, ensuring cost-effective campaigns that contribute to financial success. Building a community around the bank's brand on social media fosters customer loyalty. Engaging with the community positively impacts the bank's image and financial health. Collaborating with influencers is common in social media marketing. Social web analytical tools help banks measure the impact of influencer partnerships on brand awareness and customer acquisition.

The test of hypothesis two revealed that there is asignificant and a very strong positive relationship between social web analytics and customer satisfaction of commercial banks in Bayelsa State. This finding is in consonance with the findings of Sivarajah*et al.* (2020) who found that social web analytical tools contribute to understanding the contribution of social media channels in customer acquisition and satisfaction. Banks can assess the cost-effectiveness of customer acquisition through social platforms, influencing financial strategies. Banks can use social web analytics to understand the preferences and needs of local communities. This information helps in tailoring marketing campaigns to specific regions, enhancing customer acquisition and financial health. Similarly, Umme and Nazrul (2022) found that social web analytical tools can significantly impact product innovation for banks by providing insights into customer preferences, market trends, and feedback on existing

products and services. Norzalita and Fei (2023) revealed that social web analytical tools can have a substantial impact on customer satisfaction in banks by providing valuable insights into customer sentiments, preferences, and behaviours on social media platforms.

## CONCLUSION

Insight from the analysis of data and discussion of findings, have that social web analytics optimizes organizational health of commercial banks in Bayelsa State. Social web analytics enable commercial banks gain insight about the sentiments and opinions of customers online concerning their services. Such information gives management insight and feedback on what people are saying about their products and services which helps to redirect their policy. This results to improved organizational health in terms of financial health and customer satisfaction.

## RECOMMENDATIONS

Based on the findings, the following recommendations were made:

1. Employees of commercial banks should engage in off-the-job training to enhance their virtual ability in use of social web analytical tools for prompt task execution as well as boasting financial health of their organization.
2. Management of commercial banks should practice sentiment analysis using social web, this will help to checkmate lapses within their workforce.

## REFERENCES

Al-Jazzazi, A., & Sultan, P. (2017). Demographic differences in Jordanian Bank service quality perceptions. *International Journal of Bank Marketing, 3*(1), 275–297.

Askar, M., Aboutabl, A., &Galal, A. (2022). Utilizing social media data analytics to enhance banking services. *Intelligent Information Management, 14*(1), 1-14. Doi: 10.4236/iim.2022.141001.

Ayo, C., Azubuike, E., Afolabi, I. (2017). Competitive analysis of social media data in the banking industry.*International Journal of Internet Marketing and Advertising, 11*(3), 183. DOI: 10.1504/IJIMA.2017.10006719

Charles, M. 2016). *Impact of ATM banking performance on customer satisfaction with the bank in Malawi.*https://www.semanticscholar.org/paper/Impact-of-ATM-Banking-Performance-on-Customer-with-Mwatsika/c34c0818521f9 1928e9f96e516dce76526568c9d

Gado, T. (2015). An evaluation of ICT infrastructure and application in Nigeria Universities. *ActaPolytechnicaHungarica*, *11*(9), 115-125.

Lubowicka, K. (2019).*web analytical tools for banks: Off-the-shelf vs. build-your-own*. https://piwik.pro/blog/web-analytics-for-banks-off-the-shelf-vs-build-your-own/

McKenzie, J. (2009). Bayesian information transmission and stable distributions: Motion picture revenues at the Australian box office. *The Economic Record, 84*(26), 338-353.

McLachlan, S. (2021). *What is social media analytics? Everything you need to know*. https://blog.hootsuite.com/what-is-social-media-analytics/

Mishra, S., Ewing, M.T. & Cooper, H.B. (2022). Artificial intelligence focus and firm performance. *Journal of the Academy of Marketing Science, 50*(2), 1176–1197.

Norzalita, A. A., &Fei, L. (2023). *Examining the relationship between big data analytics capabilities and organizational ambidexterity in the Malaysian banking sector.*https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10064081/

Nwaeke L. I., &Akani, V. C. (2019). Down top workplace incivility and organizational health of deposit money banks in Nigeria. *International Journal of Business and Management Review, 7*(5), 61-84.

Nwakoby, N. P., Johnson, P. S., &Ofobruku, S. A. (2018). Impact of information and communication technology on the performance of deposit money banks in Nigeria. *International Journal of Management and Sustainability, 7*(4),225-239.

Okechukwu, E. U., &Okoronkwo, B. O. (2018). Evaluation of technological environment on organizational performance among selected medium scale enterprise in Enugu State. *International Journal of Academic Research in Economics and Management Sciences, 7*(3), 267–280.

Oyewole, J., Abba, H., & El-maude, B. (2013). Impact of e-banking on banking performance in Nigeria. *Journal of Management Research, 8*(2), 72-80.

Peeter, K., Dilhani, W., &Weerasinghe, R. (2016). The impact of service scope on customer satisfaction in banking industry.*Undergraduate Project, Department of Business and Management Studies, Enugu State University.*

Radha, P., &Aithal, P. S. (2023). A study on the performance of employees in the banking sector and its impact on the organizational health. *International Journal of Management, Technology, and Social Sciences (IJMTS), 8*(4), 120-127.

Saeid, K. D. (2011). The impact of information technology in banking system: A case study in Bank Keshavarzi Iran.*Procedia - Social and Behavioral Sciences, 30*, 13 – 16.

Sharda, R., Delen, D., & Turban, E. (2015). *Business intelligence and analytics: Systems for decision support 10*. Pearson.

*Singh,* D. (*2014*). Managing cross-cultural diversity issues and challenges in global organizations. *Journal of Mechanical and Civil Engineering, 3,* 43-50.

Sivarajah, U., Irani, Z., & Gupta, S. (2020). Role of big data and social media analytics for business to business sustainability: a participatory web context. *Industrial Marketing Management, 86*(1), 163–179. https://doi.org/10.1016/j.indmarma n.2019.04.005

Sivarajah, U., Irani, Z., & Gupta, S. (2020). Role of big data and social media analytics for business to business sustainability: a participatory web context. *Industrial Marketing Management, 86*(1), 163–179. https://doi.org/10.1016/j.indmarma n.2019.04.005

Umme, K., &Nazrul, I. (2022). Impact of using social media on social and academic life: A study on university students. *International Journal of Research and Innovation in Social Science (IJRISS), 6*(7), 33-45.

Utah State University (2015). *What is financial health?*https://extension.usu.edu/finance/research/what-is-financial-health

Yan, L. (2020). The kindness of commenters: An empirical study of the effectiveness of perceived and received support for weight-loss outcomes. *Production Operation Management, 29*(1), 1448–1466.