



Assessing the impact of digital technology on customer satisfaction in the Insurance Industry of Ghana

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Abstract

The study investigates the effects of digital technology on customers' satisfaction in the Ghanaian insurance industry. Correlation design was used to investigate the relationship between the independent variables ICT and customer service and the dependent variable customer satisfaction. Questionnaire was administered conveniently to 220 customers of insurance firms in Ghana, and data analysis carried out using SPSS version 21. The study revealed a significant relationship between ICT and customer satisfaction in the insurance industry of Ghana. Also, the study found a positive relationship between customer service and customer satisfaction in the Insurance industry of Ghana. Practical implication for service managers and suggestions for future studies are presented.

Keywords: ICT, customer service, customer satisfaction, insurance industry, Ghana

Introduction

The emergence of technology has evoked organizations awareness to be innovative; in all sectors of almost every economy, innovation is seen not only as a catalyst for development but also the means by which organizations can churn out innovative products/services to meet the growing and sophisticated needs of consumers. Given the current rising dominance of the service sector in most parts of the world (Kabeta & Sidhu, 2022) [20], insurance firms in Ghana requires the adoption of digital technology to enhance service delivery. Undoubtedly, the 21st century customer demands more in terms of product/service quality and good service delivery. It is the reason why digital technology is considered indispensable tool in the service industry (Mannanov, 2021) [30]. Prior studies argued that the advent of technology has not succeeded only in altering the nature of service delivery but also in customer service experiences as well as the firms' customer relationship (Brendon, 2022) [5]. Clearly, it appears that in all fields of business endeavours, particularly in the service sector, success and competitive advantage cannot be achieved without the presence of technology.

Kotler (2000) [25] defined a service as "any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything; its production may or may not be tied to a physical product". This means that services do not have physical existence and, hence, cannot be touched, held, taste or smelt (Yarimoglu, 2020) [42]. These unique characteristics of service coupled with the proliferation of various digital platforms and the use of smartphones through technology has made the marketing of service more difficult.

There is, therefore, the need for organizations to incorporate technology in their operations to enhance quality customer service delivery to satisfy the customer in order to survive the competition in the ever-evolving service industry (Cheng *et al.*, 2020) [6]. Customer service refers to a person's feeling of pleasure or disappointment which results from comparing a product's perceived performance or outcome against his/her expectations (Kotler & Keller, 2016) [24]

Patricks *et al.* (2020) defined customer satisfaction as "the psychological state experienced by consumers when their expectations prior to the consumption of a product/service meets or exceeds the actual consumption experience". As technology is steering a major shift in the service industry, Ho *et al.* (2020) [6] posited that digital technology can be used to enhance customer satisfaction and achieve competitive advantage. The firms also thus benefit from minimizing cost, access to new customers in different segments of the market, efficiency, enhancement of brand image and reputation and the delivery of quality customer service leading to customer satisfaction.

The vehement competition in the Ghanaian insurance industry is undoubtedly apparent. The firms in the industry have embraced digital technology as a means to aid customer service delivery. Through the use of digital technology, the firms have been able to introduce innovative services to enhance customer service delivery and, in a way solving the ritual delays in insurance claims, among others. Notwithstanding, complaints of poor quality service delivery and delays in insurance claims have heightened. Interestingly, prior studies confirmed technology usage to enhance customer service delivery which affects customer satisfaction positively (Okoye, 2024) [34]. Also, Anbumathi *et al.* (2023) [2] found out that technology enhances the quality of service delivery, improve efficiencies which in turn enhances customer satisfaction, gain competitive advantage and increase profitability. However, Rita *et al.* (2019) [25] found otherwise. According to the authors, customer service is not significantly related to overall e-service quality.

The question then is: how have digital technology influenced customer satisfaction in the context of Ghana insurance industry?

It is envisaged that the outcome of the study will expose service managers to appreciate the significance of quality service delivery to enhance customer satisfaction. Management of insurance firms in Ghana, stand to benefit significantly to assess whether the use of digital technology is enhancing customer service deliveries and influencing customer satisfaction or otherwise. The academia and other

researchers who would want to delve deeper in the subject matter in future will find the study useful.

Literature review

Concept of service

Grönroos (2020) ^[12] acknowledges services to be complex fact this is because the word has various connotations, varying from a “personal service to a service as a product”. As a result, Gaster & Squires (2020) ^[11] define services as “experience goods”. Zeithaml *et al.* (2009) ^[43] defined it “as deeds, performances and processes provided or coproduced by one entity or person for and with another entity or person. It also refers to all economic activities whose output is not a physical product or construction which is generally consumed at the time it is produced and provides added value in forms (such as convenient, amusement, timelines, comfort, or health) that are essentially intangible. Wirtz (2020) ^[41] defined it as “economic activity offered by one party to another in form of a performance that creates value and provides benefits for consumers”

Characteristic of service

According to Zeithaml *et al.* (2009) ^[43], services are different from physical products. They are based on four unique characteristics: intangibility, Heterogeneity, Inseparability and Perishability,

Intangibility: Services are intangible and do not have a physical existence. According to Moeller (2021), a pure service has no physical demonstration and, hence cannot be “seen, touched, held, tasted, smelled or stored”. This implies that the consumer cannot experience it until a purchase is made (Moeller, 2021) and denies consumers the luxury of doing a proper comparison before a purchase decision is reached.

Heterogeneity: A pure service is absolutely variable and becomes almost impossible to have similar services from the same service provider the second time, even when the customer experiences it instantaneously; no two customers can receive identical services. The heterogeneity of a service makes it a sheer impossible to be formed at one time and in one place and then be stored for later utilization and according to Gaster & Squires (2020) ^[11], a service cannot be “sent back”.

Inseparability: According to Lamb *et al.* (2020) ^[26], the inseparability nature of service causes consumers’ disappointments in most cases due to consumers’ high level of expectations of the service and the disappointments also stem from the fact that, the production and consumption of services are done at the same place, time and same location, hence service providers must be careful to ensure customer satisfaction (Lamb *et al.*, 2020) ^[26]

Perishability: The perishability nature of service makes it impossible to be stored. Fisk (2020) ^[10] contend that this is due to the fact that when production takes place, it cannot be stored before consumption and that services exist only at the time of their production”

Customer service

Customer service is about how well organizations communicate and establishes good relationships with customers. Turban *et al.* (2021) defined customer service as

“a series of activities designed to enhance the level of customer satisfaction – that is, the feeling that a product or service has met the customer expectation.” The importance of customer service is replete in literature (Daugherty *et al.* 2022; Mannanov; 2021; Sutherland, 2020) ^[7, 30, 40]. According to Sutherland (2020) ^[40], customer service will persist to elicit discussions among firms and academics as it is believed to be a key parameter to measure the competitive success of organisations. Good customer service is the organizations’ best bet to keep existing customer. This is because, according to Sutherland (2020) ^[40], maintaining existing customer is cheaper than finding new ones. A good customer service could lead to positive word-of-mouth, referrals, repeat purchase which can induce loyalty which can lead to increasing long term profitability (Wirtz, 2020) ^[41].

Concept of customer satisfaction

A plethora of discussions on the concept of customer satisfaction had happened in literature but with varied definitions. For instance, Kim *et al.* (2022) ^[22, 23] contend that customer satisfaction is a psychological state which occurs when a consumer is satisfied with his/her emotions surrounding disconfirmed expectation and is coupled with prior feelings about his/her experience. Customer satisfaction is an emotional reaction which demonstrates the difference between consumers’ expectation and what they actually receive. Kotler & Keller (2016) ^[24] also defined satisfaction as the “perception of happiness or frustration which occurs as a result of the comparison between the performance of a product/service and expectations. Davras (2020) ^[8] viewed satisfaction as the “pleasure a consumer derives from a product/service performance vis-à-vis his/her expectation”.

Digital technology

Digital Technology is a marvelous changing force in 21st century. Technology has its influence and reshaped every field of life. In the present 21st century, organizations cannot turn blind eye on technology. Digital technology is an electronic means of capturing, processing, storing and disseminating information (Ancillai *et al.*, 2023) ^[3]. According to another definition, digital technologies are embedded in networks and services that affect the local and global accumulation and flows of public and private knowledge (Ancillai *et al.*, 2023) ^[3]. Digital technologies are defined diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information. These technologies include computers, internet, broadcasting technologies and telephony. Digital technology is the broad subject concerned with all aspects of managing and processing information (Mayer, 2020) ^[31]. Technology has its influence and reshaped every field of life. In the present 21st century, organizations cannot turn blind eye on technology.

Digital technology and customer satisfaction

Customer satisfaction has become a key driving force to the success of every business. Kotler & Keller (2016) ^[24] defined it as “customers’ perceptions of happiness or frustration which results from a comparison between the performance of a product/service and customers’ expectations. To be successful, organizations must ensure they meet the needs, wants and demands of their customers

which is why many organizations have continuously focused on the importance of customer satisfaction. According to Srinivasan *et al.* (2022) [38], organizations are making significant use of ICT tools in their internal business processes just so to enhance customer satisfaction. Ofoosu-Boateng & Agyei (2020) [33] posits that “online transaction is fast, time-saving, comfort and easy access, and has the tendency of enhancing good customer service” which in turn could influence satisfaction. A study by Acosta-Prado & Tafur-Mendoza (2021) [4] found ICT to have a positive and significant influence with a medium effect on customer satisfaction. However, a study by Cheng *et al.* (2020) [6] found perceived web security to be significant determinant of customer’s acceptance of online transaction and this could blur the delivery of good customer service and impair satisfaction. This is shared by Guo *et al.* (2022) [13] who reported that insecurity in ICT had been reported globally as early as the 1960s. Much more, the study of Epaminonda *et al.* (2022) [9] did find no statistically significant relationships between ICT and customer satisfaction. Hence, the study hypothesized that:

H1: There will be no significant relationship between ICT and customer satisfaction.

Customer service and customer satisfaction

Extant literature underscores the importance of customer service (Jones, 2020; Mannanov, 2021) [19, 30] and customer satisfaction (Hamzah & Shamsudin, 2020) [15]. Ofoosu-Boateng & Agyei (2020) [33] attributes this to the turbulent nature of the business environment which has made it near impossible for organizations to survive without placing the customer at the center of their operations. According to Selvaraj (2021) [37], organisations should focus on delivering good customer service for sustained competitive advantage and profitable growth. Good customer service has been associated with customer satisfaction which according to Jones (2020) [19], could lead to repeat purchases, referrals and profitability. Selvaraj (2021) [37] shared that even if customers experience poor service delivery, they are likely to inform others. Hence, delivering good customer service is non-negotiable if organizations desire to satisfy customers and stay competitive. This is echoed by Mannanov (2021) [30] who posits that “customer service is a series of activities designed to enhance the level of customer satisfaction i.e. the feeling that a product (good/service) meets customers’ expectations. Inferring from the literature, it was hypothesized that:

H2: customer service will have a positive relationship with customer satisfaction

Relationship between digital technology, customer service and customer satisfaction

In underscoring the importance of the customer, Mahatma Gandhi in 1890 shared that “the customer is the most important personality on our premises” and as shared also by Kim & Stoel (2022) [23], the customer is the only source representing a company’s present profit and future growth. Therefore, delivering excellent customer service is significant to enhance customer satisfaction. The use of digital technology has become indispensable given that the 21st century customer has little time to offer. According to Jayawardhena & Foley (2021) [18], due to digital technology, organizations can send short message (SMS) on the state of their premium and attend to customer complaints online in a

bid to satisfy customers. Kim & Stoel (2022) [23] intimate that a good website and information can enhance customer service, which will, in turn trigger customer satisfaction. Ruiz-Molina *et al.* (2020) [36] equally averred that through technology both customers and customer services teams can be more effective in receiving and delivering of services which could result in customer satisfaction. However, a study done by Brendon (2002) found out that approximately 67% customers decided to terminate their transaction when asked to provide credit card details and personal information. Inferring from the literature, it was hypothesized that:

H3: ICT and customer service will not have a significant relationship with customer satisfaction

Empirical review

A study done by Hameed *et al.* (2022) [14] on the topic: Determinants of e-logistic customer satisfaction: A mediating role of information and communication technology found a significant relationship between e-logistic and customer satisfaction.

Also, a study carried out by Ruiz-Molina *et al.* (2020) [36] found a moderating influence of technology in the “recovery efforts-satisfaction” indicating some level of relationship.

More so, Acosta-Prado *et al.* (2021) [4] found out that a positive and significant influence exists between ICT and customer satisfaction in their study entitled: Influence of information and communication technologies on customer satisfaction and increase in the number of customers.

Conceptual framework

To test the stated hypotheses, i.e. the relationship between ICT and customer service (as independent variables) and customer satisfaction (dependent variable), a construct is formulated as shown in figure 1.

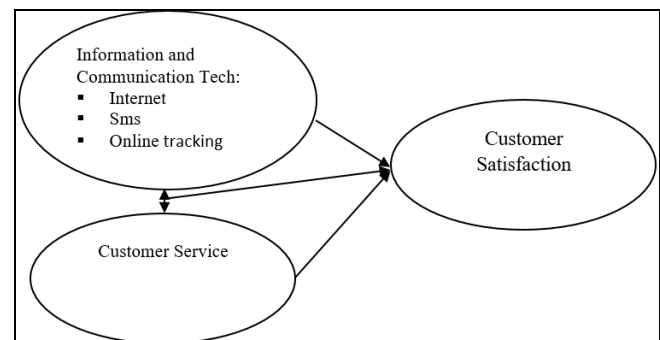


Fig 1: Conceptual Framework

Methodology

Research design

The study adopted the correlation design. A correlational research assists researchers in identifying the strength of a relationship between two or more variables and since the study intends to investigate the relationship between two or more variables and also ascertain the strength of a relationship, the chosen design is thus appropriate

The study’s population consisted of selected customers of four (4) insurance firms in Accra, Ghana. The convenient sample was used. i.e. a set of questionnaire was conveniently administered on the customers of four (4) insurance firms in Accra, Ghana.

Out of the 240 questionnaire sent out, 220 were retrieved representing 91.7%. A response rate above 90% is

considered acceptable for a survey therefore the study’s sample is considered appropriate since it is above 90%. The study made use of field survey to elicit data from respondents. Questionnaire was the main instruments for the data collection.

The questionnaires administration took approximately six (6) weeks and each respondent spent about 10 minutes in responding to the questionnaire.

The Statistical Package for Social Sciences (SPSS) version 21 was used to carry out the data analysis and the findings presented in tables for easy reading and interpretation. It is also accompanied by short commentaries

To ensure validity, the questionnaire was pre-tested using 12 respondents from the service industry in Accra. Reliability on the other hand refers to the stability of the measuring instrument used and its consistency over time. For reliability purposes, a Cronbach Alpha (α) was used.

Participants were encouraged to participate at their own will. The purpose of the study was well explained and participants’ anonymity assured.

Results and discussion

Background characteristics of f respondents

From the study, the dominance of male customers in the insurance firms in Accra, Ghana, is apparent as male customers accounted for 72.3% as against 27.3% of women. The results of the study showed that the age groups 50-59(85) and 40-49(70) were the majority representing 38.7% and 31.8% respectively. This was followed by age group 30-39(50). The least age group is 20-29(15). It can be concluded that majority of customers in the insurance firms in Accra, Ghana are in the age group 50-59 and 40-49 respectively. The result is a departure of the notion held prior to the study

The findings of the study showed that master degree holders (36.4%) were fairly the majority followed by bachelor degree (29.5%). Professional certificate holders accounted for (6.0%) whilst those with other certificate recorded (6.8%). The findings are admission that all the customers of the insurance firms in Accra, Ghana are educated but at varied levels.

The results revealed that 150(68.2%) of the respondents which is the majority have been transacting business with finding, between 1-3 years. 29.5% of the respondents between 4-6 years and 2.3% between 7-9 years. The findings are an admission that the respondents have considerable knowledge about the insurance firms in Accra, Ghana, hence, their contribution to the study is appreciable.

Reliability statistics

To ascertain the internal consistency and stability of the responses received, the Cronbach alpha reliability test was conducted. A Cronbach alpha of 0.7 is found reliable. From the study, the coefficient value of Cronbach alpha realized for the four variables is 0.780 which is higher implying a high internal consistency. Table 1 presents the results obtained.

Table 1: Reliability of variables

Cronbach’s Alpha	Number of Items
0.780	4

Source: Field Work, September, 2024

Correlation analysis

The results from the multiple regression analysis showed a positive correlation between the independent variables (ICT and customer service) and the dependent variable (customer satisfaction). ICT and customer service was found to be the most significant with correlation value of .580 whilst customer service recorded a correlation value of .450 and ICT recorded a correlation value of .280 at 0.1 confidence level. The results are presented in table 2

Table 2: Showing correlation between the independent and dependent variables

		CSF	ICT	CS	ICT&CS
Customer Satisfaction	Pearson Correlation	1	280**	450**	580**
	Sig. (2 tailed)		000	000	000
	N	220	220	220	220
ICT	Pearson Correlation		1		
	Sig. (2 tailed)				
	N		220		
Customer Service	Pearson Correlation	450**		1	
	Sig. (2 tailed)	000		220	
	N	220			
ICT & Customer Service	Pearson Correlation	580**			1
	Sig. (2 tailed)	000			
	N	220			220

Source: Researcher’s Field Work, September, 2024

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

***CSF, ICT and CS denotes Customer Satisfaction, Information and Communication Technology and Customer Service respectively

Model summary

The entire summary of findings is showed by regression analysis where R square shows the variation in the independent variables (ICT and customer service) and the dependent variable (customer satisfaction). The R square value of .652 implies that the independent variables (ICT and customer service) influence the dependent variable (customer satisfaction) by 65.2%. The result is presented in table 3.

Table 3: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.326 ^a	.652	.484	.66247

a. Predictors: (Constant), ICT and Customer Service

b. Dependent Variable: Customer Satisfaction

ANOVA

We determined the level of significance for acceptance or otherwise. The statistics demonstrates a significant level of 0.000a which is less than .05 indicating acceptance and shows strong influence of ICT and customer service on customer satisfaction as presented in table 4.

Table 4: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.864	2	16.286	52.241	.000a
	Residual	23.462	446	.446		
Total		68.326	448			

- a. **Predictors:** (Constant), ICT and Customer Service
- b. **Dependent Variable:** Customer Satisfaction

Hypothesis 1: There will be no significant relationship between ICT and customer satisfaction

The regression analysis obtained showed a significant relationship between the (independent variable) ICT and (dependent variable) customer satisfaction at a beta value of .488. The .488 beta value demonstrates that 48.8% variation in customer satisfaction is influenced by ICT and such variation is significant. We can, therefore, reject the null hypothesis of the study

H0: There will be no significant relationship between ICT and customer satisfaction and conclude that a significant relationship does exist between ICT and customer satisfaction in the insurance industry of Ghana. The result of the study corroborates the work of Hurley *et al.* (2022) [17] who found out that technology positively influence customer satisfaction. Also, the study of Anas & Cahyawati (2023) [1] asseverates that the increase investment in IT by firms is an indication of the strong belief that IT has the potentials to improve customer satisfaction. Table 5 presents the result.

Hypothesis 2: Customer service will have a positive relationship with customer satisfaction

The analysis from the regression statistics shows a positive relationship between customer service (independent variable) and customer satisfaction (dependent variable). The beta value obtained is .622 implying that 62.2% variation in customer satisfaction is explained by customer

service hence, the null hypothesis of the study H0: *Customer service will have a positive relationship with customer satisfaction* was accepted as we reject the alternative hypothesis. It can be concluded that there is a positive relationship between customer service and customer satisfaction. The result of the study is in consonance with the work of Susskind *et al.* (2021) [39] who found out that customer orientation was strongly related to customers' satisfaction. The result is presented in table 5.

Hypothesis 3: ICT and customer service will not have a significant relationship with customer satisfaction

As showed by the analysis from the regression statistics, a relationship exists between the independent variables (ICT and customer service) and the dependent variable (customer satisfaction). Such relationship is significant considering the beta value observed .668. The .668 beta value obtained explained that 66.8% variation in customer satisfaction is influenced by the presence of both ICT and customer service while about 33.2% remaining is influenced by other variables. We therefore reject the null hypothesis of the study H0: *ICT and customer service will not have a significant relationship with customer satisfaction* and accept the alternative hypothesis and conclude that ICT and customer service have a significant relationship with customer satisfaction. The result of the study is in congruence with the work of (Ho & Mallick, 2020) who found out that customer service and technology usage have positive and significant impact on customer satisfaction. The result is presented in table 5.

Table 5: Coefficients

Model	Unsolicited B	Coefficients Std. Error	Standardised Coefficients Beta	T	Sig.
Constant	.648	.430		.897	.379
ICT	.644	.322	.488	20.86	.299
Customer Service	.809	.346	.622	22.64	.000

Dependent Variable: Customer satisfaction

Conclusion

Results of the study revealed that male customers dominate the insurance industry in Ghana.

The findings showed that the young age groups 20-29 and 30-39 were the least customers patronizing the services of insurance in Ghana. Majority of the customers are in the age group 50-59 and 40-49 respectively.

Fairly majority of the customers were master degree holders. This was followed by bachelor degree holders and Professional certificate holders. Customers holding other certificates were the least in the insurance industry of Ghana.

The study shows that majority of customers have transacted business with firms in the insurance industry in Ghana between 1-3 years. Those between 4-6 years followed with the least being between 7-9 years.

The results of the study revealed a significant positive relationship between ICT and customer satisfaction with a beta value of 48.8%. Considering the beta value, the study can conclude that ICT has 48.8% influences on customer satisfaction whilst other variables accounted for about 51.2% in the insurance industry of Ghana.

The study also showed a positive relationship between customer service and customer satisfaction as demonstrated by the beta value of 62.2%. The study can conclude that customer service has 62.2% influences on customer

satisfaction in the insurance industry of Ghana, with also about 37.8% accounted by other variables.

The study revealed a significant relationship between ICT and customer service and customer satisfaction evidenced by .668 beta value. It therefore conclude that ICT and customer service has 66.8% influences on customer satisfaction in the insurance industry of Ghana, while about 33.2% remaining is influenced by other variables.

Managerial implications for insurance managers and future studies

Managerial implication

Delivery quality service to satisfy the customer has become indispensable and non-negotiable since customers are becoming more sophisticated. Service managers (Insurance) must continue to employ the right mix of technology to keep pace with the constantly changing needs and preferences of customers to continue to enhance customer satisfaction.

Providing an exceptional customer service is no longer an added benefit, is a necessity. This is because customer service is seen as a key parameter to measure customer satisfaction and the competitive success of organisations Insurance managers must ensure the delivery of excellent customer service to induce customer satisfaction. Positive interaction through effective communication and relationship building must not be toyed with

ICT and customer service must be in synchronized. It is imperative for service managers (courier and parcel) to understand that employing the right mix of technology without a well-trained staff to respond to customers' needs and complaints and building friendly service atmosphere amount to nothing. Therefore, insurance managers after employing the right mix of technology, a well-trained staff is needed to manipulate the technology to ensure a successful delivery. Excellent customer service delivery is needed before, during and after sales to ensure customer satisfaction. Much so, more should be done to ensure customer security in order to enhance confidence.

Future studies

The study investigates the effects of ICT and customer service on customers' satisfaction in the insurance industry of Ghana. Future studies could be carried out in other industries of Ghana with larger sample size. Also, future studies could examine which of the technological elements has significant relationship with customer satisfaction.

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