

THE IMPACT OF TECHNOLOGY ENABLED SERVICE DELIVERY ON CUSTOMER SATISFACTION OF BANKS IN GHANA.

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Abstract

Competition in the banking sector has been so intense that individual banks are often ripped-off with the opportunity to maintain a sustainable competitive advantage in the area of product and service innovation. Rival firms duplicate the most innovative products and services introduced by individual banks thereby rendering their use by consumers highly competitive. As a consequent, the banking industry has been battling with the tendency to offer almost identical products and financial services due mainly to the fact that any new offering will be quickly matched by the other competitors in the industry. Like most banks across the globe, almost every individual bank in the Ghanaian banking industry integrates one or more IT-based technology services and products (internet banking, mobile banking, ATM, smart card, etc) into its operations with the view to enhancing or improving customer satisfaction. Hence this study sought to investigate the effect of perceived benefits, ease of use and usefulness of self-service technology on customer satisfaction and further finds out the moderating role of organizational problem-solving capability. A quantitative method approach was adopted for this study by using explanatory research design. A sample size of four hundred and thirty-three (433) bank customer were used for the quantitative study while ten (10) respondents were used for the case study. The researcher used the purposive sampling technique for the case study and the simple random sampling method for the quantitative, to obtain the sample of respondents. The findings from the study showed that ease of use of process technology, the usefulness of technology service and benefits of self-service technology as significant determinants of customer satisfaction. The results also revealed that organizational problem-solving capabilities do not moderate the relationship between the benefits of self-service technology, ease of use of process technology, the usefulness of technology service and customer satisfaction. The study provided important implications for practice and future researches. The study provides an important implication for banks to put in place structures to address challenges faced by customers in their quest to use self-service technologies.

Keywords: technology, process, customer satisfaction, self-service technology.